

Attachment no. 1

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

(30 June 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)	8,620,297,274	8,451,895,518	689,623,782
2	Of which the standardised approach	3,100,308,667	3,069,668,091	248,024,693
3	Of which the Foundation IRB (F-IRB) approach	1,685,140,775	1,578,345,092	134,811,262
4	Of which slotting approach	1,088,731,955	1,093,455,103	87,098,556
EU 4a	Of which equities under the simple riskweighted approach	62,951,334	55,434,891	5,036,107
5	Of which the Advanced IRB (A-IRB) approach	3,771,896,498	3,748,447,443	301,751,720
6	Counterparty credit risk - CCR	47,516,141	5,148,749	3,801,291
7	Of which the standardised approach	24,082,956	0	1,926,636
8	Of which internal model method (IMM)	23,433,185	5,148,749	1,874,655
EU 8a	Of which exposures to a CCP	19,044,899	0	1,523,592
EU 8b	Of which credit valuation adjustment - CVA	1,883,100	5,148,749	150,648
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	13,781	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)	110,738,600	59,193,109	8,859,088
21	Of which the standardised approach	21,136,788	17,539,847	1,690,943
22	Of which IMA	89,601,813	41,653,263	7,168,145
EU 22a	Large exposures	0	0	0
23	Operational risk	356,909,211	324,477,116	28,552,737
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	356,909,211	324,477,116	28,552,737
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	114,055,000	139,497,684	9,124,400
25	Not applicable	0	0	0
26	Not applicable	0	0	0
27	Not applicable	0	0	0
28	Not applicable	0	0	0
29	Total	9,135,461,226	8,840,728,273	730,836,898

Template EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2020
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,585,205,153	1,588,309,070	1,513,064,297	1,486,293,284	1,478,309,193
2	Tier 1 capital	1,585,205,153	1,588,309,070	1,513,064,297	1,486,293,284	1,478,309,193
3	Total capital	1,782,456,340	1,785,186,011	1,705,867,383	1,679,096,370	1,671,112,279
Risk-weighted exposure amounts						
4	Total risk exposure amount	9,135,461,226	8,840,728,273	9,080,315,586	8,954,397,633	9,196,403,476
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	0	0	0	0	0
6	Tier 1 ratio (%)	0	0	0	0	0
7	Total capital ratio (%)	0	0	0	0	0
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0	0	0	0	0
EU 7b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0	0	0	0	0
EU 7d	Total SREP own funds requirements (%)	0	0	0	0	0
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	0	0	0	0	0
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0	0	0	0	0
9	Institution specific countercyclical capital buffer (%)	0	0	0	0	0
EU 9a	Systemic risk buffer (%)	0	0	0	0	0
10	Global Systemically Important Institution buffer (%)	0	0	0	0	0
EU 10a	Other Systemically Important Institution buffer (%)	0	0	0	0	0
11	Combined buffer requirement (%)	0	0	0	0	0
EU 11a	Overall capital requirements (%)	0	0	0	0	0
12	CET1 available after meeting the total SREP own funds requirements (%)	543,762,573	578,697,901	479,724,383	465,491,953	391,294,302
Leverage ratio						
13	Total exposure measure	22,275,147,209	21,507,067,339	21,103,551,868	20,510,630,398	20,100,946,017
14	Leverage ratio (%)	0	0	0	0	0
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	0	0	0	0	0
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0	0	0	0	0
EU 14e	Overall leverage ratio requirement (%)	0	0	0	0	0
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	2,981,191,975	2,876,111,968	2,646,788,978	2,491,772,647	2,358,116,510
EU 16a	Cash outflows - Total weighted value	2,472,210,771	2,442,454,356	2,312,438,412	2,190,168,711	2,118,286,582
EU 16b	Cash inflows - Total weighted value	293,184,561	294,026,999	301,562,457	304,273,877	318,553,956
16	Total net cash outflows (adjusted value)	2,179,026,210	2,148,427,358	2,010,875,955	1,885,894,834	1,799,732,626
17	Liquidity coverage ratio (%)	136.92	133.92	131.69	132.25	131.27
Net Stable Funding Ratio						
18	Total available stable funding	16 830 948 590	0	13 068 028 613	0	12 427 162 450
19	Total required stable funding	14 360 461 450	0	11 725 138 218	0	11 117 393 965
20	NSFR ratio (%)	117.2034%	0	111.4531%	0	111.7813%

Template EU CC1 - Composition of regulatory own funds

		(a)	(b)
		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	444,538,000	22
	of which: instrument type 1	0	
	of which: instrument type 2	0	
	of which: instrument type 3	0	
2	Retained earnings	1,235,144,000	22
3	Accumulated other comprehensive income (and other reserves)	22,653,000	22
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,702,335,000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(24,635)	
8	Intangible assets (net of related tax liability) (negative amount)	(129,684,909)	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	(3,177,382)	
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	15,757,079	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(117,129,847)	
29	Common Equity Tier 1 (CET1) capital	1,585,205,153	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	0	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	

39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
41	Not applicable	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	1,585,205,153	
Tier 2 (T2) capital: instruments			
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	2,391,840	
51	Tier 2 (T2) capital before regulatory adjustments	202,391,840	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	
54a	Not applicable	0	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
56	Not applicable	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b	Other regulatory adjustments to T2 capital	(5,140,653)	
57	Total regulatory adjustments to Tier 2 (T2) capital	(5,140,653)	
58	Tier 2 (T2) capital	197,251,187	
59	Total capital (TC = T1 + T2)	1,782,456,340	
60	Total Risk exposure amount	9,135,461,226	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	1,585,205,153	
62	Tier 1 capital	1,585,205,153	
63	Total capital	1,782,456,340	
64	Institution CET1 overall capital requirements	0.1040	
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	0.0075	
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	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0.0595	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	15,624,933	
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)	12,809,654	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	2,391,840	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	33,249,232	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

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

in EUR		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
15	Intangible assets	127,481,000	100,379,909	subtracted amount in regulatory own funds
16	Goodwill	29,305,000	29,305,000	subtracted amount in regulatory own funds
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
11	Subordinated debt	200,134,071	200,000,000	
22	Shareholders' Equity			
	Share capital	430,819,000	430,819,000	
	Share premium	13,719,000	13,719,000	
	Retained earnings	1,137,330,000	1,137,330,000	
	Legal reserve fund	89,350,000	89,350,000	
	Other capital funds	8,464,000	8,464,000	
	Equity reserves	22,653,000	22,653,000	

