

Attachment no. 1

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

(31 December 2021)

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA) in EUR		Total own funds requirements (in EUR)
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	8,736,866,454	8,697,528,746	698,949,316
2	Of which the standardised approach	3,150,799,601	3,186,200,172	252,063,968
3	Of which the Foundation IRB (F-IRB) approach	1,619,062,719	1,650,453,879	129,525,017
4	Of which slotting approach	1,053,131,533	1,087,809,470	84,250,523
EU 4a	Of which equities under the simple riskweighted approach	74,465,090	68,735,377	5,957,207
5	Of which the Advanced IRB (A-IRB) approach	3,892,539,046	3,792,139,318	311,403,124
6	Counterparty credit risk - CCR	31,495,003	48,690,292	2,519,600
7	Of which the standardised approach	11,614,749	22,416,387	929,180
8	Of which internal model method (IMM)	19,880,254	26,273,905	1,590,420
EU 8a	Of which exposures to a CCP	7,877,115	7,499,452	630,169
EU 8b	Of which credit valuation adjustment - CVA	963,618	5,272,000	77,089
9	Of which other CCR	0	0	0
10	Not applicable	0	0	0
11	Not applicable	0	0	0
12	Not applicable	0	0	0
13	Not applicable	0	0	0
14	Not applicable	0	0	0
15	Settlement risk	0	931	0
16	Securitisation exposures in the non-trading book (after the cap)	0	0	0
17	Of which SEC-IRBA approach	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA approach	0	0	0
EU 19a	Of which 1250% / deduction	0	0	0
20	Position, foreign exchange and commodities risks (Market risk)	69,979,160	107,622,933	5,598,333
21	Of which the standardised approach	4,547,024	14,532,145	363,762
22	Of which IMA	65,432,150	93,090,788	5,234,572
EU 22a	Large exposures	0	0	0
23	Operational risk	381,686,292	356,909,211	30,534,903
EU 23a	Of which basic indicator approach	0	0	0
EU 23b	Of which standardised approach	0	0	0
EU 23c	Of which advanced measurement approach	381,686,292	356,909,211	30,534,903
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	137,331,711	130,377,789	10,986,537
25	Not applicable	0	0	0
26	Not applicable	0	0	0
27	Not applicable	0	0	0
28	Not applicable	0	0	0
29	<b>Total</b>	<b>9,220,026,909</b>	<b>9,210,752,112</b>	<b>737,602,153</b>

Template EU KM1 - Key metrics template

		a	b	c	d	e
		31 December 2021	30 September 2021	30 June 2021	31 March 2021	31 December 2020
in EUR						
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	1,589,888,437	1,588,228,388	1,585,205,153	1,588,309,070	1,513,064,297
2	Tier 1 capital	1,589,888,437	1,588,228,388	1,585,205,153	1,588,309,070	1,513,064,297
3	Total capital	1,799,249,733	1,790,717,051	1,782,456,340	1,785,186,011	1,705,867,383
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	9,220,026,909	9,210,752,112	9,135,461,226	8,840,728,273	9,080,315,586
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	17.24%	17.24%	17.35%	17.97%	16.66%
6	Tier 1 ratio (%)	17.24%	17.24%	17.35%	17.97%	16.66%
7	Total capital ratio (%)	19.51%	19.44%	19.51%	20.19%	18.79%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.84%	0.84%	0.84%	0.84%	0.84%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.29%	0.29%	0.29%	0.29%	0.29%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.37%	0.37%	0.37%	0.37%	0.37%
EU 7d	Total SREP own funds requirements (%)	9.50%	9.50%	9.50%	9.50%	9.50%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.81%	0.81%	0.81%	0.82%	0.80%
EU 9a	Systemic risk buffer (%)	0.72%	0.74%	0.75%	0.76%	0.74%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	5.03%	5.05%	5.06%	5.08%	5.04%
EU 11a	Overall capital requirements (%)	14.53%	14.55%	14.56%	14.58%	14.54%
12	CET1 available after meeting the total SREP own funds requirements (%)	541,571,377	539,123,722	543,762,573	578,697,901	479,724,383
<b>Leverage ratio</b>						
13	Total exposure measure	25,118,993,949	24,199,702,965	22,275,147,209	21,507,067,339	21,103,551,868
14	Leverage ratio (%)	6.33%	6.56%	7.12%	7.39%	7.17%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0	0
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	0	0
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0	0
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	0	0
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3,035,874,912	2,992,966,600	2,981,191,975	2,876,111,968	2,646,788,978
EU 16a	Cash outflows - Total weighted value	2,572,284,919	2,534,002,998	2,472,210,771	2,442,454,356	2,312,438,412
EU 16b	Cash inflows - Total weighted value	319,698,236	309,614,817	293,184,561	294,026,999	301,562,457
16	Total net cash outflows (adjusted value)	2,252,586,683	2,224,388,181	2,179,026,210	2,148,427,358	2,010,875,955
17	Liquidity coverage ratio (%)	134.98%	134.75%	136.92%	133.92%	131.69%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	19,213,698,046	16,030,098,934	16,830,948,590	0	0
19	Total required stable funding	16,190,292,065	15,931,627,929	14,473,173,714	0	0
20	NSFR ratio (%)	118.67%	114.78%	116.29%	0.00%	0.00%

**Template 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	Subject to the credit risk framework	Subject to the CCR framework	Carrying values of items			Not subject to own funds requirements or subject to deduction from own funds
					Subject to the securitisation framework	Subject to the market risk framework		
in EUR								
Breakdown by asset classes according to the balance sheet in the published financial statements								
1	Cash and cash equivalents	2,612,787,000	2,399,483,000	213,304,000	0	0	0	0
2	Financial assets at fair value through profit or loss:	0	0	0	0	0	0	0
3	Financial assets held for trading	30,064,000	2,906,000	27,158,000	0	30,064,000	0	0
4	Non-trading financial assets at fair value through profit or loss	7,316,000	7,316,000	0	0	0	0	0
5	Derivatives – Hedge accounting	55,574,000	0	55,574,000	0	55,574,000	0	0
6	Financial assets at fair value through other comprehensive income	1,671,403,000	1,671,403,000	0	0	0	0	0
7	Financial assets at amortised cost:	0	0	0	0	0	0	0
8	Due from other banks	1,819,392,000	165,787,648	1,653,604,352	0	0	0	0
9	Due from customers	16,659,876,000	16,659,876,000	0	0	0	0	0
10	Fair value changes of the hedged items in portfolio hedge of interest rate risk	3,301,000	0	0	0	0	0	0
11	Investments in joint ventures and associates	18,090,000	18,090,000	0	0	0	0	0
12	Property and equipment	122,597,000	122,597,000	0	0	0	0	0
13	Intangible assets	131,776,000	23,288,000	0	0	0	0	108,488,000
14	Goodwill	29,305,000	0	0	0	0	0	29,305,000
15	Current income tax assets	1,594,000	1,594,000	0	0	0	0	0
16	Deferred income tax assets	55,471,000	55,471,000	0	0	0	0	0
17	Other assets	23,794,000	23,794,000	0	0	0	0	0
18	Non-current assets classified as held for sale	515,000	0	0	0	0	0	0
19	<b>Total assets</b>	<b>23,242,855,000</b>	<b>21,151,605,648</b>	<b>1,949,640,352</b>	<b>0</b>	<b>85,638,000</b>	<b>0</b>	<b>137,793,000</b>
Breakdown by liability classes according to the balance sheet in the published financial statements								
1	Financial liabilities at fair value through profit or loss:	30,863,000	0	0	0	0	0	0
2	Financial liabilities held for trading	0	0	0	0	0	0	0
3	Derivatives – Hedge accounting	31,510,000	0	0	0	0	0	0
4	Financial liabilities at amortised cost:	0	0	0	0	0	0	0
5	Due to banks	3,314,948,000	0	0	0	0	0	0
6	Due to customers	13,952,765,000	0	0	0	0	0	0
7	Lease liabilities	19,133,000	0	0	0	0	0	0
8	Subordinated debt	200,150,000	0	0	0	0	0	0
9	Debt securities in issue	3,829,056,000	0	0	0	0	0	0
10	Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,816,000	0	0	0	0	0	0
11	Provisions	12,018,000	0	0	0	0	0	0
12	Current income tax liabilities	25,061,000	0	0	0	0	0	0
13	Other liabilities	89,611,000	0	0	0	0	0	0
14	<b>Total liabilities</b>	<b>21,507,931,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Template 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			
in EUR			Credit risk framework	Securitisation framework	CCR framework	Market risk framework
<b>1</b>	<b>Assets carrying value amount under the scope of prudential consolidation (as per template LI1)</b>	23,242,855,000	21,151,605,648	0	1,949,640,352	85,638,000
<b>2</b>	<b>Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)</b>	21,507,931,000	0	0	0	0
<b>3</b>	<b>Total net amount under the scope of prudential consolidation</b>	1,734,924,000	0	0	0	0
<b>4</b>	<b>Off-balance-sheet amounts</b>	5,429,558,000	5,429,558,000	0	0	
5	<i>Differences in valuations</i>	0	0	0	0	
6	<i>Differences due to different netting rules, other than those already included in row 2</i>	0	0	0	0	
7	<i>Differences due to consideration of provisions</i>	0	0	0	0	
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>	0	0	0	0	
9	<i>Differences due to credit conversion factors</i>	0	0	0	0	
10	<i>Differences due to Securitisation with risk transfer</i>	0	0	0	0	
11	<i>Other differences</i>	0	0	0	0	
<b>12</b>	<b>Exposure amounts considered for regulatory purposes</b>	0	0	0	0	0

**Template 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 Leasing, a. s.</i>	<i>Full consolidation</i>	X					<i>Consumer finance business</i>
<i>VÚB Operating Leasing, a. s.</i>	<i>Full consolidation</i>	X					<i>Consumer finance business</i>
<i>Slovak Banking Credit Bureau, s. r. o.</i>	<i>Net equity method</i>			X			<i>Credit database administration</i>
<i>VÚB Generali DSS, a. s.</i>	<i>Net equity method</i>			X			<i>Pension fund administration</i>
<i>S.W.I.F.T.</i>	<i>Financial asset, equity instrument</i>						<i>Payment settlement</i>
<i>Visa Inc.</i>	<i>Financial asset, equity instrument</i>						<i>Payment technologies</i>
<i>ISP shares</i>	<i>Financial asset, equity instrument</i>						<i>Banking services</i>

# Template EU PV1 - Prudent valuation adjustments (PVA)

Fixed format

in EUR		a	b	c	d	e	EU e1	EU e2	f	g	h
		Risk category					Category level AVA - Valuation uncertainty				
Category level AVA	Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA	Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book	
1	Market price uncertainty	20,538	17,048	0	0	0	6,759	0	44,345	30,077	14,268
2	Not applicable										
3	Close-out cost	0	0	0	0	0	0	0	0	0	0
4	Concentrated positions	0	0	0	0	0	0	0	0	0	0
5	Early termination	0	0	0	0	0	0	0	0	0	0
6	Model risk	0	0	0	0	0	0	0	0	0	0
7	Operational risk	0	0	0	0	0	0	0	0	0	0
8	Not applicable										
9	Not applicable										
10	Future administrative costs	0	0	0	0	0	0	0	0	0	0
11	Not applicable										
12	<b>Total Additional Valuation Adjustments (AVAs)</b>								44,345	30,077	14,268