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

in EUR	a	b	c		d	e	f	g	h		i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk				Securitisation exposures	Total exposure value	Relevant credit risk exposures - Credit risk	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Exposure value for non-trading book	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book			Total					
010	Breakdown by country:														
	Austria	11,401,139	99,824,255	0	0	0	111,225,394	5,017,060	0	0	0	5,017,060	62,713,249	0.01	0.00
	Belgium	12,306,638	514,935	0	0	0	12,821,573	982,643	0	0	0	982,643	12,283,033	0.00	0.00
	Bulgaria	121,736	10,026,508	0	0	0	10,148,243	246,384	0	0	0	246,384	3,079,801	0.00	0.01
	Croatia	112,663	12,228,055	0	0	0	12,340,718	710,542	0	0	0	710,542	8,881,778	0.00	0.00
	Cyprus	26	5,359,401	0	0	0	5,359,427	80,343	0	0	0	80,343	1,004,286	0.00	0.00
	Czech Republic	258,695,420	1,118,201,588	0	0	0	1,376,897,008	74,839,981	0	0	0	74,839,981	935,499,769	0.11	0.01
	Denmark	1,495,002	131,394	0	0	0	1,626,396	90,553	0	0	0	90,553	1,131,912	0.00	0.00
	Estonia	22,682,031	82	0	0	0	22,682,112	181,465	0	0	0	181,465	2,268,316	0.00	0.00
	Finland	19,194,780	14,038,167	0	0	0	33,232,948	1,814,380	0	0	0	1,814,380	22,679,751	0.00	0.00
	France	98,691,104	537,816	0	0	0	99,228,920	5,754,148	0	0	0	5,754,148	71,926,852	0.01	0.00
	Germany	1,820,252	256,987,859	0	0	0	258,808,111	9,932,979	0	0	0	9,932,979	124,162,232	0.01	0.00
	Greece	3,948	37,721	0	0	0	41,670	264	0	0	0	264	3,297	0.00	0.00
	Hungary	4,075,733	48,931,307	0	0	0	53,007,040	2,236,079	0	0	0	2,236,079	27,950,992	0.00	0.00
	Iceland	53	0	0	0	0	53	4	0	0	0	4	47	0.00	0.00
	Ireland	20,667	819,936	0	0	0	840,603	5,123	0	0	0	5,123	64,034	0.00	0.01
	Italy	2,808,083	39,627,157	0	0	0	42,435,240	2,272,529	0	0	0	2,272,529	28,406,615	0.00	0.00
	Latvia	41	0	0	0	0	41	2	0	0	0	2	31	0.00	0.00
	Lithuania	39	0	0	0	0	39	3	0	0	0	3	32	0.00	0.00
	Luxembourg	23,007,898	88,822,727	0	0	0	111,830,625	7,416,123	0	0	0	7,416,123	92,701,543	0.01	0.00
	Netherlands	25,549,209	44,142,892	0	0	0	69,692,101	5,175,175	0	0	0	5,175,175	64,689,694	0.01	0.00
	Norway	51	0	0	0	0	51	4	0	0	0	4	45	0.00	0.01
	Poland	127,992,749	117,655,357	0	0	0	245,648,106	8,717,027	0	0	0	8,717,027	108,962,835	0.01	0.00
	Portugal	27	158,745	0	0	0	158,772	177	0	0	0	177	2,214	0.00	0.00
	Romania	4,027,164	10,229,033	0	0	0	14,256,198	560,655	0	0	0	560,655	7,008,192	0.00	0.00
	Slovakia	2,735,282,371	13,627,289,386	0	0	0	16,362,571,757	502,747,055	0	0	0	502,747,055	6,284,338,182	0.75	0.00
	Slovenia	17,683	23,097,642	0	0	0	23,115,325	824,264	0	0	0	824,264	10,303,299	0.00	0.00
	Spain	69,907,890	558,248	0	0	0	70,466,138	4,426,340	0	0	0	4,426,340	55,329,253	0.01	0.00
	Sweden	3,082	10	0	0	0	3,092	187	0	0	0	187	2,344	0.00	0.00
	United Kingdom	52,231,548	18,246,835	0	0	0	70,478,383	3,248,881	0	0	0	3,248,881	40,611,009	0.00	0.00
020	Total	3,738,710,124	15,873,779,555	0	0	0	19,612,489,679	667,128,517	0	0	0	667,128,517	8,339,106,467	1.00	

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

in EUR		a
1	Total risk exposure amount	9,135,461,226
2	Institution specific countercyclical capital buffer rate	0.0081
3	Institution specific countercyclical capital buffer requirement	73,997,236

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

		a
		Applicable amount (in EUR)
1	Total assets as per published financial statements	20,221,442,467
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	272,120,890
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	20,406,838
9	Adjustment for securities financing transactions (SFTs)	0
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,106,137,130
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(24,635)
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	(344,935,481)
13	Total exposure measure	22,275,147,209

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures (in EUR)	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	20,154,273,546	19,074,543,476
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)	(110,233,926)	(108,595,992)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	20,044,039,620	18,965,947,484
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	53,747,930	136,739,700
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	22,990,559	89,726,639
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)	(38,089,798)	0
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0	0
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivatives exposures	38,648,691	226,466,339
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	86,321,768	210,393,776
16	Counterparty credit risk exposure for SFT assets	0	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	Total securities financing transaction exposures	86,321,768	210,393,776
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5,516,104,040	5,402,832,634
20	(Adjustments for conversion to credit equivalent amounts)	3,409,966,910	3,298,572,894
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	0	0
22	Off-balance sheet exposures	2,106,137,130	2,104,259,740
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	0	
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	0	
EU-22g	(Excluded excess collateral deposited at triparty agents)	0	
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	
EU-22k	(Total exempted exposures)	0	
Capital and total exposure measure			
23	Tier 1 capital	1,585,205,153	1,588,309,070
24	Total exposure measure	22,275,147,209	21,507,067,339

Leverage ratio			
25	Leverage ratio (%)	7.12%	7.39%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.12%	7.39%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.12%	7.39%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)		
EU-26b	of which: to be made up of CET1 capital		
27	Leverage ratio buffer requirement (%)		
EU-27a	Overall leverage ratio requirement (%)	3.00%	
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	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	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	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	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	0.0708	
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	0.0708	

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

		a
		CRR leverage ratio exposures (in EUR)
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	20,154,273,546
EU-2	Trading book exposures	118,284,740
EU-3	Banking book exposures, of which:	20,035,988,806
EU-4	Covered bonds	322,369,807
EU-5	Exposures treated as sovereigns	3,222,336,896
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	104,060,082
EU-7	Institutions	137,051,721
EU-8	Secured by mortgages of immovable properties	8,167,240,858
EU-9	Retail exposures	1,789,824,448
EU-10	Corporates	5,680,642,917
EU-11	Exposures in default	185,866,034
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	426,596,043

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation: (solo/consolidated)

in EUR		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	30 June 2021	31 March 2021	31 December 2020	30 September 2020	30 June 2021	31 March 2021	31 December 2020	30 September 2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					2,981,191,975	2,876,111,968	2,646,788,978	2,491,772,647
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	7,179,577,791	6,919,525,658	6,679,323,234	6,472,969,360	448,646,406	432,193,804	418,864,368	407,081,839
3	<i>Stable deposits</i>	52,814,599	52,012,923	1,337,631,349	2,574,649,893	10,184,387	10,027,059	72,545,284	132,535,814
4	<i>Less stable deposits</i>	830,316,724	804,922,494	893,715,802	979,773,646	83,031,672	80,492,249	95,453,399	109,865,813
5	Unsecured wholesale funding	3,785,898,718	3,843,571,348	3,647,195,283	3,464,046,789	1,472,980,226	1,496,598,731	1,438,949,986	1,368,771,258
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1,303,359,663	1,269,987,254	1,228,016,623	1,171,203,374	323,218,637	314,894,403	304,409,864	290,239,904
7	<i>Non-operational deposits (all counterparties)</i>	2,470,192,753	2,561,240,672	2,402,444,863	2,276,098,197	1,137,415,287	1,169,360,906	1,117,806,325	1,061,786,136
8	<i>Unsecured debt</i>	12,346,302	12,343,422	16,733,797	16,745,219	12,346,302	12,343,422	16,733,797	16,745,219
9	<i>Secured wholesale funding</i>					0	0	0	0
10	Additional requirements	3,195,934,559	3,084,583,242	2,924,309,452	2,790,076,772	313,053,081	297,768,310	270,410,397	252,545,248
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1,850,286	1,594,144	1,436,954	1,293,713	1,850,286	1,594,144	1,436,954	1,293,713
12	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0	0	0	0	0
13	<i>Credit and liquidity facilities</i>	3,194,084,273	3,082,989,098	2,922,872,498	2,788,783,059	311,202,794	296,174,167	268,973,444	251,251,535
14	Other contractual funding obligations	86,968,964	95,863,005	83,372,263	71,499,264	86,968,964	95,863,005	83,372,263	71,499,264
15	Other contingent funding obligations	1,869,371,634	1,566,081,844	1,379,116,097	1,276,009,927	150,562,095	120,030,506	100,841,398	90,271,102
16	TOTAL CASH OUTFLOWS					2,472,210,771	2,442,454,356	2,312,438,412	2,190,168,711
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	19,228	14,432	9,399	10,486,737	0	0	0	7,057
18	Inflows from fully performing exposures	371,064,755	371,486,711	376,617,289	365,581,840	207,560,286	208,735,868	213,348,557	213,152,836
19	Other cash inflows	138,717,467	139,019,835	141,905,736	149,273,452	85,624,275	85,291,131	88,213,900	91,113,984
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	509,801,450	510,520,978	518,532,424	525,342,029	293,184,561	294,026,999	301,562,457	304,273,877
EU-20a	<i>Fully exempt inflows</i>	0	0	0	0	0	0	0	0
EU-20b	<i>Inflows subject to 90% cap</i>	0	0	0	0	0	0	0	0
EU-20c	<i>Inflows subject to 75% cap</i>	509,801,450	510,520,978	518,532,424	525,342,029	293,184,561	294,026,999	301,562,457	304,273,877
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					2,981,191,975	2,876,111,968	2,646,788,978	2,491,772,647
22	TOTAL NET CASH OUTFLOWS					2,179,026,210	2,148,427,358	2,010,875,955	1,885,894,834
23	LIQUIDITY COVERAGE RATIO					136.92	133.92	131.69	132.25