Template EU CC1 - Composition of regulatory own funds

		(a)	(b)
		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	444,538,000	22
	of which: Instrument type 1	0	
	of which: Instrument type 2	0	
	of which: Instrument type 3	0	
2	Retained earnings	1,144,230,373	22
3	Accumulated other comprehensive income (and other reserves)	123,267,000	22
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>1,712,035,373</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(55,707)	
8	Intangible assets (net of related tax liability) (negative amount)	(137,793,178)	15.16
9	Not applicable	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
20	Not applicable	0	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	of which: securitisation positions (negative amount)	0	
EU-20d	of which: free deliveries (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
22	Amount exceeding the 17,65% threshold (negative amount)	0	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	
24	Not applicable	0	
25	of which: deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	
26	Not applicable	0	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments	15,701,949	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(122,146,936)</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>1,589,888,437</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>0</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	



39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
41	Not applicable	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>	
44	<b>Additional Tier 1 (AT1) capital</b>	<b>0</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>1,589,888,437</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	200,000,000	11
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	0	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Credit risk adjustments	14,501,949	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>214,501,949</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
54a	Not applicable	0	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
56	Not applicable	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b	Other regulatory adjustments to T2 capital	(5,140,653)	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>(5,140,653)</b>	
58	<b>Tier 2 (T2) capital</b>	<b>209,361,296</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>1,799,249,733</b>	
60	<b>Total Risk exposure amount</b>	<b>9,220,026,909</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	1,589,888,437	
62	Tier 1 capital	1,589,888,437	
63	Total capital	1,799,249,733	
64	Institution CET1 overall capital requirements	0.1037	
65	of which: capital conservation buffer requirement	0.0250	
66	of which: countercyclical capital buffer requirement	0.0081	
67	of which: systemic risk buffer requirement	0.0072	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.0100	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0.0000	
68	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>0.0587</b>	
<b>National minima (if different from Basel III)</b>			
69	Not applicable		
70	Not applicable		
71	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	14,990,800	
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)	18,003,500	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	14,501,949	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	33,629,901	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

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

in EUR		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>				
15	Intangible assets	131,776,000	108,488,178	subtracted amount in regulatory own funds
16	Goodwill	29,305,000	29,305,000	subtracted amount in regulatory own funds
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>				
11	Subordinated debt	200,149,833	200,000,000	
<b>22</b>	<b>Shareholders' Equity</b>			
	Share capital	430,819,000	430,819,000	
	Share premium	13,719,000	13,719,000	
	Retained earnings	1,167,119,000	1,144,230,373	a) including profit of the year b) including eligible profit
	Legal reserve fund	89,778,000	89,778,000	
	Other capital funds	8,464,000	8,464,000	
	Equity reserves	25,025,000	25,025,000	

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

in EUR		a	a
		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)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A
2a	Public or private placement	private	private
3	Governing law(s) of the instrument	Slovak/Italy	Laws of the Grand Duchy of Luxembourg
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes
<i>Regulatory treatment</i>			
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	Tier 2
5	Post-transitional CRR rules	eligible liabilities	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(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
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	250,000,000	200,000,000
9	Nominal amount of instrument	250,000,000	200,000,000
EU-9a	Issue price	100%	100%
EU-9b	Redemption price	100%	100%
10	Accounting classification	Liability - amortised costs	Liability-amortized costs
11	Original date of issuance	16. december 2021	20th December 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	16. december 2026	22nd December 2026
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
<i>Coupons / dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Floating
18	Coupon rate and any related index	3M EURIBOR + 1,01%	EURIBOR 3-month + 3.285 %
19	Existence of a dividend stopper	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	No	No
31	If write-down, write-down trigger(s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Contractual	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	5	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated claims	AT1
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	N/A
(1) Insert 'N/A' if the question is not applicable			

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

in EUR	a	b	c		e	f	g	h		j	k	l	m					
			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 (%)
			General credit exposures	Relevant credit exposures – Market risk										Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book			
	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											
010	<b>Breakdown by country:</b>																	
	Slovenská Republika	2,614,016,391	14,073,409,675	0	0	0	16,687,426,066	491,780,811	0	0	491,780,811	6,147,260,134	0.74	0.01				
	Česká Republika	265,193,255	1,324,719,050	0	0	0	1,589,912,305	79,630,146	0	0	79,630,146	995,376,822	0.12	0.01				
	Nemecko	1,680,952	304,403,113	0	0	0	306,084,065	10,956,181	0	0	10,956,181	136,952,268	0.02	0.00				
	Polsko	164,299,364	127,058,434	0	0	0	291,357,798	12,911,434	0	0	12,911,434	161,392,921	0.02	0.00				
	Rakúsko	12,290,424	101,104,940	0	0	0	113,395,363	4,819,238	0	0	4,819,238	60,240,478	0.01	0.00				
	Maďarsko	3,062,295	106,783,375	0	0	0	109,845,670	4,840,833	0	0	4,840,833	60,510,407	0.01	0.00				
	Luxembursko	19,761,868	78,786,084	0	0	0	98,547,952	6,601,824	0	0	6,601,824	82,522,799	0.01	0.01				
	Francúzsko	33,344,423	64,556,275	0	0	0	97,900,698	1,481,433	0	0	1,481,433	18,517,915	0.00	0.00				
	Španielsko	69,453,851	503,755	0	0	0	69,957,606	4,250,454	0	0	4,250,454	53,130,680	0.01	0.00				
	Holandsko	24,799,091	42,097,077	0	0	0	66,896,168	3,628,585	0	0	3,628,585	45,357,319	0.01	0.00				
	Veľká Británia	44,522,856	2,382,504	0	0	0	46,905,360	1,209,169	0	0	1,209,169	15,114,609	0.00	0.00				
	Taliansko	5,097,673	30,887,727	0	0	0	35,985,400	1,202,950	0	0	1,202,950	15,036,878	0.00	0.00				
	Fínsko	19,041,121	14,139,947	0	0	0	33,181,068	1,857,718	0	0	1,857,718	23,221,479	0.00	0.00				
	Slovinsko	796,186	23,096,566	0	0	0	23,892,752	870,965	0	0	870,965	10,887,068	0.00	0.00				
	Estónsko	22,495,659	0	0	0	0	22,495,659	179,965	0	0	179,965	2,249,568	0.00	0.00				
	Chorvátsko	69,419	12,571,768	0	0	0	12,641,187	685,585	0	0	685,585	8,569,809	0.00	0.00				
	Belgicko	12,153,961	465,699	0	0	0	12,619,660	971,110	0	0	971,110	12,138,880	0.00	0.00				
	Cyprus	0	11,062,728	0	0	0	11,062,728	165,836	0	0	165,836	2,072,947	0.00	0.00				
	Rumunsko	3,109,338	7,043,155	0	0	0	10,152,493	356,923	0	0	356,923	4,461,532	0.00	0.00				
	Bulharsko	94,937	6,844,941	0	0	0	6,939,879	126,136	0	0	126,136	1,576,703	0.00	0.01				
	Dánsko	1,933,215	134,228	0	0	0	2,067,443	137,826	0	0	137,826	1,722,819	0.00	0.00				
	Írsko	19,125	738,306	0	0	0	757,432	3,079	0	0	3,079	38,491	0.00	0.00				
	Portugalsko	21	360,394	0	0	0	360,415	1,659	0	0	1,659	20,733	0.00	0.00				
	Malta	0	171,920	0	0	0	171,920	913	0	0	913	11,407	0.00	0.00				
	Nórsko	99,786	0	0	0	0	99,786	5,987	0	0	5,987	74,840	0.00	0.01				
	Lichtenštajnsko	0	99,413	0	0	0	99,413	312	0	0	312	3,896	0.00	0.00				
	Švédsko	85,990	10	0	0	0	86,000	5,159	0	0	5,159	64,493	0.00	0.00				
	Grécko	2,896	34,030	0	0	0	36,927	258	0	0	258	3,221	0.00	0.00				
	Lotyšsko	57	0	0	0	0	57	3	0	0	3	43	0.00	0.00				
	Island	43	0	0	0	0	43	3	0	0	3	33	0.00	0.00				
	Litva	31	0	0	0	0	31	2	0	0	2	23	0.00	0.00				
020	Total	3,317,424,230	16,333,455,114	0	0	0	19,650,879,344	628,682,497	0	0	628,682,497	7,858,531,213	0.95					

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

in EUR		a
1	Total risk exposure amount	9,220,026,909
2	Institution specific countercyclical capital buffer rate	0.0081
3	Institution specific countercyclical capital buffer requirement	74,682,218

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

		<b>a</b>
		<b>Applicable amount (in EUR)</b>
1	Total assets as per published financial statements	23,242,853,738
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	0
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	0
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustment for eligible cash pooling transactions	0
8	Adjustment for derivative financial instruments	(49,496,394)
9	Adjustment for securities financing transactions (SFTs)	1,866,924,206
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,164,437,037
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(55,707)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0
12	Other adjustments	(2,105,668,932)
13	<b>Total exposure measure</b>	<b>25,118,993,949</b>

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures (in EUR)	
		a	b
		T	T-1
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	21,167,220,985	20,154,273,546
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(General credit risk adjustments to on-balance sheet items)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	(112,823,885)	(110,233,926)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	21,054,397,100	20,044,039,620
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	50,960,225	53,747,930
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0	0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	21,660,957	22,990,559
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0	0
EU-9b	Exposure determined under Original Exposure Method	0	0
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	(39,385,576)	(38,089,798)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0	0
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	<b>Total derivatives exposures</b>	33,235,606	38,648,691
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	86,321,768
16	Counterparty credit risk exposure for SFT assets	1,866,924,206	0
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0	0
17	Agent transaction exposures	0	0
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
18	<b>Total securities financing transaction exposures</b>	1,866,924,206	86,321,768
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	5,424,331,532	5,516,104,040
20	(Adjustments for conversion to credit equivalent amounts)	3,259,894,495	3,409,966,910
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	0	0
22	<b>Off-balance sheet exposures</b>	2,164,437,037	2,106,137,130
<b>Excluded exposures</b>			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0	0
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	0
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	0
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	0
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	0
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	0	0
EU-22g	(Excluded excess collateral deposited at triparty agents)	0	0
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	0
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	0
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	0
EU-22k	(Total exempted exposures)	0	0
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	1,589,888,437	1,585,205,153
24	<b>Total exposure measure</b>	<b>25,118,993,949</b>	<b>22,275,147,209</b>

<b>Leverage ratio</b>			
25	Leverage ratio (%)	6.33%	7.12%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.33%	7.12%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.33%	7.12%
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%
<b>Choice on transitional arrangements and relevant exposures</b>			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
<b>Disclosure of mean values</b>			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	1,804,930,556	216,185,396
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	1,866,924,206	86,322,178
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	25,057,000,299	22,405,010,427
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	25,057,000,299	22,405,010,427
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	0.0635	0.0708
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash	0.0635	0.0708



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

		a
		<b>CRR leverage ratio exposures (in EUR)</b>
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	21,167,220,985
EU-2	Trading book exposures	2,906,340
EU-3	Banking book exposures, of which:	21,164,314,645
EU-4	Covered bonds	281,835,304
EU-5	Exposures treated as sovereigns	3,650,768,556
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	103,380,272
EU-7	Institutions	105,866,761
EU-8	Secured by mortgages of immovable properties	8,554,449,837
EU-9	Retail exposures	1,767,295,164
EU-10	Corporates	6,171,787,391
EU-11	Exposures in default	126,270,387
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	402,660,972