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

Row number	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main drivers of LCR results are high-quality liquid assets and funding.
(b)	Explanations on the changes in the LCR over time	The average of the VÚB bank's LCR increased to 137% due to increase in liquidity buffer.
(c)	Explanations on the actual concentration of funding sources	The main funding sources are current accounts of non-financial corporates. Significant funding sources are retail deposits and deposits by sovereigns and financial customers.
(d)	High-level description of the composition of the institution's liquidity buffer.	Liquidity buffer of the VÚB bank is composed of withdrawable central bank reserves and central government assets. At the end of June the liquidity buffer amounted EUR 2 834 mln (withdrawable central bank reserves EUR 2 bln, central government assets EUR 427 mln).
(e)	Derivative exposures and potential collateral calls	The VÚB bank has a low derivative exposure with minimal impact on liquidity.
(f)	Currency mismatch in the LCR	The VÚB bank has no material currency mismatch in the LCR. The currency denomination of the bank liquid assets is consistent with the distribution by currency of the bank net liquidity outflows. The LCR is calculated and reported in EUR. None of the foreign currency is significant in accordance with Article 415(2) of Regulation (EU) No 575/2013.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	

Template EU LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b	c	d	e
(in currency amount)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	1,575,074,000	-	-	194,859,000	1,769,933,000
2	Own funds	1,575,074,000	-	-	194,859,000	1,769,933,000
3	Other capital instruments	-	-	-	-	-
4	Retail deposits	-	8,259,489,936	170,935,779	156,899,562	8,129,461,489
5	Stable deposits	-	7,610,774,442	92,801,238	34,733,799	7,353,130,694
6	Less stable deposits	-	648,715,494	78,134,541	122,165,763	776,330,795
7	Wholesale funding:	-	4,137,221,485	80,431,544	4,911,680,439	6,921,103,818
8	Operational deposits	-	1,262,412,137	-	-	631,206,069
9	Other wholesale funding	-	2,874,809,348	80,431,544	4,911,680,439	6,289,897,749
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	92,504,671	948,190,160	-	10,450,283	10,450,283
12	NSFR derivative liabilities	92,504,671	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	948,190,160	-	10,450,283	10,450,283
14	Total available stable funding (ASF)					16,830,948,590
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					
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		65,134,305	-	-	32,567,152
17	Performing loans and securities:		2,342,775,975	868,186,703	12,775,120,978	12,432,029,707
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		90,675,139	75,664,844	475,493,322	522,393,258
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,074,541,261	611,823,620	4,351,134,994	4,959,355,662
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		92,750,088	151,851,567	459,576,687	430,492,323
22	Performing residential mortgages, of which:		177,559,575	180,698,239	7,731,485,436	6,764,629,468
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		170,238,204	171,555,647	7,233,396,243	6,313,088,727
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		-	-	217,007,226	185,651,318
25	Interdependent assets		-	-	-	-
26	Other assets:	0	189,846,667	19,238,425	469,592,538	631,596,011
27	Physical traded commodities		-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		-	-	112,712,264	112,712,264
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories		77,134,403	19,238,425	469,592,538	518,883,747
32	Off-balance sheet items		-	-	5,266,412,442	364,016,995
33	Total RSF					14,473,173,714
34	Net Stable Funding Ratio (%)					117.2034%

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 3	Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2	Of which stage 3				
005	Cash balances at central banks and other demand deposits	2,119,869,571	2,119,869,571	0	0	0	0	0	0	0	0	0	0	0	0	0	0
010	Loans and advances	15,920,504,262	14,945,865,278	974,638,984	398,952,350	0	398,952,350	(92,624,924)	(43,392,956)	(49,231,968)	(234,334,024)	0	(234,334,024)	0	10,251,282,491	98,914,994	
020	Central banks	133,418,926	133,418,926	0	0	0	0	(1,365)	(1,365)	-	-	0	-	0	0	0	
030	General governments	240,311,440	211,190,291	29,121,149	50	0	50	(2,258,805)	(996,472)	(1,262,333)	(8)	0	(8)	0	23,542,553	0	
040	Credit institutions	197,841,870	196,615,805	1,226,065	0	0	0	(206,391)	(167,586)	(38,805)	-	0	-	0	85,424,070	0	
050	Other financial corporations	417,867,437	417,867,437	0	5,229	0	5,229	(390,909)	(390,909)	-	(3,962)	0	(3,962)	0	5,971,349	1,135	
060	Non-financial corporations	4,758,679,569	4,375,075,749	383,603,820	87,224,655	0	87,224,655	(42,116,199)	(29,067,002)	(13,049,197)	(54,591,291)	0	(54,591,291)	0	1,545,191,336	20,658,810	
070	Of which SMEs	1,698,715,467	1,516,692,109	182,023,358	80,948,754	0	80,948,754	(7,374,328)	(3,794,987)	(3,579,341)	(49,811,184)	0	(49,811,184)	0	857,089,681	20,572,111	
080	Households	10,172,385,020	9,611,697,070	560,687,950	311,722,416	0	311,722,416	(47,651,255)	(12,769,622)	(34,881,633)	(179,738,763)	0	(179,738,763)	0	8,591,153,183	78,255,049	
090	Debt securities	1,544,261,391	1,535,526,603	8,734,788	0	0	0	(174,991)	(136,835)	(38,156)	-	0	-	0	0	0	
100	Central banks	0	0	0	0	0	0	-	-	-	-	0	-	0	0	0	
110	General governments	977,865,213	977,865,213	0	0	0	0	-	-	-	-	0	-	0	0	0	
120	Credit institutions	323,478,607	323,478,607	0	0	0	0	-	-	-	-	0	-	0	0	0	
130	Other financial corporations	142,444,694	142,444,694	0	0	0	0	(75,600)	(75,600)	-	-	0	-	0	0	0	
140	Non-financial corporations	100,472,877	91,738,089	8,734,788	0	0	0	(99,391)	(61,235)	(38,156)	-	0	-	0	0	0	
150	Off-balance-sheet exposures	5,883,966,933	5,701,412,054	182,554,879	18,848,912	0	18,848,912	(9,678,156)	(6,416,915)	(3,261,241)	(5,086,824)	0	(5,086,824)	0	460,502,617	4,354,434	
160	Central banks	0	0	0	0	0	0	-	-	-	-	0	-	0	0	0	
170	General governments	173,388,585	171,841,225	1,547,360	0	0	0	(500,435)	(491,877)	(8,558)	-	0	-	0	0	0	
180	Credit institutions	624,526,103	624,526,103	0	0	0	0	(26,562)	(26,562)	-	-	0	-	0	0	0	
190	Other financial corporations	468,290,609	451,790,609	16,500,000	0	0	0	(267,928)	(38,055)	(229,873)	-	0	-	0	0	0	
200	Non-financial corporations	3,612,192,255	3,464,128,546	148,063,709	13,974,593	0	13,974,593	(7,213,065)	(5,310,207)	(1,902,858)	(3,783,951)	0	(3,783,951)	0	387,366,026	4,329,627	
210	Households	1,005,569,381	989,125,571	16,443,810	4,874,319	0	4,874,319	(1,670,166)	(550,214)	(1,119,952)	(1,302,873)	0	(1,302,873)	0	73,136,591	24,807	
220	Total	23,348,732,586	22,182,803,935	1,165,928,651	417,801,262	0	417,801,262	(102,478,071)	(49,946,706)	(52,531,365)	(239,420,848)	0	(239,420,848)	0	10,711,785,108	103,269,428	

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	809,640,986	2,170,648,930	5,306,750,143	7,502,804,217	202,653,387	15,992,497,664
2	Debt securities	0	445,973,334	509,869,100	588,243,967	0	1,544,086,400
3	Total	809,640,986	2,616,622,264	5,816,619,243	8,091,048,184	202,653,387	17,536,584,064

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	148,739,025	67,454,610	67,454,610	67,454,610	(9,244,431)	(44,575,620)	111,893,617	16,345,914
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	55,278,869	37,444,216	37,444,216	37,444,216	(3,681,269)	(26,289,598)	46,584,137	9,204,426
070	Households	93,460,156	30,010,394	30,010,394	30,010,394	(5,563,162)	(18,286,022)	65,309,480	7,141,488
080	Debt Securities	0	0	0	0	-	-	0	0
090	Loan commitments given	377,354	3,878,894	3,878,894	3,878,894	(8,597)	(1,157,131)	2,738,001	2,506,793
100	Total	149,116,379	71,333,504	71,333,504	71,333,504	(9,253,028)	(45,732,751)	114,631,618	18,852,707

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

in EUR		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing					
			Of which defaulted					
010	On-balance-sheet exposures	17,863,718,003	398,952,350	398,952,350	17,863,718,003	(327,145,995)		0
020	<i>Slovakia</i>	14,507,510,289	395,698,753	395,698,753	14,507,510,289	(319,987,394)		0
030	<i>Czech republic</i>	1,003,342,469	2,390,963	2,390,963	1,003,342,469	(4,313,102)		0
040	<i>Italy</i>	517,761,899	107,411	107,411	517,761,899	(64,241)		0
050	<i>Other countries</i>	1,835,103,346	755,223	755,223	1,835,103,346	(2,781,258)		0
080	Off-balance-sheet exposures	5,902,815,845	18,848,912	18,848,912			(14,764,980)	
090	<i>Slovakia</i>	3,888,553,470	18,844,055	18,844,055			(13,302,954)	
100	<i>Czech republic</i>	1,293,435,946	586	586			(975,501)	
110	<i>Italy</i>	213,959,599	0	0			(20,720)	
120	<i>Other countries</i>	506,866,830	4,271	4,271			(465,805)	
150	Total	23,766,533,848	417,801,262	417,801,262	17,863,718,003	(327,145,995)	(14,764,980)	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	187,025,432	5,732,527	5,732,527	187,025,432	(4,016,687)	0
020	Mining and quarrying	48,451,730	691,102	691,102	48,451,730	(60,164)	0
030	Manufacturing	810,539,103	20,470,445	20,470,445	810,539,103	(12,076,401)	0
040	Electricity, gas, steam and air conditioning supply	608,904,222	0	0	608,904,222	(2,180,503)	0
050	Water supply	77,759,122	2,683,443	2,683,443	77,759,122	(2,758,532)	0
060	Construction	276,570,223	6,094,056	6,094,056	276,570,223	(8,969,903)	0
070	Wholesale and retail trade	940,621,356	25,649,749	25,649,749	940,621,356	(20,234,192)	0
080	Transport and storage	474,515,723	15,074,799	15,074,799	474,515,723	(8,528,198)	0
090	Accommodation and food service activities	36,117,727	879,841	879,841	36,117,727	(2,422,804)	0
100	Information and communication	126,776,895	849,986	849,986	126,776,895	(1,024,171)	0
110	Financial and insurance activities	35,312,748	0	0	35,312,748	(73,983)	0
120	Real estate activities	565,062,926	3,884,099	3,884,099	565,062,926	(21,202,680)	0
130	Professional, scientific and technical activities	209,863,687	3,026,143	3,026,143	209,863,687	(6,778,998)	0
140	Administrative and support service activities	133,691,649	1,399,364	1,399,364	133,691,649	(2,567,394)	0
150	Public administration and defense, compulsory social security	674,512	0	0	674,512	(572)	0
160	Education	637,778	527	527	637,778	(2,711)	0
170	Human health services and social work activities	6,700,511	15,540	15,540	6,700,511	(23,727)	0
180	Arts, entertainment and recreation	38,809,156	702,187	702,187	38,809,156	(2,701,480)	0
190	Other services	267,869,724	70,846	70,846	267,869,724	(1,084,390)	0
200	Total	4,845,904,224	87,224,654	87,224,654	4,845,904,224	(96,707,490)	0

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

		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives	
in EUR		a				b
1	Loans and advances	8,089,128,699	10,350,197,484	9,901,808,096	448,389,388	0
2	Debt securities	1,544,261,391	0	0	0	
3	Total	9,633,390,090	10,350,197,484	9,901,808,096	448,389,388	0
4	<i>Of which non-performing exposures</i>	300,037,356	98,914,994	98,205,551	709,443	0
EU-5	<i>Of which defaulted</i>	300,037,356	98,914,994			

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	3,308,835,830	8,015,031	3,308,658,664	2,087,367	159,634,491	5%
2	Regional government or local authorities	106,086,655	32,943,209	104,060,082	13,900,396	23,752,840	20%
3	Public sector entities	0	0	0	0	0	0
4	Multilateral development banks	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0
6	Institutions	137,073,610	240,030,456	137,051,721	32,480,255	57,336,287	34%
7	Corporates	1,175,281,489	474,673,951	1,171,613,986	49,551,490	1,214,637,903	99%
8	Retail	1,573,417,000	296,477,156	1,542,232,972	147,983,058	1,266,227,442	75%
9	Secured by mortgages on immovable property	1,491,521	19,924	1,491,521	3,985	523,427	35%
10	Exposures in default	227,648,368	3,111,438	102,433,611	1,555,671	111,936,617	108%
11	Exposures associated with particularly high risk	0	0	0	0	0	0
12	Covered bonds	322,463,535	0	322,369,807	0	52,187,448	16%
13	Institutions and corporates with a short-term credit assessment	0	0	0	0	0	0
14	Collective investment undertakings	0	0	0	0	0	0
15	Equity	0	0	0	0	0	0
16	Other items	506,675,103	0	398,394,969	0	214,072,213	54%
17	TOTAL	7,358,973,111	1,055,271,165	7,088,307,333	247,562,222	3,100,308,667	42%

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	3,226,648,713	0	0	0	0	0	0	0	0	33,739,202	0	50,358,115	0	0	0	3,310,746,031	2,404,056,498
2	Regional government or local authorities	0	0	0	0	117,424,663	0	535,814	0	0	0	0	0	0	0	0	117,960,477	117,960,477
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	93,238,290	0	75,210,112	0	0	1,083,573	0	0	0	0	0	169,531,976	6,649,070
7	Corporates	0	0	0	0	9,752,609	0	34,609,356	0	0	1,088,843,241	87,960,271	0	0	0	0	1,221,165,476	1,124,263,496
8	Retail exposures	0	0	0	0	0	0	0	0	1,690,216,030	0	0	0	0	0	0	1,690,216,030	1,690,216,030
9	Exposures secured by mortgages on immovable property	0	0	0	0	0	1,495,506	0	0	0	0	0	0	0	0	0	1,495,506	1,495,506
10	Exposures in default	0	0	0	0	0	0	0	0	0	88,094,591	15,894,692	0	0	0	0	103,989,282	103,989,282
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	122,865,133	199,504,674	0	0	0	0	0	0	0	0	0	0	322,369,807	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	158,293,711	0	0	0	32,242,674	0	0	0	234,906	207,623,678	0	0	0	0	0	398,394,969	398,394,969
17	TOTAL	3,384,942,425	0	0	122,865,133	452,162,910	1,495,506	110,355,282	0	1,690,450,936	1,419,384,285	103,854,963	50,358,115	0	0	0	7,335,869,554	5,847,025,328