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation: (solo)

in EUR		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	31 December 2021	30 September 2021	30 June 2021	31 March 2021	31 December 2021	30 September 2021	30 June 2021	31 March 2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					3,035,874,912	2,992,966,600	2,981,191,975	2,876,111,968
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	7,663,664,606	7,431,749,087	7,179,577,791	6,919,525,658	480,799,066	465,113,117	448,646,406	432,193,804
3	Stable deposits	6,277,361,811	6,095,797,732	5,893,205,232	5,679,956,851	313,868,091	304,789,887	294,660,262	283,997,843
4	Less stable deposits	1,386,302,795	1,335,951,356	1,286,372,558	1,239,568,807	166,930,976	160,323,230	153,986,144	148,195,961
5	Unsecured wholesale funding	3,810,455,849	3,809,926,532	3,785,898,718	3,843,571,348	1,494,042,199	1,482,206,216	1,472,980,226	1,496,598,731
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,331,129,585	1,333,543,759	1,303,359,663	1,269,987,254	330,055,986	330,723,353	323,218,637	314,894,403
7	Non-operational deposits (all counterparties)	2,472,981,244	2,470,035,085	2,470,192,753	2,561,240,672	1,157,641,192	1,145,135,174	1,137,415,287	1,169,360,906
8	Unsecured debt	6,345,021	6,347,688	12,346,302	12,343,422	6,345,021	6,347,688	12,346,302	12,343,422
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	3,258,104,736	3,229,961,908	3,195,934,559	3,084,583,242	311,586,847	314,708,558	313,053,081	297,768,310
11	Outflows related to derivative exposures and other collateral requirements	1,942,527	2,052,283	1,850,286	1,594,144	1,942,527	2,052,283	1,850,286	1,594,144
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	3,256,162,209	3,227,909,625	3,194,084,273	3,082,989,098	309,644,319	312,656,275	311,202,794	296,174,167
14	Other contractual funding obligations	81,879,884	89,125,897	86,968,964	95,863,005	81,879,884	89,125,897	86,968,964	95,863,005
15	Other contingent funding obligations	2,426,250,261	2,202,431,343	1,869,371,634	1,566,081,844	203,976,923	182,849,210	150,562,095	120,030,506
16	TOTAL CASH OUTFLOWS					2,572,284,919	2,534,002,998	2,472,210,771	2,442,454,356
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	59,475	22,389	19,228	14,432	0	0	0	0
18	Inflows from fully performing exposures	404,148,287	394,551,863	371,064,755	371,486,711	236,731,147	225,764,585	207,560,286	208,735,868
19	Other cash inflows	133,539,415	136,248,878	138,717,467	139,019,835	82,967,089	83,850,233	85,624,275	85,291,131
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	537,747,176	530,823,129	509,801,450	510,520,978	319,698,236	309,614,817	293,184,561	294,026,999
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	537,747,176	530,823,129	509,801,450	510,520,978	319,698,236	309,614,817	293,184,561	294,026,999
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					3,035,874,912	2,992,966,600	2,981,191,975	2,876,111,968
22	TOTAL NET CASH OUTFLOWS					2,252,586,683	2,224,388,181	2,179,026,210	2,148,427,358
23	LIQUIDITY COVERAGE RATIO					134.98	134.75	136.92	133.92

**Template EU LIQ2: Net Stable Funding Ratio**

In accordance with Article 451a(3) CRR

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	1,586,475,457	0	-	209,361,296	1,795,836,753
2	Own funds	1,586,475,457	0	-	209,361,296	1,795,836,753
3	Other capital instruments	-	-	-	-	-
4	Retail deposits	-	8,590,579,541	176,510,800	177,914,349	8,471,433,354
5	Stable deposits	-	7,964,176,366	98,577,591	39,013,065	7,698,629,325
6	Less stable deposits	-	626,403,175	77,933,208	138,901,285	772,804,029
7	Wholesale funding:	-	3,464,896,749	628,901,381	6,356,389,968	8,279,825,072
8	Operational deposits	-	1,333,011,233	-	-	666,505,617
9	Other wholesale funding	-	2,131,885,516	628,901,381	6,356,389,968	7,613,319,455
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	8,506,307	328,619,059	27,220	83,641	97,251
12	NSFR derivative liabilities	8,506,307	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	328,619,059	0	83,641	97,251
14	<b>Total available stable funding (ASF)</b>					<b>19,213,698,046</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					<b>1,051,963,415</b>
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					-
16	Deposits held at other financial institutions for operational purposes		59,982,549	-	-	29,991,274
17	Performing loans and securities:		4,201,943,323	748,133,060	13,227,275,253	14,356,557,656
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		1,651,704,625	-	-	1,651,704,625
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		279,157,591	47,153,937	494,523,753	546,016,481
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,085,377,808	502,676,915	4,338,017,934	4,884,112,741
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		150,976,552	176,083,055	532,537,065	518,843,914
22	Performing residential mortgages, of which:		185,703,300	189,318,560	8,104,324,028	7,021,157,228
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		178,577,526	180,406,060	7,622,635,778	6,590,538,029
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		-	8,983,648	290,409,537	253,566,581
25	Interdependent assets		-	-	-	-
26	Other assets:	0	161,203,853	9,202,439	287,414,955	361,154,064
27	Physical traded commodities					-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					-
29	NSFR derivative assets				31,699,107	31,699,107
30	NSFR derivative liabilities before deduction of variation margin posted				-	-
31	All other assets not included in the above categories		129,504,747	9,202,439	287,414,955	329,454,958
32	Off-balance sheet items		-	-	5,561,832,175	390,086,655
33	<b>Total RSF</b>					<b>16,189,753,065</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>118.6742%</b>

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

in EUR		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
			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	2,127,258,201	2,127,258,201	0	0	0	0	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	18,487,516,480	17,577,513,129	910,003,351	362,735,820	0	362,735,820	(91,902,689)	(43,113,665)	(48,789,024)	(254,621,568)	0	(254,621,568)	0	12,558,548,055	76,343,789	
020	Central banks	309,852,429	309,852,429	0	0	0	0	(2,762)	(2,762)	-	-	0	-	0	213,193,886	0	
030	General governments	205,998,130	198,572,363	7,425,767	86	0	86	(1,886,837)	(1,598,729)	(288,108)	(5)	0	(5)	0	20,109,144	0	
040	Credit institutions	1,819,501,942	1,818,801,091	700,851	0	0	0	(106,490)	(87,223)	(19,267)	-	0	-	0	1,729,903,027	0	
050	Other financial corporations	383,900,045	383,900,045	0	4,973	0	4,973	(101,483)	(101,483)	-	(4,563)	0	(4,563)	0	3,199,885	380	
060	Non-financial corporations	5,255,697,721	4,939,445,485	316,252,236	81,099,487	0	81,099,487	(42,459,249)	(29,662,125)	(12,797,124)	(50,107,231)	0	(50,107,231)	0	1,604,149,568	19,193,616	
070	Of which SMEs	1,753,756,127	1,535,535,760	218,220,367	75,190,077	0	75,190,077	(9,453,749)	(3,940,304)	(5,513,445)	(45,498,524)	0	(45,498,524)	0	914,127,323	18,044,331	
080	Households	10,512,566,213	9,926,941,716	585,624,497	281,631,274	0	281,631,274	(47,345,868)	(11,661,343)	(35,684,525)	(204,509,769)	0	(204,509,769)	0	8,987,992,545	57,149,793	
090	Debt securities	1,949,369,490	1,949,369,490	0	0	0	0	(163,044)	(163,044)	-	-	0	-	0	0	0	
100	Central banks	0	0	0	0	0	0	-	-	-	-	0	-	0	0	0	
110	General governments	1,347,770,122	1,347,770,122	0	0	0	0	-	-	-	-	0	-	0	0	0	
120	Credit institutions	283,080,940	283,080,940	0	0	0	0	-	-	-	-	0	-	0	0	0	
130	Other financial corporations	216,116,349	216,116,349	0	0	0	0	(65,098)	(65,098)	-	-	0	-	0	0	0	
140	Non-financial corporations	102,402,079	102,402,079	0	0	0	0	(97,946)	(97,946)	-	-	0	-	0	0	0	
150	Off-balance-sheet exposures	5,406,037,396	5,219,620,231	186,417,165	23,520,701	0	23,520,701	(11,597,435)	(4,867,358)	(6,730,077)	(8,848,922)	0	(8,848,922)		464,433,585	4,738,035	
160	Central banks	0	0	0	0	0	0	-	-	-	-	0	-		0	0	
170	General governments	191,579,484	191,270,818	308,666	0	0	0	(25,251)	(21,053)	(4,198)	-	0	-		0	0	
180	Credit institutions	256,569,628	256,569,628	0	0	0	0	(17,729)	(17,729)	-	-	0	-		0	0	
190	Other financial corporations	430,179,320	415,679,320	14,500,000	0	0	0	(151,001)	(34,607)	(116,394)	-	0	-		0	0	
200	Non-financial corporations	3,537,399,962	3,394,344,894	143,055,068	19,025,044	0	19,025,044	(8,259,362)	(4,249,191)	(4,010,171)	(6,295,759)	0	(6,295,759)		391,201,499	4,732,439	
210	Households	990,309,002	961,755,571	28,553,431	4,495,657	0	4,495,657	(3,144,092)	(544,778)	(2,599,314)	(2,553,163)	0	(2,553,163)		73,232,086	5,596	
220	<b>Total</b>	<b>25,842,923,366</b>	<b>24,746,502,850</b>	<b>1,096,420,516</b>	<b>386,256,521</b>	<b>0</b>	<b>386,256,521</b>	<b>(103,663,168)</b>	<b>(48,144,067)</b>	<b>(55,519,101)</b>	<b>(263,470,490)</b>	<b>0</b>	<b>(263,470,490)</b>	<b>0</b>	<b>13,022,981,640</b>	<b>81,081,824</b>	

Template EU CR1-A: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
in EUR		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1,145,692,610	3,670,216,867	5,112,000,299	8,458,823,649	116,994,618	18,503,728,043
2	Debt securities	0	585,057,382	903,499,988	460,649,077	0	1,949,206,446
<b>3</b>	<b>Total</b>	1,145,692,610	4,255,274,249	6,015,500,286	8,919,472,726	116,994,618	20,452,934,489

Template EU CQ1: Credit quality of forborne exposures

in EUR		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance	
Of which defaulted	Of which impaired								
005	Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0
010	Loans and advances	163,598,219	66,157,210	66,157,210	66,157,210	(9,394,532)	(48,036,063)	122,524,832	13,877,593
020	Central banks	0	0	0	0	-	-	0	0
030	General governments	0	0	0	0	-	-	0	0
040	Credit institutions	0	0	0	0	-	-	0	0
050	Other financial corporations	0	0	0	0	-	-	0	0
060	Non-financial corporations	63,851,750	36,403,164	36,403,164	36,403,164	(3,692,160)	(25,457,358)	56,195,733	9,153,153
070	Households	99,746,469	29,754,046	29,754,046	29,754,046	(5,702,372)	(22,578,705)	66,329,099	4,724,440
080	Debt Securities	0	0	0	0	-	-	0	0
090	Loan commitments given	3,447,559	4,767,232	4,767,232	4,767,232	(3,695)	(1,524,898)	6,213,249	3,134,768
<b>100</b>	<b>Total</b>	<b>167,045,778</b>	<b>70,924,442</b>	<b>70,924,442</b>	<b>70,924,442</b>	<b>(9,398,227)</b>	<b>(49,560,961)</b>	<b>128,738,081</b>	<b>17,012,361</b>