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

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - OTHERS	0,00 až < 0,10	37,891,710	300,010,106	91	204,345,479	0	9	37	776	37,099,358	18%	53,110	32,460
CORPORATE - OTHERS	0,10 až < 0,15	317,853,044	266,735,212	78	395,988,488	0	23	35	957	107,538,404	27%	152,883	57,411
CORPORATE - OTHERS	0,15 až < 0,25	214,020,906	463,448,849	72	395,788,418	0	19	36	995	152,487,044	39%	281,610	126,595
CORPORATE - OTHERS	0,25 až < 0,50	615,367,879	513,768,258	77	890,194,382	0	36	34	905	399,814,446	45%	977,421	451,383
CORPORATE - OTHERS	0,50 až < 0,75	177,519,437	177,519,437	75	336,575,123	1	15	36	972	204,299,312	61%	617,026	300,785
CORPORATE - OTHERS	0,75 až < 1,75	420,790,193	122,763,051	74	486,652,899	1	29	34	1,090	357,800,224	74%	1,396,182	616,950
CORPORATE - OTHERS	1,75 až < 2,5	100,707,490	112,284,469	84	183,637,335	2	17	36	473	155,537,047	85%	1,277,880	377,180
CORPORATE - OTHERS	2,5 až < 5	61,185,273	67,779,594	81	101,988,200	3	29	36	516	105,408,726	103%	1,202,124	428,833
CORPORATE - OTHERS	5 až < 10	14,760,458	9,391,071	75	21,803,761	7	3	40	463	32,144,959	147%	573,377	251,502
CORPORATE - OTHERS	10 až < 20	0	30,367,232	50	7,944	19	1	37	365	15,474	195%	572	333,552
CORPORATE - OTHERS	100	323	0	0	323	100	2	72	365	0	0%	243	243
Subtotal (exposure class)		1,998,650,915	2,064,067,278	79	3,016,982,353	1	183	35	909	1,552,144,994	51%	6,532,427	2,976,893
CORPORATE - SME	0,00 až < 0,10	681,857	5,336,560	75	4,684,277	0	23	49	368	469,143	10%	1,591	358
CORPORATE - SME	0,10 až < 0,15	21,916,606	26,838,283	75	42,045,319	0	64	40	562	6,016,614	14%	16,856	4,801
CORPORATE - SME	0,15 až < 0,25	112,626,498	117,792,471	75	200,970,851	0	320	39	551	42,640,558	21%	158,197	22,814
CORPORATE - SME	0,25 až < 0,50	83,520,904	55,262,875	75	124,968,060	0	219	39	603	36,025,723	29%	169,518	25,619
CORPORATE - SME	0,50 až < 0,75	183,189,081	76,557,906	75	240,607,511	1	265	38	852	112,907,214	47%	492,810	74,123
CORPORATE - SME	0,75 až < 1,75	281,833,803	81,678,183	75	341,680,647	1	477	38	693	174,075,813	51%	1,372,828	338,406
CORPORATE - SME	1,75 až < 2,5	139,623,373	30,867,586	75	162,774,062	2	208	37	715	104,405,651	64%	1,159,391	173,804
CORPORATE - SME	2,5 až < 5	325,482,717	32,727,619	75	350,028,432	4	439	37	783	288,219,595	82%	4,637,160	876,175
CORPORATE - SME	5 až < 10	116,046,309	9,433,116	75	123,121,147	7	131	37	827	112,850,065	92%	3,004,885	888,063
CORPORATE - SME	10 až < 20	102,846,429	9,863,131	75	110,243,778	12	142	37	725	134,792,781	122%	4,880,203	1,437,406
CORPORATE - SME	20 až < 30	38,690,391	3,206,580	75	41,095,326	27	137	37	694	61,048,771	149%	4,139,556	1,432,408
CORPORATE - SME	100	61,658,980	4,794,247	75	65,254,758	100	157	71	428	136,109,954	209%	42,730,168	42,820,070
Subtotal (exposure class)		1,468,116,948	454,358,559	75	1,807,474,168	7	2,582	39	709	1,209,561,882	67%	62,763,164	48,094,046
RETAIL_OTHER - SME	0,15 až < 0,25	17,439,452	20,112,980	75	32,524,187	0	1,425	51	0	5,359,103	16%	30,612	10,474
RETAIL_OTHER - SME	0,25 až < 0,50	10,289,572	10,275,812	75	17,996,431	0	561	52	0	4,630,239	26%	32,886	15,116
RETAIL_OTHER - SME	0,50 až < 0,75	15,395,898	9,311,868	75	22,379,800	1	669	53	0	7,544,853	34%	64,248	28,743
RETAIL_OTHER - SME	0,75 až < 1,75	47,793,417	16,336,814	75	60,046,028	1	1,719	53	0	27,875,525	46%	339,906	154,882
RETAIL_OTHER - SME	1,75 až < 2,5	41,960,283	9,804,880	75	49,313,944	2	1,451	51	0	26,949,123	55%	476,903	267,903
RETAIL_OTHER - SME	2,5 až < 5	80,757,133	8,857,125	75	87,399,977	4	2,433	50	0	52,013,164	60%	1,534,588	1,307,181
RETAIL_OTHER - SME	5 až < 10	19,247,025	1,631,590	75	20,470,718	7	442	50	0	13,151,073	64%	677,000	798,062
RETAIL_OTHER - SME	10 až < 20	14,158,535	2,203,982	75	15,811,522	12	390	50	0	12,048,475	76%	936,326	1,317,694
RETAIL_OTHER - SME	20 až < 30	4,370,548	1,414,078	75	5,431,106	27	5,205	53	0	6,570,025	121%	776,791	935,599
RETAIL_OTHER - SME	100	12,786,097	90,899	75	12,854,271	100	3,082	89	0	29,422,092	229%	9,220,714	9,227,003
Subtotal (exposure class)		264,197,960	80,040,028	75	324,227,984	7	17,377	53	0	185,563,672	57%	14,089,974	14,062,658
RETAIL_SEC_IMOV - NON_SME	0,00 až < 0,10	4,931,344,315	313,555,799	100	5,244,900,114	0	78,288	19	0	140,966,339	3%	482,656	271,557
RETAIL_SEC_IMOV - NON_SME	0,10 až < 0,15	1,650,264,256	119,691,679	100	1,769,955,935	0	21,896	23	0	132,110,546	7%	570,146	211,051
RETAIL_SEC_IMOV - NON_SME	0,25 až < 0,50	786,734,244	77,362,368	100	864,096,612	0	10,231	25	0	121,498,956	14%	632,094	279,805
RETAIL_SEC_IMOV - NON_SME	0,50 až < 0,75	308,486,789	45,136,110	100	353,622,900	1	4,193	26	0	80,318,026	23%	498,746	205,976
RETAIL_SEC_IMOV - NON_SME	0,75 až < 1,75	278,300,329	50,728,032	100	329,028,361	1	4,035	25	0	120,464,950	37%	963,676	1,043,779
RETAIL_SEC_IMOV - NON_SME	2,5 až < 5	84,208,542	15,713,230	100	99,921,772	3	1,281	24	0	59,991,721	60%	650,908	1,104,041
RETAIL_SEC_IMOV - NON_SME	5 až < 10	54,670,439	251,660	100	54,922,099	7	838	17	0	39,260,478	71%	666,585	1,386,962
RETAIL_SEC_IMOV - NON_SME	30,00 až < 100,00	52,226,320	732,891	98	52,938,211	32	792	16	0	53,166,668	100%	2,801,589	3,425,246
RETAIL_SEC_IMOV - NON_SME	100	86,559,576	1,672,049	100	88,231,625	100	2,133	47	0	55,144,768	63%	37,008,018	36,784,268
Subtotal (exposure class)		8,232,794,811	624,843,818	100	8,857,617,629	1	121,978	21	0	802,922,452	9%	44,274,418	44,712,684

RETAIL_SEC_IMOV - SME	0,15 až <0,25	2,187,682	610,575	75	2,645,613	0	51	42	0	336,127	13%	1,927	979
RETAIL_SEC_IMOV - SME	0,25 až <0,50	1,949,527	0	0	1,949,527	0	31	39	0	380,437	20%	2,627	2,076
RETAIL_SEC_IMOV - SME	0,50 až <0,75	2,055,836	0	0	2,055,836	1	23	40	0	569,488	28%	4,458	2,291
RETAIL_SEC_IMOV - SME	0,75 až < 1,75	5,637,479	179,300	75	5,771,954	1	107	39	0	2,554,230	44%	25,455	24,353
RETAIL_SEC_IMOV - SME	1,75 až < 2,5	4,246,493	0	0	4,246,493	2	88	39	0	2,664,696	63%	31,063	20,725
RETAIL_SEC_IMOV - SME	10 až < 20	943,443	0	0	943,443	13	14	39	0	1,505,655	160%	47,015	92,976
RETAIL_SEC_IMOV - SME	20 až < 30	182,557	452,680	75	522,067	27	6	54	0	1,709,738	327%	77,163	93,382
RETAIL_SEC_IMOV - SME	100	1,262,572	0	0	1,262,572	100	21	81	0	1,764,207	140%	884,582	884,582
RETAIL_SEC_IMOV - SME	2,5 až < 5	8,434,310	951,000	75	9,147,560	4	146	40	0	8,831,477	97%	139,226	191,141
RETAIL_SEC_IMOV - SME	5 až < 10	1,129,293	0	0	1,129,293	7	15	39	0	1,387,442	123%	28,913	79,351
Subtotal (exposure class)		28,029,191	2,193,555	75	29,674,358	7	502	42	0	21,703,498	73%	1,242,430	1,391,854
Total (all exposures classes)		11,991,789,824	3,225,503,239	85	14,035,976,492		142,389		287	3,771,896,498	27%	128,902,414	111,238,135

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - SME	0,10 až < 0,15	0	5,170,004	72	3,391,910	0	11	45	913	858,795	25%	1,526	691
CORPORATE - SME	0,15 až <0,25	0	59,266,505	62	29,736,389	0	62	45	913	10,117,785	34%	25,682	5,474
CORPORATE - SME	0,25 až <0,50	0	124,933,694	70	83,332,889	0	64	45	913	43,825,982	53%	131,250	21,673
CORPORATE - SME	0,50 až <0,75	0	83,044,772	63	37,023,410	1	78	45	913	21,843,202	59%	89,967	18,443
CORPORATE - SME	0,75 až < 1,75	259	64,865,503	72	36,065,653	1	122	45	913	25,093,192	70%	173,434	38,780
CORPORATE - SME	1,75 až < 2,5	0	39,086,672	66	23,455,614	2	56	45	913	19,070,271	81%	200,546	32,170
CORPORATE - SME	2,5 až < 5	26,837,342	57,315,816	71	57,302,121	3	98	45	913	65,154,920	114%	871,558	145,020
CORPORATE - SME	5 až < 10	0	28,283,387	70	12,338,941	7	34	45	913	13,855,054	112%	369,243	104,722
CORPORATE - SME	10 až < 20	0	11,857,847	69	7,496,107	12	25	45	913	11,485,858	153%	404,040	212,736
CORPORATE - SME	20 až < 30	105	5,409,609	68	1,983,889	27	16	45	913	3,579,516	180%	242,292	238,238
CORPORATE - SME	100,00	128	10,747,141	66	5,821,982	100	14	45	913	0	0%	1,355,003	2,242,377
Subtotal (exposure class)		26,837,834	489,980,949	68	297,948,907	4	580	45	913	214,884,574	72%	3,864,541	3,060,326
CORPORATE - OTHERS	0,00 až < 0,10	0	55,877,276	0	0	0	2	0	0	0	0	0	725
CORPORATE - OTHERS	0,10 až < 0,15	1	95,246,024	78	24,200,769	0	6	45	913	7,926,581	33%	10,890	8,134
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	9,843
CORPORATE - OTHERS	0,25 až <0,50	128,294,024	102,045,109	75	204,836,936	0	2	45	913	132,948,987	65%	322,618	80,629
CORPORATE - OTHERS	0,50 až <0,75	10,129,366	64,753,015	76	40,687,395	1	10	45	913	32,383,440	80%	98,870	24,218
CORPORATE - OTHERS	0,75 až < 1,75	42,803,695	18,404,447	98	50,172,849	1	16	45	913	54,183,846	108%	269,047	59,461
CORPORATE - OTHERS	1,75 až < 2,5	0	8,396,827	85	6,898,414	2	5	45	913	8,625,361	125%	58,981	37,243
CORPORATE - OTHERS	2,5 až < 5	25,595,431	146,641,256	67	89,431,771	3	20	45	913	127,065,914	142%	1,218,238	775,470
CORPORATE - OTHERS	5 až < 10	3,835,324	4,105,000	98	4,966,894	7	3	45	913	9,089,714	183%	148,634	38,984
CORPORATE - OTHERS	100,00	234,047	0	0	234,047	100	1	45	913	0	0%	105,321	119,463
Subtotal (exposure class)		210,891,888	525,468,953	74	443,929,074	1	66	45	913	381,524,245	86%	2,247,788	1,154,169
CORPORATE - SPECIAL_LENDING	Default	4,409,302	0	0	4,409,302	0	7	0	913	0	0%	2,204,651	4,041,101
CORPORATE - SPECIAL_LENDING	Good	341,929,954	81,008,671	75	396,749,658	0	57	0	913	357,074,692	90%	3,173,997	6,687,278
CORPORATE - SPECIAL_LENDING	Satisfactory	287,885,049	42,785,325	75	319,960,543	0	149	0	913	367,954,624	115%	8,958,895	16,875,736
CORPORATE - SPECIAL_LENDING	Strong	204,728,186	95,376,183	75	276,260,323	0	40	0	913	193,382,226	70%	1,105,041	1,906,843
CORPORATE - SPECIAL_LENDING	Weak	67,595,953	709,616	75	68,128,165	0	12	0	913	170,320,413	250%	5,450,253	10,474,517
Subtotal (exposure class)		906,548,444	219,879,794	75	1,065,507,991	0	265	0	913	1,088,731,955	102%	20,892,838	39,985,475
Total (all exposures classes)		1,144,278,167	1,235,329,696	72	1,807,385,971	0	911	0	913	1,685,140,775	93%	27,005,168	44,199,969

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

in EUR

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Exposures under F-IRB	0	0
2	Central governments and central banks	0	0
3	Institutions	0	0
4	Corporates	1,685,140,775	1,685,140,775
4.1	<i>of which Corporates - SMEs</i>	214,884,574	214,884,574
4.2	<i>of which Corporates - Specialised lending</i>	1,088,731,955	1,088,731,955
5	Exposures under A-IRB	0	0
6	Central governments and central banks	0	0
7	Institutions	0	0
8	Corporates	2,761,706,877	2,761,706,877
8.1	<i>of which Corporates - SMEs</i>	1,552,144,994	1,552,144,994
8.2	<i>of which Corporates - Specialised lending</i>	1,209,561,882	1,209,561,882
9	Retail	1,010,189,622	1,010,189,622
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	21,703,498	21,703,498
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	802,922,452	802,922,452
9.3	<i>of which Retail – Qualifying revolving</i>	0	0
9.4	<i>of which Retail – SMEs - Other</i>	185,563,672	185,563,672
9.5	<i>of which Retail – Non-SMEs- Other</i>	0	0
10	TOTAL (including F-IRB exposures and A-IRB exposures)	5,457,037,273	5,457,037,273