Template 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								
in EUR		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
005	Cash balances at central banks and other demand deposits	2,127,258,201	2,127,258,201	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	18,487,516,480	18,470,424,668	17,091,812	362,735,820	126,587,603	20,745,872	36,363,927	57,937,211	77,623,969	12,439,455	31,037,783	362,735,820
020	Central banks	309,852,429	309,852,429	0	0	0	0	0	0	0	0	0	0
030	General governments	205,998,130	205,902,994	95,136	86	86	0	0	0	0	0	0	86
040	Credit institutions	1,819,501,942	1,819,501,942	0	0	0	0	0	0	0	0	0	0
050	Other financial corporations	383,900,045	383,900,045	0	4,973	199	0	0	0	4,774	0	0	4,973
060	Non-financial corporations	5,255,697,721	5,253,404,914	2,292,807	81,099,487	43,921,587	3,168,231	4,335,797	10,782,306	10,162,225	898,699	7,830,642	81,099,487
070	Of which SMEs	1,753,756,127	1,751,471,645	2,284,482	75,190,077	42,863,577	3,159,141	3,853,671	10,782,306	9,527,903	898,101	4,105,378	75,190,077
080	Households	10,512,566,213	10,497,862,344	14,703,869	281,631,274	82,665,731	17,577,641	32,028,130	47,154,905	67,456,970	11,540,756	23,207,141	281,631,274
090	Debt securities	1,949,369,490	1,949,369,490	0	0	0	0	0	0	0	0	0	0
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0
110	General governments	1,347,770,122	1,347,770,122	0	0	0	0	0	0	0	0	0	0
120	Credit institutions	283,080,940	283,080,940	0	0	0	0	0	0	0	0	0	0
130	Other financial corporations	216,116,349	216,116,349	0	0	0	0	0	0	0	0	0	0
140	Non-financial corporations	102,402,079	102,402,079	0	0	0	0	0	0	0	0	0	0
150	Off-balance-sheet exposures	5,406,037,396			23,520,701								23,520,701
160	Central banks	0			0								0
170	General governments	191,579,484			0								0
180	Credit institutions	256,569,628			0								0
190	Other financial corporations	430,179,320			0								0
200	Non-financial corporations	3,537,399,962			19,025,044								19,025,044
210	Households	990,309,002			4,495,657								4,495,657
220	<b>Total</b>	25,842,923,366	20,419,794,158	17,091,812	386,256,521	126,587,603	20,745,872	36,363,927	57,937,211	77,623,969	12,439,455	31,037,783	386,256,521

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

in EUR		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing					
			Of which defaulted					
<b>010</b>	<b>On-balance-sheet exposures</b>	20,799,594,290	362,735,820	362,735,820	20,799,594,290	(346,692,431)		0
020	<i>Slovakia</i>	15,330,094,078	359,506,465	359,506,465	15,330,094,078	(340,618,424)		0
030	<i>Czech republic</i>	1,373,840,962	2,563,811	2,563,811	1,373,840,962	(3,963,805)		0
040	<i>Italy</i>	2,018,741,633	107,355	107,355	2,018,741,633	(74,025)		0
050	<i>Other countries</i>	2,076,917,617	558,189	558,189	2,076,917,617	(2,036,177)		0
080	<b>Off-balance-sheet exposures</b>	5,429,558,097	23,520,701	23,520,701			(20,446,357)	
090	<i>Slovakia</i>	3,459,315,844	23,517,791	23,517,791			(18,933,977)	
100	<i>Czech republic</i>	1,322,458,330	889	889			(1,250,216)	
110	<i>Italy</i>	226,413,997	0	0			(12,228)	
120	<i>Other countries</i>	421,369,926	2,021	2,021			(249,936)	
<b>150</b>	<b>Total</b>	26,229,152,387	386,256,521	386,256,521	20,799,594,290	(346,692,431)	(20,446,357)	0



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

in EUR		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing	Of which defaulted				
010	Agriculture, forestry and fishing		180,428,821	4,094,122	4,094,122	180,428,821	(2,454,522)
020	Mining and quarrying	49,855,532	524	524	49,855,532	(23,314)	0
030	Manufacturing	842,640,334	18,166,707	18,166,707	842,640,334	(12,453,080)	0
040	Electricity, gas, steam and air conditioning supply	790,571,109	6	6	790,571,109	(1,950,308)	0
050	Water supply	68,179,562	2,683,444	2,683,444	68,179,562	(3,304,714)	0
060	Construction	259,027,206	10,523,780	10,523,780	259,027,206	(10,480,978)	0
070	Wholesale and retail trade	995,096,906	19,308,330	19,308,330	995,096,906	(11,908,372)	0
080	Transport and storage	514,179,520	10,923,947	10,923,947	514,179,520	(7,125,024)	0
090	Accommodation and food service activities	35,120,298	807,957	807,957	35,120,298	(2,375,754)	0
100	Information and communication	126,864,415	112,566	112,566	126,864,415	(447,405)	0
110	Financial and insurance activities	36,252,139	0	0	36,252,139	(44,896)	0
120	Real estate activities	584,357,683	3,477,084	3,477,084	584,357,683	(21,795,073)	0
130	Professional, scientific and technical activities	217,743,228	9,329,617	9,329,617	217,743,228	(11,608,470)	0
140	Administrative and support service activities	119,782,606	1,020,645	1,020,645	119,782,606	(2,745,205)	0
150	Public administration and defense, compulsory social security	809,103	0	0	809,103	(410)	0
160	Education	3,098,657	669	669	3,098,657	(10,241)	0
170	Human health services and social work activities	14,598,974	12,913	12,913	14,598,974	(293,287)	0
180	Arts, entertainment and recreation	39,423,048	636,059	636,059	39,423,048	(2,720,111)	0
190	Other services	458,768,067	1,117	1,117	458,768,067	(825,316)	0
<b>200</b>	<b>Total</b>	<b>5,336,797,208</b>	<b>81,099,487</b>	<b>81,099,487</b>	<b>5,336,797,208</b>	<b>(92,566,480)</b>	<b>0</b>

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

		Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
in EUR						
1	Loans and advances	8,342,618,656	12,634,891,845	12,168,774,784	466,117,061	0
2	Debt securities	1,949,369,490	0	0	0	
3	Total	10,291,988,146	12,634,891,845	12,168,774,784	466,117,061	0
4	<i>Of which non-performing exposures</i>	286,392,031	76,343,789	74,684,766	1,659,023	0
EU-5	<i>Of which defaulted</i>	286,392,031	76,343,789			

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

	Exposure classes	Exposures before CCF and before CRM (in EUR)		Exposures post CCF and post CRM (in EUR)		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs (in EUR)	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	3,864,088,410	68,075,627	5,185,452,110	32,117,699	172,197,946	0.03
2	Regional government or local authorities	103,380,272	30,094,171	103,380,272	15,446,857	23,927,286	0.20
3	Public sector entities	0	0	0	0	0	0.00
4	Multilateral development banks	0	0	0	0	0	0.00
5	International organisations	0	0	0	0	0	0.00
6	Institutions	1,759,471,113	257,875,806	438,107,413	37,945,255	222,037,904	0.12
7	Corporates	1,208,305,796	448,613,460	1,208,305,796	19,869,808	1,214,106,597	0.99
8	Retail	1,499,088,000	292,235,075	1,498,872,883	145,998,805	1,232,366,079	0.75
9	Secured by mortgages on immovable property	0	0	0	0	0	0.00
10	Exposures in default	55,135,017	3,148,851	55,135,017	1,574,097	60,011,704	1.06
11	Exposures associated with particularly high risk	0	0	0	0	0	0.00
12	Covered bonds	281,835,304	0	281,835,304	0	31,479,271	0.11
13	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0.00
14	Collective investment undertakings	0	0	0	0	0	0.00
15	Equity	0	0	0	0	0	0.00
16	Other items	369,667,775	0	369,882,891	0	194,672,814	0.53
17	<b>TOTAL</b>	<b>9,140,971,686</b>	<b>1,100,042,991</b>	<b>9,140,971,686</b>	<b>252,952,521</b>	<b>3,150,799,601</b>	<b>0.29</b>

Template EU CR5 – standardised approach

in EUR

	Exposure classes	Risk weight															Total	Of which unrated
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o		
1	Central governments or central banks	3,806,407,190	0	0	0	0	0	1,321,363,700	0	0	34,866,234	0	54,932,685	0	0	0	5,217,569,809	2,458,740,821
2	Regional government or local authorities	0	0	0	0	118,287,593	0	539,535	0	0	0	0	0	0	0	0	118,827,128	118,827,128
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	57,755,770	0	415,620,298	0	0	2,676,601	0	0	0	0	0	476,052,669	4,764,651
7	Corporates	0	0	0	0	36,105,584	0	351,181	0	0	1,110,928,902	80,789,937	0	0	0	0	1,228,175,604	1,139,517,391
8	Retail exposures	0	0	0	0	0	0	0	0	1,644,871,688	0	0	0	0	0	0	1,644,871,688	1,644,871,688
9	Exposures secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Exposures in default	0	0	0	0	0	0	0	0	0	50,103,910	6,605,205	0	0	0	0	56,709,114	56,709,114
11	Exposures associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Covered bonds	0	0	0	248,877,897	32,957,407	0	0	0	0	0	0	0	0	0	0	281,835,304	0
13	Exposures to institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Units or shares in collective investment undertakings	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Equity exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Other items	164,765,292	0	0	0	12,787,086	0	0	0	215,116	192,115,397	0	0	0	0	0	369,882,891	369,882,891
17	<b>TOTAL</b>	<b>3,971,172,482</b>	<b>0</b>	<b>0</b>	<b>248,877,897</b>	<b>257,893,439</b>	<b>0</b>	<b>1,737,874,714</b>	<b>0</b>	<b>1,645,086,804</b>	<b>1,390,691,043</b>	<b>87,395,142</b>	<b>54,932,685</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,393,924,208</b>	<b>5,793,313,685</b>

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

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
<b>Exposure class X</b>													
CORPORATE - OTHERS	0,00 až < 0,10	20,446,614	337,534,026	93	225,810,964	0	8	38	737	40,513,882	18%	60,211	22,812
CORPORATE - OTHERS	0,10 až < 0,15	370,365,785	441,123,709	77	581,634,280	0	24	36	1,101	177,367,730	30%	233,198	56,565
CORPORATE - OTHERS	0,15 až < 0,25	758,312,843	449,177,194	79	976,530,651	0	31	35	868	337,202,171	35%	675,726	162,531
CORPORATE - OTHERS	0,25 až < 0,50	376,944,066	373,793,906	79	629,249,418	0	24	35	948	297,190,480	47%	710,636	201,037
CORPORATE - OTHERS	0,50 až < 0,75	502,499,887	78,584,984	81	564,216,875	1	16	34	1,117	341,433,012	61%	965,702	310,183
CORPORATE - OTHERS	0,75 až < 1,75	126,527,732	120,427,764	71	187,679,942	1	27	35	622	125,304,029	67%	609,516	208,955
CORPORATE - OTHERS	1,75 až < 2,5	130,971,305	126,391,019	84	224,581,822	2	22	36	447	189,623,191	84%	1,555,466	980,585
CORPORATE - OTHERS	2,5 až < 5	88,276,572	26,453,089	90	103,509,260	3	22	36	505	105,512,453	102%	1,231,629	367,792
CORPORATE - OTHERS	5 až < 10	5,305,273	7,066,574	75	10,605,204	7	2	42	486	16,567,506	156%	296,787	109,112
CORPORATE - OTHERS	100,00	148	0	0	148	100	1	78	365	0	0%	117	117
Subtotal (exposure class)		2,379,650,225	1,960,552,266	81	3,503,818,564	1	177	35	901	1,630,714,453	47%	6,338,988	2,419,689
CORPORATE - SME	0,00 až < 0,10	2,024,381	2,894,003	75	4,194,883	0	19	44	425	413,886	10%	1,304	329
CORPORATE - SME	0,10 až < 0,15	13,594,206	30,958,427	75	36,813,026	0	77	42	491	5,212,746	14%	15,553	3,734
CORPORATE - SME	0,15 až < 0,25	89,035,303	93,087,339	75	158,850,808	0	290	40	551	34,343,697	22%	127,114	17,116
CORPORATE - SME	0,25 až < 0,50	172,900,028	66,994,341	75	223,145,785	0	224	38	734	78,285,483	35%	293,249	48,510
CORPORATE - SME	0,50 až < 0,75	129,036,704	68,451,676	75	180,375,461	1	269	39	630	69,715,470	39%	380,746	59,424
CORPORATE - SME	0,75 až < 1,75	329,657,543	98,653,798	75	402,652,438	1	464	38	725	218,272,711	54%	1,588,800	366,826
CORPORATE - SME	1,75 až < 2,5	139,678,834	32,276,297	75	163,886,057	2	206	38	710	105,972,136	65%	1,171,484	279,943
CORPORATE - SME	2,5 až < 5	355,766,652	43,736,435	75	388,568,978	4	466	37	850	308,597,262	79%	5,160,259	1,554,384
CORPORATE - SME	5 až < 10	92,413,144	11,206,600	75	100,818,094	7	138	37	738	94,023,382	93%	2,501,316	786,774
CORPORATE - SME	10 až < 20	94,124,333	4,087,682	75	97,190,095	12	150	37	920	113,598,041	117%	4,383,530	1,985,414
CORPORATE - SME	20 až < 30	47,259,913	2,793,534	75	49,355,064	27	155	37	736	72,099,070	146%	4,963,663	1,746,423
CORPORATE - SME	100,00	60,490,640	4,891,409	75	64,159,336	100	125	71	418	128,511,143	200%	40,011,264	40,033,215
Subtotal (exposure class)		1,525,981,680	460,031,541	75	1,870,010,024	6	2,583	39	722	1,229,045,028	66%	60,598,281	46,882,091
RETAIL_OTHER - SME	0,15 až < 0,25	11,609,129	13,109,239	75	21,441,059	0	1,026	59	0	4,309,889	20%	25,056	10,051
RETAIL_OTHER - SME	0,25 až < 0,50	9,506,146	8,862,385	75	16,152,935	0	463	59	0	4,713,509	29%	33,573	19,217
RETAIL_OTHER - SME	0,50 až < 0,75	13,799,983	12,137,564	75	22,903,156	1	649	63	0	9,199,871	40%	77,539	29,024
RETAIL_OTHER - SME	0,75 až < 1,75	39,339,505	17,586,494	75	52,529,376	1	1,431	60	0	27,439,659	52%	333,589	156,937
RETAIL_OTHER - SME	1,75 až < 2,5	43,268,766	13,885,529	75	53,682,913	2	1,290	56	0	32,303,709	60%	568,870	507,465
RETAIL_OTHER - SME	2,5 až < 5	106,604,491	23,689,602	75	124,371,694	4	3,299	51	0	77,731,244	62%	2,323,505	4,254,741
RETAIL_OTHER - SME	5 až < 10	28,028,363	3,139,419	75	30,382,928	7	618	50	0	19,701,965	65%	1,003,801	1,539,514
RETAIL_OTHER - SME	10 až < 20	19,432,494	849,674	75	20,069,750	12	436	49	0	15,191,360	76%	1,159,147	1,988,206
RETAIL_OTHER - SME	20 až < 30	3,335,692	1,342,917	75	4,342,901	27	5,133	55	0	5,100,124	117%	651,677	1,227,881
RETAIL_OTHER - SME	100,00	12,088,650	85,605	75	12,152,854	100	2,587	71	0	6,138,263	51%	9,146,114	9,151,234
Subtotal (exposure class)		287,013,219	94,688,430	75	358,029,566	7	16,932	55	0	201,829,594	56%	15,322,872	18,884,268
RETAIL_SEC_IMOV - NON_SME	0,00 až < 0,10	5,159,927,877	306,333,193	100	5,466,261,070	0	79,146	19	0	147,729,497	3%	505,572	187,127
RETAIL_SEC_IMOV - NON_SME	0,10 až < 0,15	1,767,046,122	106,187,901	100	1,873,234,023	0	22,216	23	0	139,524,911	7%	602,145	152,141
RETAIL_SEC_IMOV - NON_SME	0,25 až < 0,50	814,429,104	79,912,387	100	894,341,491	0	10,173	25	0	127,492,450	14%	663,275	180,819
RETAIL_SEC_IMOV - NON_SME	0,50 až < 0,75	317,848,381	42,073,074	100	359,921,455	1	4,074	26	0	81,470,049	23%	505,900	157,752
RETAIL_SEC_IMOV - NON_SME	0,75 až < 1,75	292,627,094	42,476,587	100	335,103,681	1	3,845	25	0	121,174,867	36%	967,882	774,674
RETAIL_SEC_IMOV - NON_SME	2,5 až < 5	77,879,975	14,791,539	100	92,671,514	3	1,168	25	0	56,875,278	61%	617,095	835,957
RETAIL_SEC_IMOV - NON_SME	5 až < 10	56,939,547	361,271	100	57,300,818	7	858	17	0	39,100,671	68%	663,872	1,207,827
RETAIL_SEC_IMOV - NON_SME	30,00 až < 100,00	50,162,495	801,314	100	50,963,808	32	780	16	0	50,855,061	100%	2,679,780	3,575,574
RETAIL_SEC_IMOV - NON_SME	100,00	77,053,524	1,261,230	100	78,314,754	100	1,845	45	0	48,946,723	63%	31,328,803	40,428,609
Subtotal (exposure class)		8,613,914,118	594,198,497	100	9,208,112,615	1	122,320	21	0	813,169,507	9%	38,534,324	47,500,480

RETAIL_SEC_IMOV - SME	0,15 až <0,25	2,123,273	94,224	75	2,193,941	0	30	44	0	304,672	14%	1,782	1,324
RETAIL_SEC_IMOV - SME	0,25 až <0,50	1,005,201	0	0	1,005,201	0	21	41	0	209,172	21%	1,444	1,560
RETAIL_SEC_IMOV - SME	0,50 až <0,75	1,922,456	0	0	1,922,456	1	27	39	0	534,732	28%	4,052	2,973
RETAIL_SEC_IMOV - SME	0,75 až <1,75	2,914,250	80,000	75	2,974,250	1	51	42	0	1,391,272	47%	13,494	9,037
RETAIL_SEC_IMOV - SME	1,75 až <2,5	3,462,806	0	0	3,462,806	2	55	38	0	2,158,384	62%	25,283	51,909
RETAIL_SEC_IMOV - SME	2,5 až <5	9,616,378	0	0	9,616,378	3	205	38	0	8,297,136	86%	123,459	256,820
RETAIL_SEC_IMOV - SME	5 až <10	1,846,339	0	0	1,846,339	7	33	37	0	2,202,909	119%	45,969	110,528
RETAIL_SEC_IMOV - SME	10 až <20	965,709	0	0	965,709	14	15	37	0	1,551,555	161%	51,440	150,346
RETAIL_SEC_IMOV - SME	20 až <30	595,693	0	0	595,693	27	11	38	0	1,099,762	185%	61,009	148,473
RETAIL_SEC_IMOV - SME	100,00	1,079,126	0	0	1,079,126	100	20	68	0	30,869	3%	880,752	880,752
Subtotal (exposure class)		25,531,229	174,224	75	25,661,897	8	468	40	0	17,780,464	69%	1,208,684	1,613,722
<b>Total (all exposures classes)</b>		<b>12,832,090,471</b>	<b>3,109,644,957</b>	<b>85</b>	<b>14,965,632,665</b>	<b>0</b>	<b>142266</b>	<b>0</b>	<b>301</b>	<b>3,892,539,046</b>	<b>26%</b>	<b>122,003,149</b>	<b>117,300,250</b>