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	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)					
															a	b	c
1 Central governments and central banks	0	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	0
3 Corporates	4,824,456,521	1,854,316	243,153,427	240,878,791	2,274,636	0	0	0	0	0	0	0	0	2,761,706,877	2,761,706,877	0	0
3.1 Of which Corporates – SMEs	1,807,474,168	1,854,316	227,007,601	224,732,964	2,274,636	0	0	0	0	0	0	0	0	1,209,561,882	1,209,561,882	0	0
3.2 Of which Corporates – Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Of which Corporates – Other	3,016,982,353	0	16,145,826	16,145,826	0	0	0	0	0	0	0	0	0	1,552,144,994	1,552,144,994	0	0
4 Retail	9,211,519,971	648,124	8,053,631,383	7,108,416,746	945,214,637	0	0	0	0	0	0	0	0	1,010,189,622	1,010,189,622	0	0
4.1 Of which Retail – Immovable property SMEs	29,674,358	0	27,927,092	26,660,855	1,266,237	0	0	0	0	0	0	0	0	21,703,498	21,703,498	0	0
4.2 Of which Retail – Immovable property non-SMEs	8,857,617,629	0	8,002,237,183	7,058,720,774	943,516,409	0	0	0	0	0	0	0	0	802,922,452	802,922,452	0	0
4.3 Of which Retail – Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4.4 Of which Retail – Other SMEs	324,227,984	648,124	23,467,107	23,035,116	431,990	0	0	0	0	0	0	0	0	185,563,672	185,563,672	0	0
4.5 Of which Retail – Other non-SMEs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Total	14,035,976,492	2,502,440	8,296,784,810	7,349,295,536	947,489,273	0	0	0	0	0	0	0	0	3,771,896,498	3,771,896,498	0	0

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	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)					
															a	b	c
1 Central governments and central banks	0	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	0
3 Corporates	1,807,385,971	0	0	0	0	0	0	0	0	0	0	0	0	1,685,140,775	1,685,140,775	0	0
3.1 Of which Corporates – SMEs	297,948,907	0	0	0	0	0	0	0	0	0	0	0	0	214,884,574	214,884,574	0	0
3.2 Of which Corporates – Specialised lending	1,065,507,991	0	0	0	0	0	0	0	0	0	0	0	0	1,088,731,955	1,088,731,955	0	0
3.3 Of which Corporates – Other	443,929,074	0	0	0	0	0	0	0	0	0	0	0	0	381,524,245	381,524,245	0	0
4 Total	1,807,385,971	0	0	0	0	0	0	0	0	0	0	0	0	1,685,140,775	1,685,140,775	0	0

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

		Risk weighted exposure amount (in EUR)
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	5,365,712,694
2	Asset size (+/-)	155,556,746
3	Asset quality (+/-)	53,146,514
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	(67,382,683)
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	12,955,333
8	Other (+/-)	0
9	Risk weighted exposure amount as at the end of the reporting period	5,519,988,605

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	130,519,709	494,516	70%	131,014,225	91,623,417	523,562
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	266,606,540	8,571,888	90%	275,178,428	245,209,469	2,179,640
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	283,851,331	41,374,802	115%	325,226,133	362,099,272	8,816,330
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	63,193,388	300,000	250%	63,493,388	158,545,969	5,073,471
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	932,423	0	-	932,423	0	466,211
Total	Less than 2.5 years	0	0	0	0	0	0
	Equal to or more than 2.5	745,103,390	50,741,206	0	795,844,596	857,478,127	17,059,215

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	74,208,477	94,881,667	70%	169,090,144	101,758,809	581,479
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	75,323,414	72,436,782	90%	147,760,196	111,865,223	994,358
Category 3	Less than 2.5 years	0	0	115%	0	0	0
	Equal to or more than 2.5 years	4,033,718	1,410,523	115%	5,444,241	5,855,352	142,565
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	4,402,566	409,616	250%	4,812,182	11,774,444	376,782
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	161,445,054	169,138,588	0	330,583,642	231,253,828	3,833,623

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	14,519,000	0	190%	14,519,000	27,586,100	2,206,888
Exchange-traded equity exposures	938,563	0	290%	938,563	2,721,834	217,747
Other equity exposures	167,369	0	370%	167,369	619,267	49,541
Total	15,624,933	0	0	15,624,933	30,927,200	2,474,176

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)	40,956,158	16,498,283		1.4	76,738,489	76,738,489	76,738,489	45,633,041
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)					86,321,768	86,321,768	86,321,768	0
4	Financial collateral comprehensive method (for SFTs)					0	0	0	0
5	VaR for SFTs					0	0	0	0
6	Total					163,060,257	163,060,257	163,060,257	45,633,041

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	8,202,766	1,883,100
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	0	0
5	Total transactions subject to own funds requirements for CVA risk	8,202,766	1,883,100

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	86,321,768	0	0	0	0	0	0	0	0	0	0	0	0	86,321,768
2	Regional government or local authorities	0	0	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	0	0
4	Multilateral development banks	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
6	Institutions	0	0	0	0	0	43,719,789	0	0	1,284,451	0	0	0	0	45,004,240
7	Corporates	0	0	0	0	457,737	0	0	28,833	830,588	0	0	0	0	1,317,157
8	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Institutions and corporates with a short-term credit assessment	0	0	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	0	0
11	Total exposure value	86,321,768	0	0	0	457,737	43,719,789	0	28,833	2,115,038	0	0	0	0	132,643,165

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		0.00 to <0.15	59,665	0.00	1	0.45	1	11,868	0.20
2		0.15 to <0.25	1,138,741	0.00	5	0.45	1	463,210	0.41
3		0.25 to <0.50	21,056,409	0.00	8	0.45	6	12,547,955	0.60
4		0.50 to <0.75	237,215	0.01	6	0.45	2	111,177	0.47
5		0.75 to <2.50	4,517,491	0.01	13	0.45	2	4,398,299	0.97
6		2.50 to <10.00	2,956,606	0.03	12	0.45	2	4,005,549	1.35
7		10.00 to <100.00	7,241	0.27	1	0.45	1	12,028	1.66
8		100.00 (Default)	65,892	1.00	1	0.45	2	0	0.00
x		Sub-total (Exposure class X)	30,417,092	0.01	54	0.44	5	21,550,085	0.71
y		Total (all CCR relevant exposure classes)	30,417,092	0.01	54	0.44	5	21,550,085	0.71

Template EU CCR5 – Composition of collateral for CCR exposures

Fixed columns

in EUR Collateral type		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	9,590,000	0	4,718,227	0	0	0	0
2	Cash – other currencies	0	0	0	9,758,576	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	0	0	0
4	Other sovereign debt	0	0	0	0	0	0	0	0
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	0	0	0
7	Equity securities	0	0	0	0	0	0	0	0
8	Other collateral	0	0	0	0	0	0	0	0
9	Total	0	9,590,000	0	14,476,802	0	0	0	0

Template EU CCR8 – Exposures to CCPs

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		19,044,899
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	38,089,798	19,044,899
3	(i) OTC derivatives	38,089,798	19,044,899
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	0	0
9	Prefunded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	Exposures to non-QCCPs (total)		0
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) SFTs	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Prefunded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs (in EUR)
	Outright products	
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	0
3	Foreign exchange risk	-
4	Commodity risk	21,136,788
	Options	
5	Simplified approach	0
6	Delta-plus approach	0
7	Scenario approach	0
8	Securitisation (specific risk)	-
9	Total	21,136,788

For this kind of risk we are using internal model.

No position

For this kind of risk we are using internal model.

Not applicable

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

in EUR		a	b	
		RWEAs	Own funds requirements	
1	VaR (higher of values a and b)	13,353,750	1,068,300	
(a)	Previous day's VaR (VaR _{t-1})		293,972	
(b)	Multiplication factor (mc) x average of previous 60 working days (VaR _{avg})		1,068,300	
2	SVaR (higher of values a and b)	76,248,063	6,099,845	
(a)	Latest available SVaR (SVaR _{t-1})		2,007,355	
(b)	Multiplication factor (ms) x average of previous 60 working days (sVaR _{avg})		6,099,845	
3	IRC (higher of values a and b)	0	0	Not applicable
(a)	Most recent IRC measure		0	Not applicable
(b)	12 weeks average IRC measure		0	Not applicable
4	Comprehensive risk measure (higher of values a, b and c)	0	0	Not applicable
(a)	Most recent risk measure of comprehensive risk measure		0	Not applicable
(b)	12 weeks average of comprehensive risk measure		0	Not applicable
(c)	Comprehensive risk measure - Floor		0	Not applicable
5	Other	0	0	
6	Total	89,601,813	7,168,145	