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
<b>Exposure class X</b>													
CORPORATE - OTHERS	0,00 až <0,10	12,088,325	138,457,773	75	73,436,784	0	2	45	913	15,939,532	22%	16,523	5,342
CORPORATE - OTHERS	0,10 až <0,15	1	114,831,400	85	42,139,801	0	6	45	913	13,802,230	33%	18,963	10,433
CORPORATE - OTHERS	0,15 až <0,25	0	30,000,000	75	22,500,000	0	1	45	913	9,300,400	41%	15,188	10,213
CORPORATE - OTHERS	0,25 až <0,50	131,914,651	0	0	131,914,651	0	1	45	913	85,618,930	65%	207,766	65,973
CORPORATE - OTHERS	0,50 až <0,75	0	19,320,000	98	13,835,000	1	5	45	913	11,011,393	80%	33,619	24,079
CORPORATE - OTHERS	0,75 až <1,75	47,121,367	42,045,072	83	64,819,438	1	17	45	913	62,278,853	96%	250,477	92,226
CORPORATE - OTHERS	1,75 až <2,5	52,269,641	44,461,097	79	71,618,273	2	12	45	913	89,547,174	125%	612,336	267,333
CORPORATE - OTHERS	2,5 až <5	19,720,586	103,240,810	57	56,049,514	3	15	45	913	80,091,410	143%	780,351	717,173
CORPORATE - OTHERS	5 až <10	0	4,105,000	97	1,152,461	7	2	45	913	2,109,072	183%	34,487	32,033
CORPORATE - OTHERS	10 až <20	3,836,379	0	0	3,836,379	10	1	45	913	8,247,686	215%	176,435	6,689
CORPORATE - OTHERS	100,00	248,405	0	0	248,405	100	1	45	913	0	0%	111,782	144,054
Subtotal (exposure class)		267,199,353	496,461,153	76	481,550,705	1	63	45	913	377,946,679	78%	2,257,928	1,375,548
CORPORATE - SME	0,00 až <0,10	0	215,000	57	115,000	0	2	45	913	17,789	15%	36	43
CORPORATE - SME	0,10 až <0,15	0	5,221,811	73	3,465,720	0	11	45	913	887,324	26%	1,560	805
CORPORATE - SME	0,15 až <0,25	0	43,075,521	67	22,219,634	0	50	45	913	7,285,115	33%	19,575	7,602
CORPORATE - SME	0,25 až <0,50	0	110,744,275	63	35,284,739	0	74	45	913	14,050,270	40%	55,574	20,390
CORPORATE - SME	0,50 až <0,75	3,030	66,864,314	65	27,784,648	1	68	45	913	16,840,883	61%	67,517	21,323
CORPORATE - SME	0,75 až <1,75	259	107,441,521	70	67,988,113	1	136	45	913	50,698,207	75%	323,565	1,526,667
CORPORATE - SME	1,75 až <2,5	0	45,206,497	60	20,252,239	2	55	45	913	16,017,599	79%	173,157	50,836
CORPORATE - SME	2,5 až <5	21,688,799	56,448,842	71	52,088,225	3	112	45	913	54,721,678	105%	759,183	156,785
CORPORATE - SME	5 až <10	0	21,790,229	58	7,118,004	7	24	45	913	9,865,693	139%	213,006	84,139
CORPORATE - SME	10 až <20	0	18,024,583	62	10,128,608	12	31	45	913	13,352,757	132%	530,751	688,835
CORPORATE - SME	20 až <30	105	4,220,523	71	2,670,114	27	18	45	913	4,641,472	174%	326,101	241,417
CORPORATE - SME	100,00	229	13,593,380	71	5,970,858	100	17	45	913	0	0%	2,647,301	4,621,891
Subtotal (exposure class)		21,692,422	492,846,497	67	255,085,901	4	598	45	913	188,378,786	74%	5,117,326	7,420,731
CORPORATE - SPECIAL_LENDING	Default	4,982,756	0	0	4,982,756	0	5	0	913	0	0%	2,491,378	3,862,181
CORPORATE - SPECIAL_LENDING	Good	369,158,273	52,164,452	75	407,522,622	0	73	0	913	366,770,359	90%	3,260,181	6,120,370
CORPORATE - SPECIAL_LENDING	Satisfactory	265,397,765	41,581,190	75	296,595,249	0	156	0	913	341,084,537	115%	8,304,667	15,974,349
CORPORATE - SPECIAL_LENDING	Strong	167,549,467	129,599,515	75	261,755,931	0	32	0	913	183,229,152	70%	1,047,024	1,868,117
CORPORATE - SPECIAL_LENDING	Weak	63,565,653	1,460,839	75	64,661,282	0	12	0	913	161,653,205	250%	5,172,903	10,336,560
Subtotal (exposure class)		870,653,914	224,805,996	75	1,035,517,840	0	278	0	913	1,052,737,253	102%	20,276,152	38,161,577
<b>Total (all exposures classes)</b>		<b>1,159,545,688</b>	<b>1,214,113,646</b>	<b>72</b>	<b>1,772,154,446</b>	<b>0</b>	<b>939</b>	<b>0</b>	<b>913</b>	<b>1,619,062,719</b>	<b>91%</b>	<b>27,651,406</b>	<b>46,957,857</b>

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

in EUR		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 (%)
		a	b	c	d	e
1	Central governments or central banks	0	3,685,792,596	1.0000	0.0000	0.0000
1.1	<i>Of which Regional governments or local authorities</i>		0	0.0000	0.0000	0.0000
1.2	<i>Of which Public sector entities</i>		0	0.0000	0.0000	0.0000
2	Institutions	0	564,591,903	0.0000	1.0000	0.0000
3	Corporates	7,145,983,033	7,788,198,163	0.0085	0.1548	0.8367
3.1	<i>Of which Corporates - Specialised lending, excluding slotting approach</i>		0	0.0000	0.0000	0.0000
3.2	<i>Of which Corporates - Specialised lending under slotting approach</i>		946,873,116	0.0000	0.0000	1.0000
4	Retail	9,591,804,078	10,891,989,045	0.0036	0.1524	0.8440
4.1	<i>of which Retail – Secured by real estate SMEs</i>		24,121,512	0.0000	0.0000	1.0000
4.2	<i>of which Retail – Secured by real estate non-SMEs</i>		8,867,777,509	0.0000	0.0000	1.0000
4.3	<i>of which Retail – Qualifying revolving</i>		0	0.0000	0.0000	0.0000
4.4	<i>of which Retail – Other SMEs</i>		570,026,364	0.0687	0.4030	0.5282
4.5	<i>of which Retail – Other non-SMEs</i>		1,430,063,660	0.0000	1.0000	0.0000
5	Equity	32,994,300	32,993,276	0.0000	0.0000	1.0000
6	Other non-credit obligation assets	0	369,667,696	0.0000	1.0000	0.0000
7	<b>Total</b>	<b>16,770,781,410</b>	<b>23,333,232,678</b>	<b>0.1625</b>	<b>0.1628</b>	<b>0.6747</b>

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

in EUR

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	<b>Exposures under F-IRB</b>	<b>0</b>	<b>0</b>
2	Central governments and central banks	0	0
3	Institutions	0	0
4	Corporates	1,619,062,719	1,619,062,719
4.1	<i>of which Corporates - SMEs</i>	188,378,786	188,378,786
4.2	<i>of which Corporates - Specialised lending</i>	1,052,737,253	1,052,737,253
5	<b>Exposures under A-IRB</b>	<b>0</b>	<b>0</b>
6	Central governments and central banks	0	0
7	Institutions	0	0
8	Corporates	2,859,759,481	2,859,759,481
8.1	<i>of which Corporates - SMEs</i>	1,229,045,028	1,229,045,028
8.2	<i>of which Corporates - Specialised lending</i>	0	0
9	Retail	1,032,779,564	1,032,779,564
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	17,780,464	17,780,464
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	813,169,507	813,169,507
9.3	<i>of which Retail – Qualifying revolving</i>	0	0
9.4	<i>of which Retail – SMEs - Other</i>	201,829,594	201,829,594
9.5	<i>of which Retail – Non-SMEs- Other</i>	0	0
10	<b>TOTAL (including F-IRB exposures and A-IRB exposures)</b>	<b>5,511,601,764</b>	<b>5,511,601,764</b>



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

A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs (in EUR)				
		Funded credit Protection (FCP)					Unfunded credit Protection (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
1 Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Corporates	5,373,828,587	1,824,343	298,810,005	298,677,866	0	132,139	0	0	0	0	0	0	0	0	0	2,859,759,481
3.1 Of which Corporates – SMEs	1,870,010,024	1,824,343	282,066,989	281,934,851	0	132,139	0	0	0	0	0	0	0	0	0	1,229,045,028
3.2 Of which Corporates – Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Of which Corporates – Other	3,503,818,564	0	16,743,015	16,743,015	0	0	0	0	0	0	0	0	0	0	0	1,630,714,453
4 Retail	9,591,804,078	404,796	8,420,335,613	8,342,291,380	0	78,044,233	0	0	0	0	0	0	0	0	0	1,032,779,564
4.1 Of which Retail – Immovable property SMEs	25,661,897	0	24,929,163	24,675,344	0	253,819	0	0	0	0	0	0	0	0	0	17,780,464
4.2 Of which Retail – Immovable property non-SMEs	9,208,112,615	0	8,367,213,902	8,289,423,488	0	77,790,414	0	0	0	0	0	0	0	0	0	813,169,507
4.3 Of which Retail – Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Of which Retail – Other SMEs	358,029,566	404,796	28,192,548	28,192,548	0	0	0	0	0	0	0	0	0	0	0	201,829,594
4.5 Of which Retail – Other non-SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Total	14,965,632,665	2,229,139	8,719,145,617	8,640,969,246	0	78,176,371	0	0	0	0	0	0	0	0	0	3,892,539,046

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs (in EUR)				
		Funded credit Protection (FCP)					Unfunded credit Protection (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
1 Central governments and central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Corporates	1,772,154,446	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,619,062,719
3.1 Of which Corporates – SMEs	255,085,901	0	0	0	0	0	0	0	0	0	0	0	0	0	0	188,378,786
3.2 Of which Corporates – Specialised lending	1,035,517,840	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,052,737,253
3.3 Of which Corporates – Other	481,550,705	0	0	0	0	0	0	0	0	0	0	0	0	0	0	377,946,679
4 Total	1,772,154,446	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,619,062,719

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

		Risk weighted exposure amount (in EUR)
		a
<b>1</b>	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	5,511,328,570
2	Asset size (+/-)	81,556,348
3	Asset quality (+/-)	(21,589,237)
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	0
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	14,434,526
8	Other (+/-)	336,646
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>5,586,066,853</b>

**Template 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 previous year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
		c	d				
a	b	c	d	e	f	g	h
	0.00 to <0.15	254,260	118	0.0005	0.0007	0.0006	0.0010
	0.00 to <0.10	201,717	72	0.0004	0.0005	0.0004	0.0008
	0.10 to <0.15	52,543	46	0.0009	0.0013	0.0014	0.0023
	0.15 to <0.25	4,020	0	0.0000	0.0021	0.0019	0.0025
	0.25 to <0.50	28,746	93	0.0032	0.0032	0.0030	0.0060
	0.50 to <0.75	12,447	57	0.0046	0.0053	0.0054	0.0076
	0.75 to <2.50	18,371	47	0.0026	0.0099	0.0127	0.0070
	0.75 to <1.75	15,106	47	0.0031	0.0086	0.0113	0.0078
	1.75 to <2.5	3,265	0	0.0000	0.0191	0.0190	0.0037
	2.50 to <10.00	13,130	167	0.0127	0.0453	0.0430	0.0240
	2.5 to <5	9,252	86	0.0093	0.0378	0.0321	0.0148
	5 to <10	3,878	81	0.0209	0.0672	0.0688	0.0420
	10.00 to <100.00	8,726	428	0.0490	0.1899	0.2697	0.1741
	10 to <20	1,011	3	0.0030	0.1230	0.1255	0.0427
	20 to <30	5,214	100	0.0192	0.2714	0.2714	0.0968
	30.00 to <100.00	2,501	325	0.1299	0.3246	0.3246	0.2704
	100.00 (Default)	10,754	10,754	1.0000	1.0000	1.0000	1.0000

**F-IRB**

Exposure class	PD range	Number of obligors in the end of previous year		Observed average default rate (%)	Exposure weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
		c	d				
a	b	c	d	e	f	g	h
	0.00 to <0.15	36	0	0.0000	0.0010	0.0010	0.0000
	0.00 to <0.10	1	0	0.0000		0.0007	0.0000
	0.10 to <0.15	35	0	0.0000	0.0010	0.0010	0.0000
	0.15 to <0.25	1,511	0	0.0000	0.0020	0.0020	0.0000
	0.25 to <0.50	608	0	0.0000	0.0035	0.0035	0.0000
	0.50 to <0.75	1,152	0	0.0000	0.0054	0.0054	0.0011
	0.75 to <2.50	2,254	1	0.0444	0.0093	0.0104	0.0320
	0.75 to <1.75	2,066	1	0.0484	0.0090	0.0096	0.0397
	1.75 to <2.5	188	0	0.0000	0.0190	0.0190	0.0072
	2.50 to <10.00	1,445	2	0.1384	0.0348	0.0403	0.0115
	2.5 to <5	1,163	2	0.1720	0.0324	0.0339	0.0141
	5 to <10	282	0	0.0000	0.0665	0.0665	0.0017
	10.00 to <100.00	96	18	18.7500	0.2102	0.1997	0.0783
	10 to <20	48	2	4.1667	0.1140	0.1279	0.0615
	20 to <30	48	16	33.3333	0.2714	0.2714	0.1091
	30.00 to <100.00	0	0	0.0000	0.0000	0.0000	0.0000
	100.00 (Default)	182	182	1.0000	1.0000	1.0000	1.0000

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

Template EU CR10.1 in EUR

Specialised lending : Project finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-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	0	0	50%	0	0	0
	Equal to or more than 2.5 years	89,167,887	80,528	70%	89,248,416	62,459,799	356,913
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	304,421,044	4,517,625	90%	308,938,669	276,345,245	2,456,402
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	263,175,520	35,305,412	115%	298,480,933	333,116,097	8,110,653
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	61,396,807	10,650	250%	61,407,457	153,511,985	4,912,384
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	1,505,877	0	-	1,505,877	0	752,938
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	719,667,135	39,914,215	0	759,581,351	825,433,126	16,589,290

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	0	0	50%	0	0	0
	Equal to or more than 2.5 years	78,381,579	129,518,986	70%	207,900,565	120,769,353	690,111
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	64,737,229	47,646,827	90%	112,384,056	90,425,115	803,779
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	2,222,245	6,275,778	115%	8,498,022	7,968,440	194,014
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	2,168,846	1,450,189	250%	3,619,035	8,141,220	260,519
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	3,476,879	0	-	3,476,879	0	1,738,440
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	150,986,778	184,891,781	0	335,878,559	227,304,127	3,686,862

**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	0	0	50%	0	0	0
	Equal to or more than 2.5 years	0	0	70%	0	0	0
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	0	0	90%	0	0	0
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	0	0	-	0	0	0
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	0	0	0	0	0	0

**Template EU CR10.4** in EUR

Specialised lending : Commodities finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-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	0	0	50%	0	0	0
	Equal to or more than 2.5 years	0	0	70%	0	0	0
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	0	0	90%	0	0	0
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	0	0	-	0	0	0
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5 years	0	0	0	0	0	0

**Template EU CR10.5** in EUR

Equity exposures under the simple risk-weighted approach						
Categories	On-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	14,154,272	0	190%	14,154,272	26,893,116	2,151,449
Exchange-traded equity exposures	664,912	0	290%	664,912	1,928,246	154,260
Other equity exposures	171,616	0	370%	171,616	634,978	50,798
Total	14,990,800	0	0	14,990,800	29,456,340	2,356,507

## Template EU CCR1 – Analysis of CCR exposure by approach

Fixed format

		a	b	c	d	e	f	g	h
	in EUR	Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	0	0		1.4	0	0	0	0
EU-2	EU - Simplified SA-CCR (for derivatives)	0	0		1.4	0	0	0	0
1	SA-CCR (for derivatives)	38,448,842	16,821,474		1.4	72,621,182	72,621,182	72,621,182	30,531,385
2	IMM (for derivatives and SFTs)			0		0	0	0	0
2a	<i>Of which securities financing transactions netting sets</i>			0		0	0	0	0
2b	<i>Of which derivatives and long settlement transactions netting sets</i>			0		0	0	0	0
2c	<i>Of which from contractual cross-product netting sets</i>			0		0	0	0	0
3	Financial collateral simple method (for SFTs)					0	0	0	0
4	Financial collateral comprehensive method (for SFTs)					1,866,924,206	1,866,924,206	1,866,924,206	166,120,326
5	VaR for SFTs					0	0	0	0
6	<b>Total</b>					1,939,545,388	1,939,545,388	1,939,545,388	196,651,711

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

Fixed format		a	b
		Exposure value	RWEA
in EUR			
1	Total transactions subject to the Advanced method	0	0
2	(i) VaR component (including the 3× multiplier)		0
3	(ii) stressed VaR component (including the 3× multiplier)		0
4	Transactions subject to the Standardised method	5,114,103	963,618
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
5	<b>Total transactions subject to own funds requirements for CVA risk</b>	5,114,103	963,618



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

Fixed format

in EUR

	Exposure classes	Risk weight											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	213,319,853	0	0	0	0	1,321,363,700	0	0	0	0	0	1,534,683,553
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
3	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	39,385,576	334,086,451	0	0	1,684,647	0	0	375,156,674
7	Corporates	0	0	0	0	576,310	0	0	0	1,007,346	0	0	1,583,657
8	Retail	0	0	0	0	0	0	0	11,762	0	0	0	11,762
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0	0	0	0	0	0
10	Other items	0	0	0	0	0	0	0	0	0	0	0	0
11	<b>Total exposure value</b>	213,319,853	0	0	0	39,961,886	1,655,450,151	0	11,762	2,691,994	0	0	1,911,435,647

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

Exposure class X = **Corporate**

			a	b	c	d	e	f	g
	in EUR	PD scale	Exposure value	Exposure weighted	Number of obligors	Exposure weighted	Exposure weighted	RWEA	Density of risk
1 ... x	Exposure class X								
1	CORPORATE	0.00 to <0.15	282,755	0.00	3	0.45	1	54,304	0.19
2	CORPORATE	0.10 to <0.15	282,755	0.00	3	0.45	1	54,304	0.19
3	CORPORATE	0.15 to <0.25	3,244,679	0.00	4	0.45	4	1,509,585	0.47
4	CORPORATE	0.25 to <0.50	17,010,203	0.00	8	0.45	6	10,228,028	0.60
5	CORPORATE	0.50 to <0.75	2,155,276	0.01	7	0.45	2	1,350,658	0.63
6	CORPORATE	0.75 to <2.5	3,770,316	0.01	14	0.45	2	3,720,920	0.99
	CORPORATE	0.75 to <1.75	3,342,919	0.01	9	0.45	2	3,267,183	0.98
	CORPORATE	1.75 to <2.5	427,397	0.02	5	0.45	5	453,737	1.06
	CORPORATE	2.5 to <10	1,386,544	0.03	8	0.45	3	1,658,861	1.20
7	CORPORATE	2.5 to <5	1,385,396	0.03	7	0.45	3	1,657,688	1.20
8	CORPORATE	5 to <10	1,148	0.07	1	0.45	1	1,173	1.02
x	CORPORATE	100 (default)	44,153	1.00	1	0.45	2	0	0.00
y	<b>Total (all CCR relevant exposure classes)</b>		28,109,741	0.01	49	0.45	4	18,916,636	0.67

## Template EU CCR5 – Composition of collateral for CCR exposures

Fixed columns

in EUR		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1	Cash – domestic currency	0	33,245,400	0	15,425,470	0	0	0	0
2	Cash – other currencies	0	0	0	2,410,383	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	1,321,363,700	0	0
4	Other sovereign debt	0	0	0	0	0	0	0	0
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	0	0	0
7	Equity securities	0	0	0	0	0	0	0	0
8	Other collateral	0	0	0	0	0	0	0	0
9	<b>Total</b>	<b>0</b>	<b>33,245,400</b>	<b>0</b>	<b>17,835,853</b>	<b>0</b>	<b>1,321,363,700</b>	<b>0</b>	<b>0</b>

## Template EU CCR8 – Exposures to CCPs

Fixed format

in EUR		a	b
		Exposure value	RWEA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		14,898,881
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	39,385,576	7,877,115
3	(i) OTC derivatives	39,385,576	7,877,115
4	(ii) Exchange-traded derivatives	0	0
5	(iii) SFTs	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	35,108,831	7,021,766
9	Prefunded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) SFTs	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Prefunded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

**Template EU MR1 - Market risk under the standardised approach**

		a
		RWEAs (in EUR)
	<b>Outright products</b>	
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	0
3	Foreign exchange risk	-
4	Commodity risk	4,547,024
	<b>Options</b>	
5	Simplified approach	0
6	Delta-plus approach	0
7	Scenario approach	0
8	Securitisation (specific risk)	-
9	<b>Total</b>	4,547,024

For this kind of risk we are using internal model.

No position

For this kind of risk we are using internal model.

Not applicable

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

in EUR		a	b	
		RWEAs	Own funds requirements	
<b>1</b>	<b>VaR</b> (higher of values a and b)	12,738,425	1,019,074	
(a)	Previous day's VaR (VaR <sub>t-1</sub> )		308,796	
(b)	Multiplication factor (m <sub>c</sub> ) x average of previous 60 working days (VaR <sub>avg</sub> )		1,019,074	
<b>2</b>	<b>SVaR</b> (higher of values a and b)	52,693,725	4,215,498	
(a)	Latest available SVaR (SVaR <sub>t-1</sub> )		1,151,698	
(b)	Multiplication factor (m <sub>s</sub> ) x average of previous 60 working days (sVaR <sub>avg</sub> )		4,215,498	
<b>3</b>	<b>IRC</b> (higher of values a and b)	0	0	Not applicable
(a)	Most recent IRC measure		0	Not applicable
(b)	12 weeks average IRC measure		0	Not applicable
<b>4</b>	<b>Comprehensive risk measure</b> (higher of values a, b and c)	0	0	Not applicable
(a)	Most recent risk measure of comprehensive risk measure		0	Not applicable
(b)	12 weeks average of comprehensive risk measure		0	Not applicable
(c)	Comprehensive risk measure - Floor		0	Not applicable
<b>5</b>	Other	0	0	
<b>6</b>	<b>Total</b>	65,432,150	5,234,572	

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

in EUR		a	b	c	d	e	f	g
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
<b>1</b>	<b>RWEAs at previous period end</b>	14,197,813	78,892,975	0	0	0	93,090,788	7,447,263
1a	<i>Regulatory adjustment</i>	9,988,975	62,389,675	0	0	0	72,378,650	5,790,292
1b	<i>RWEAs at the previous quarter-end (end of the day)</i>	4,208,838	16,503,300	0	0	0	20,712,138	1,656,971
2	Movement in risk levels	(1,459,388)	(26,199,250)				(27,658,638)	(2,212,691)
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	<i>RWEAs at the end of the disclosure period (end of the day)</i>	3,859,950	14,396,225	0	0	0	18,256,175	1,460,494
8b	<i>Regulatory adjustment</i>	8,878,475	38,297,500	0	0	0	47,175,975	3,774,078
<b>8</b>	<b>RWEAs at the end of the disclosure period</b>	12,738,425	52,693,725	0	0	0	65,432,150	5,234,572

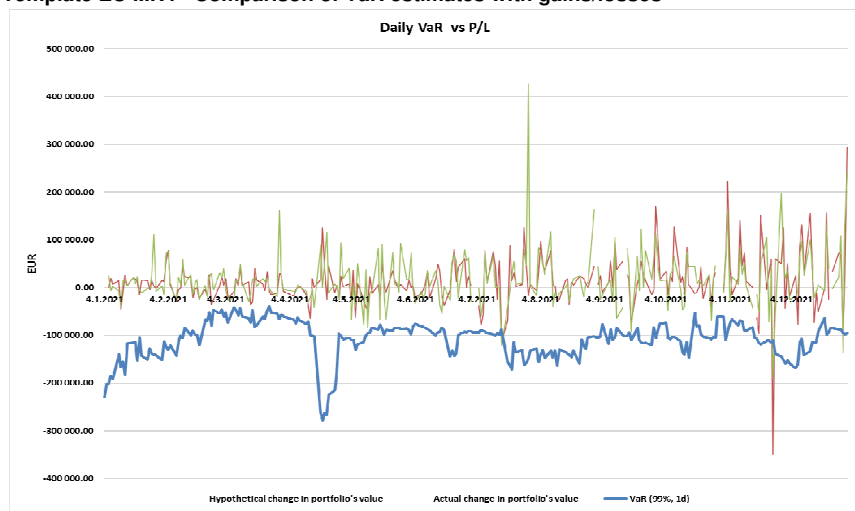
Change of structure and time to maturity of interest rate positions.