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

		a	b	c	d	e	f	g
in EUR		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1	RWEAs at previous period end	11,475,388	30,177,875	0	0	0	41,653,263	3,332,261
1a	<i>Regulatory adjustment</i>	8,850,539	20,624,125	0	0	0	29,474,664	2,357,973
1b	<i>RWEAs at the previous quarter-end (end of the day)</i>	2,624,849	9,553,750	0	0	0	12,178,599	974,288
2	Movement in risk levels	1,878,363	46,070,188				47,948,550	3,835,884
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>	3,674,650	25,091,938	0	0	0	28,766,588	2,301,327
8b	<i>Regulatory adjustment</i>	9,679,100	51,156,125	0	0	0	60,835,225	4,866,818
8	RWEAs at the end of the disclosure period	13,353,750	76,248,063	0	0	0	89,601,813	7,168,145

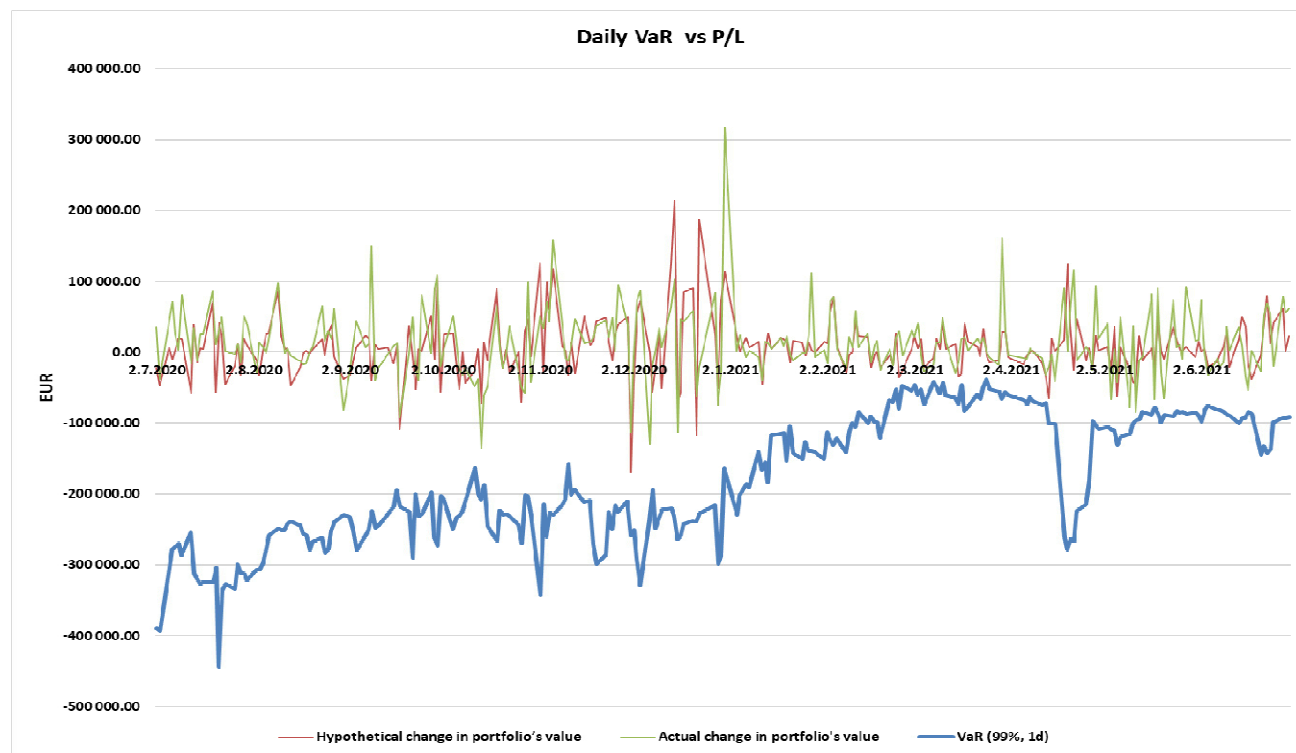
Change of structure and time to maturity of interest rate positions.

Template EU MR3 - IMA values for trading portfolios

in EUR

		a
VaR (10 day 99%)		
1	Maximum value	878,923
2	Average value	333,829
3	Minimum value	123,433
4	Period end	293,972
SVaR (10 day 99%)		
5	Maximum value	4,635,867
6	Average value	1,399,889
7	Minimum value	616,122
8	Period end	2,007,355
IRC (99.9%)		
9	Maximum value	-
10	Average value	-
11	Minimum value	-
12	Period end	-
Comprehensive risk measure (99.9%)		
13	Maximum value	-
14	Average value	-
15	Minimum value	-
16	Period end	-

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



In the previous period, there was no case where the actual or hypothetical P/L exceeded the estimated VaR

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

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



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

(30 June 2021)

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

Purpose: provide an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis, in accordance with EBA/GL/2020/02.
Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
Content: gross carrying amount of performing and non-performing loans and advances and the related accumulated impairment, accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the application of the type of eligible moratoria (e.g. postponement, suspension or reduction of capital and/or interests for a predefined limited period of time), the different sectors and industries in which the eligible moratoria are applied, and any economic losses realised and how these losses are calculated.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	o	
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount	Gross carrying amount	
		Performing				Non performing			Performing				Non performing			Inflows to non-performing exposures	Inflows to non-performing exposures	
		Of which: exposures with forbearance measures		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due <= 90 days	Inflows to non-performing exposures	Inflows to non-performing exposures
in EUR																		
1	Loans and advances subject to moratorium	59,687,480	59,489,992	1,010,375	17,286,649	197,489	0	97,901	(2,913,418)	(2,811,078)	(68,097)	(2,593,261)	(102,340)	-	(42,777)	156,645	86,403	
2	of which: Households	48,487,828	48,290,340	1,010,375	12,870,691	197,489	0	97,901	(1,500,027)	(1,397,687)	(68,097)	(1,322,200)	(102,340)	-	(42,777)	145,554	86,403	
3	of which: Collateralised by residential immovable property	37,168,687	37,140,425	621,916	5,626,689	28,263	0	28,263	(184,192)	(176,735)	(4,011)	(168,287)	(7,457)	-	(7,457)	34,464	28,263	
4	of which: Non-financial corporations	11,199,652	11,199,652	0	4,415,958	0	0	0	(1,413,391)	(1,413,391)	-	(1,271,061)	-	-	-	11,091	0	
5	of which: Small and Medium-sized Enterprises	4,571,415	4,571,415	0	390,922	0	0	0	(68,343)	(68,343)	-	(60,756)	-	-	-	11,091	0	
6	of which: Collateralised by commercial immovable property	10,732,467	10,732,467	0	4,415,958	0	0	0	(1,411,336)	(1,411,336)	-	(1,271,061)	-	-	-	0	0	

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

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

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
in EUR										
1	Loans and advances for which moratorium was offered	28,548	1,421,136,776							
2	Loans and advances subject to moratorium (granted)	26,308	1,276,000,120	1,276,000,120	1,216,312,640	38,783,046	19,458,996	1,443,032	0	2,406
3	of which: Households		1,006,745,055	1,006,745,055	958,257,227	29,718,478	17,990,706	776,238	0	2,406
4	of which: Collateralised by residential immovable property		743,589,613	743,589,613	706,420,926	22,949,863	14,050,701	168,123	0	0
5	of which: Non-financial corporations		269,248,966	269,248,966	258,049,314	9,064,568	1,468,291	666,793	0	0
6	of which: Small and Medium-sized Enterprises		162,831,724	162,831,724	158,260,309	3,414,046	490,576	666,793	0	0
7	of which: Collateralised by commercial immovable property		184,433,199	184,433,199	173,700,731	8,801,402	1,468,291	462,774	0	0

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

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

in EUR		a	b	c	d
		Gross carrying amount	of which: forbore	Maximum amount of the guarantee that can be considered	Gross carrying amount
				Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	205,545,103	515,710	100,287,949	1,007,651
2	of which: Households	45,721,326			0
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	159,823,777	515,710	76,389,209	1,007,651
5	of which: Small and Medium-sized Enterprises	154,528,928			1,007,651
6	of which: Collateralised by commercial immovable property	1,875,635			0