## Template EU MR3 - IMA values for trading portfolios

in EUR		a
<b>VaR (10 day 99%)</b>		
1	Maximum value	540,614
2	Average value	352,334
3	Minimum value	168,913
4	Period end	308,796
<b>SVaR (10 day 99%)</b>		
5	Maximum value	2,363,410
6	Average value	1,750,215
7	Minimum value	999,400
8	Period end	1,151,698
<b>IRC (99.9%)</b>		
9	Maximum value	-
10	Average value	-
11	Minimum value	-
12	Period end	-
<b>Comprehensive risk measure (99.9%)</b>		
13	Maximum value	-
14	Average value	-
15	Minimum value	-
16	Period end	-



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



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

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

Date	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	Actual change in portfolio's value (EUR)	Main impact
19.7.2022	86,770	(112,885)	(122,702)	— negative revaluation -110 ths. EUR of IRS in nominal amount 15 mln. EUR (maturity in 2036) and 2.8 mln. EUR (maturity in 2028); — negative revaluation -70 ths. EUR of EUR and USD Futures Sep21 (quantity -50 for both, contract size 100 000, market price daily changed by 100 bps).
26.11.2021	111,587	(348,408)	(190,992)	— negative revaluation of all positions as a reaction of global markets to omicron - the new type of covid 19 virus and the possibility of deepening the pandemic.
30.12.2021	94,160	(98,663)	(136,033)	— negative revaluation of all positions as a reaction of global markets to omicron - the new type of covid 19 virus and the possibility of deepening the pandemic and strong CZK, CZK rises to eye 2-year high vs EUR and negative T/N swap points. CNB hiked rates by 100 bps to 3.75% on 23.12.2021.

**Template 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)	0	0	0	0	0
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches	0	0	0	0	0
3	<i>Subject to TSA:</i>	0	0	0		
4	<i>Subject to ASA:</i>	0	0	0		
5	Banking activities subject to advanced measurement approaches AMA	434,974,993	441,098,372	460,034,206	30,534,903	381,686,292

Template 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	7	7	2	21
2		Total fixed remuneration (in EUR)	55,000	2,205,016	154,051	2,107,729
3		Of which: cash-based	55,000	1,704,280	119,716	1,933,571
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	0	0	0	0
5		Of which: share-linked instruments or equivalent non-cash instruments	0	0	0	0
EU-5x		Of which: other instruments	0	0	0	0
6		(Not applicable in the EU)				
7		Of which: other forms	0	500,736	34,335	174,159
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	7	7	2	21
10		Total variable remuneration (in EUR)	-	774,000	13,700	573,665
11		Of which: cash-based	-	375,800	13,700	573,665
12		Of which: deferred	-	144,800	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	286,000	-	-
EU-14a		Of which: deferred	-	156,000	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	112,200	-	-
EU-14y	Of which: deferred	-	61,200	-	-	
15	Of which: other forms	-	-	-	-	
16	Of which: deferred	-	-	-	-	
17	Total remuneration (2 + 10)		55,000	2,979,016	167,751	2,681,394

**Template 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
<b>Guaranteed variable remuneration awards</b>					
1	Guaranteed variable remuneration awards - Number of identified staff	0	0	0	0
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	-	-	-	-
<b>Severance payments awarded in previous periods, that have been paid out during the financial year</b>					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	0	1	0	0
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount (in EUR)	-	23,750	-	-
<b>Severance payments awarded during the financial year</b>					
6	Severance payments awarded during the financial year - Number of identified staff	0	0	0	1
7	Severance payments awarded during the financial year - Total amount (in EUR)	-	-	-	85,165
8	Of which paid during the financial year	-	-	-	85,165
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	85,165
11	Of which highest payment that has been awarded to a single person	-	-	-	85,165

Template 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 of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	0	0	0	0	0	0	0	0
2	Cash-based	0	0	0	0	0	0	0	0
3	Shares or equivalent ownership interests	0	0	0	0	0	0	0	0
4	Share-linked instruments or equivalent non-cash instruments	0	0	0	0	0	0	0	0
5	Other instruments	0	0	0	0	0	0	0	0
6	Other forms	0	0	0	0	0	0	0	0
7	MB Management function	1,949,269	876,669	1,072,600	-	-	(48,409)	675,191	201,478
8	Cash-based	486,178	201,478	284,700	-	-	-	-	201,478
9	Shares or equivalent ownership interests	736,591	286,991	449,600	-	-	(48,409)	286,991	-
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	726,500	388,200	338,300	-	-	-	388,200	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	131,572	48,072	83,500	-	-	(4,508)	34,492	13,580
14	Cash-based	38,580	13,580	25,000	-	-	-	-	13,580
15	Shares or equivalent ownership interests	75,492	27,492	48,000	-	-	(4,508)	27,492	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	17,500	7,000	10,500	-	-	-	7,000	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	521,602	201,702	319,900	-	-	776	145,876	55,826
20	Cash-based	160,826	55,826	105,000	-	-	-	-	55,826
21	Shares or equivalent ownership interests	25,776	10,776	15,000	-	-	776	10,776	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	335,000	135,100	199,900	-	-	-	135,100	-
24	Other forms	-	-	-	-	-	-	-	-
25	Total amount	2,602,443	1,126,443	1,476,000	-	-	(52,141)	855,559	270,884

**Template 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	0
2	1 500 000 to below 2 000 000	0
3	2 000 000 to below 2 500 000	0
4	2 500 000 to below 3 000 000	0
5	3 000 000 to below 3 500 000	0
6	3 500 000 to below 4 000 000	0
7	4 000 000 to below 4 500 000	0
8	4 500 000 to below 5 000 000	0
9	5 000 000 to below 6 000 000	0
10	6 000 000 to below 7 000 000	0
11	7 000 000 to below 8 000 000	0
x	To be extended as appropriate, if further payment bands are needed.	0

Template 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	7	7	14	0	8	0	8	7	0	37
2	Of which: members of the MB	7	7	14	0	0	0	0	0	0	0
3	Of which: other senior management	0	0	0	0	2	0	0	0	0	0
4	Of which: other identified staff	0	0	0	0	6	0	8	7	0	0
5	Total remuneration of identified staff (in EUR)	55,000	2,979,016	3,034,016	0	1,134,152	0	1,072,899	642,094	0	0
6	Of which: variable remuneration	0,00	774,000	774,000	0	270,465	0	214,400	102,500	0	0
7	Of which: fixed remuneration	55,000	2,205,016	2,260,016	0	863,687	0	858,499	539,594	0	0

## Template EU AE1 - Encumbered and unencumbered assets

Data are calculated using 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								
<b>010</b>	<b>Assets of the disclosing institution</b>							
030	5,387,763,197	1,152,012,053			16,063,017,708	428,797,927		
040	Equity instruments	0	0	0	15,093,290	0	15,093,290	0
050	Debt securities	985,122,429	985,122,429	985,122,429	839,512,111	428,797,927	838,684,295	404,327,211
060	of which: covered bonds	336,022,757	336,022,757	336,022,757	167,764,206	0	167,764,206	0
070	of which: securitisations	0	0	0	0	0	0	0
080	of which: issued by general governments	638,760,745	638,760,745	638,760,746	555,820,521	414,438,033	555,810,036	389,967,316
090	of which: issued by financial corporations	336,022,757	336,022,757	336,022,757	188,931,353	28,761,011	181,410,049	28,761,011
100	of which: issued by non-financial corporations	0	0	0	101,464,211	0	101,464,211	0
120	Other assets	4,384,055,212	134,684,321		15,327,588,985	0		



## Template EU AE2 - Collateral received and own debt securities issued

Data are calculated using median values.

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
			of which notionally eligible EHQLA and HQLA	Fair value of collateral received or own	of which EHQLA and HQLA
in EUR		010	030	040	060
<b>130</b>	<b>Collateral received by the disclosing institution</b>	824,902,449	824,902,449	0	0
140	Loans on demand	0	0	0	0
150	Equity instruments	0	0	0	0
160	Debt securities	824,902,449	824,902,449	0	0
170	of which: covered bonds	0	0	0	0
180	of which: securitisations	0	0	0	0
190	of which: issued by general governments	824,902,449	824,902,449	0	0
200	of which: issued by financial corporations	0	0	0	0
210	of which: issued by non-financial corporations	0	0	0	0
220	Loans and advances other than loans on demand	0	0	0	0
230	Other collateral received	0	0	0	0
<b>240</b>	<b>Own debt securities issued other than own covered bonds or securitisations</b>	0	0	0	0
<b>241</b>	<b>Own covered bonds and securitisations issued and not yet pledged</b>			0	0
<b>250</b>	<b>TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>	6,216,233,948	1,397,042,581		

## Template EU AE3 - Sources of encumbrance

Data are calculated using 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
<b>010</b>	<b>Carrying amount of selected financial liabilities</b>	5,583,791,417	6,075,149,245



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

(31 December 2021)



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

<b>Purpose:</b> provide an overview of the volume of loans and advances subject to legislative and non-legislative moratoria in accordance with EBA/GL/2020/02 by residual maturity of these moratoria.
<b>Scope of application:</b> the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
<b>Content:</b> gross carrying amount of loans and advances presented by residual maturity of moratoria on loan repayments according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi-annual.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the length of moratoria applied and the revision in the length (e.g. extension) of the moratoria on loan repayments.

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
			Residual maturity of moratoria							
			<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year			
in EUR				Of which: legislative moratoria	Of which: expired					
1	Loans and advances for which moratorium was offered	25,476	1,207,476,999							
2	Loans and advances subject to moratorium (granted)	23,418	1,085,148,231	1,085,148,231	1,085,142,847	3,127	0	2,256	0	0
3	of which: Households		851,660,224	851,660,224	851,654,840	3,127	0	2,256	0	0
4	of which: Collateralised by residential immovable property		637,010,081	637,010,081	637,010,081	0	0	0	0	0
5	of which: Non-financial corporations		233,484,927	233,484,927	233,484,927	0	0	0	0	0
6	of which: Small and Medium-sized Enterprises		136,450,378	136,450,378	136,450,378	0	0	0	0	0
7	of which: Collateralised by commercial immovable property		128,036,824	128,036,824	128,036,824	0	0	0	0	0

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

<b>Purpose:</b> provide an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.
<b>Scope of application:</b> the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
<b>Content:</b> gross carrying amount of loans and advances subject to COVID-19 related public guarantees according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi-annual.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the size, length and the sectoral coverage of the public guarantees as well as the performing, forbearance and non-performing status of these newly originated loans.

in EUR		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
			of which: forbore	Public guarantees received	Inflows to non-performing exposures
1	<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>246,960,054</b>	1,347,098	120,795,340	1,421,983
2	of which: Households	58,322,826			160,516
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	188,637,228	1,249,712	91,369,640	1,261,467
5	of which: Small and Medium-sized Enterprises	181,889,821			1,261,467
6	of which: Collateralised by commercial immovable property	407,144			0