

Attachment no. 1

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

(31 December 2022)

**EU OV1 – Overview of total risk exposure amounts**

		Total risk exposure amounts (TREA) in EUR		Total own funds requirements (in EUR)
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	9,494,691,756	9,330,431,549	746,434,524
2	Of which the standardised approach	2,027,048,313	3,189,219,953	255,137,596
3	Of which the Foundation IRB (F-IRB) approach	1,616,783,623	1,641,769,821	131,341,586
4	Of which slotting approach	1,022,796,205	1,059,553,520	84,764,282
EU 4a	Of which equities under the simple riskweighted approach	15,009,665	58,202,800	4,656,224
5	Of which the Advanced IRB (A-IRB) approach	5,835,850,154	4,441,238,975	355,299,118
6	Counterparty credit risk - CCR	32,212,098	36,615,903	2,929,272
7	Of which the standardised approach	19,599,712	17,791,722	1,423,338
8	Of which internal model method (IMM)	12,612,386	18,824,181	1,505,934
EU 8a	Of which exposures to a CCP	13,502,883	13,687,088	1,094,967
EU 8b	Of which credit valuation adjustment - CVA	3,943,793	2,563,762	205,101
9	Of which other CCR			-
10	Not applicable			-
11	Not applicable			-
12	Not applicable			-
13	Not applicable			-
14	Not applicable			-
15	Settlement risk	-	5,438	435
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	57,243,845	111,498,667	8,919,893
21	Of which the standardised approach	995,807	1,308,167	104,653
22	Of which IMA	56,248,038	110,190,500	8,815,240
EU 22a	Large exposures	-	-	-
23	Operational risk	387,726,309	381,841,469	30,547,318
EU 23a	Of which basic indicator approach	29,629,171	-	-
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	358,097,138	381,841,469	30,547,318
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	109,574,565	149,805,000	11,984,400
25	Not applicable			-
26	Not applicable			-
27	Not applicable			-
28	Not applicable			-
<b>29</b>	<b>Total</b>	<b>9,971,874,008</b>	<b>9,860,393,025</b>	<b>788,831,442</b>

EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		31 December 2022	30 September 2022	30 June 2022	31 March 2022	31 December 2021
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	1,663,170,168	1,572,957,284	1,572,386,583	1,585,609,001	1,589,888,437
2	Tier 1 capital	1,663,170,168	1,572,957,284	1,572,386,583	1,585,609,001	1,589,888,437
3	Total capital	1,915,183,825	1,742,269,001	1,752,476,292	1,774,332,743	1,799,249,733
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	9,971,874,008	9,860,393,025	9,663,731,359	9,216,406,817	9,220,026,909
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	16.68%	15.95%	16.27%	17.20%	17.24%
6	Tier 1 ratio (%)	16.68%	15.95%	16.27%	17.20%	17.24%
7	Total capital ratio (%)	19.21%	17.67%	18.13%	19.25%	19.51%
<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 (%)					
9	Institution specific countercyclical capital buffer (%)	0.92%	0.85%	0.78%	0.79%	0.81%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.72%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1.75%	1.75%	1.75%	1.75%	1.00%
11	Combined buffer requirement (%)	5.17%	5.10%	5.03%	5.04%	5.03%
EU 11a	Overall capital requirements (%)	14.67%	14.60%	14.53%	14.54%	14.53%
12	CET1 available after meeting the total SREP own funds requirements (%)	9.55%	8.17%	8.63%	5.57%	5.87%
<b>Leverage ratio</b>						
13	Total exposure measure	24,549,784,825	25,698,364,147	25,803,876,550	25,578,977,035	25,118,993,949
14	Leverage ratio (%)	6.77%	6.12%	6.09%	6.20%	6.33%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3,384,527,288	3,196,061,056	3,058,431,345	3,035,284,653	3,035,874,912
EU 16a	Cash outflows - Total weighted value	2,871,069,051	2,791,030,289	2,689,393,705	2,608,088,381	2,572,284,919
EU 16b	Cash inflows - Total weighted value	378,166,964	369,135,286	357,129,275	339,943,932	319,698,236
16	Total net cash outflows (adjusted value)	2,492,902,087	2,421,895,003	2,332,264,430	2,268,144,449	2,252,586,683
17	Liquidity coverage ratio (%)	135.90%	132.13%	131.08%	133.97%	134.98%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	18,774,008,038	20,146,950,009	19,570,418,122	19,516,758,845	19,213,746,876
19	Total required stable funding	14,126,481,883	16,753,251,680	16,455,317,859	16,359,058,315	15,563,968,660
20	NSFR ratio (%)	132.90%	120.26%	118.93%	119.30%	123.45%

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

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

	a	b	c	d	e		f	g
	Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Subject to the credit risk framework	Subject to the CCR framework	Carrying values of items		Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds
in EUR								
<b>Breakdown by asset classes according to the balance sheet in the published financial statements</b>								
1	Cash and cash equivalents	3,060,496,000	-	2,687,077,170	373,418,830	-	-	-
2	Financial assets at fair value through profit or loss:		-	-	-	-	-	-
3	Financial assets held for trading	60,404,000	-	2,906,000	27,158,000	-	60,404,000	-
4	Non-trading financial assets at fair value through profit or loss	3,991,000	-	3,991,000	-	-	-	-
5	Derivatives – Hedge accounting	352,265,000	-	-	93,590,771	-	352,265,000	-
6	Financial assets at fair value through other comprehensive income	1,427,578,000	-	1,427,578,000	-	-	-	-
7	Financial assets at amortised cost:		-	-	-	-	-	-
8	Due from other banks	153,294,000	-	153,294,000	-	-	-	-
9	Due from customers	17,497,930,000	-	17,497,930,000	-	-	-	-
10	Fair value changes of the hedged items in portfolio hedge of interest rate risk	(126,410,000)	-	-	-	-	-	-
11	Investments in joint ventures and associates	1,885,000	-	1,885,000	-	-	-	-
12	Property and equipment	121,404,000	-	121,404,000	-	-	-	-
13	Intangible assets	198,671,000	-	16,433,589	-	-	-	182,237,411
14	Goodwill	29,305,000	-	-	-	-	-	29,305,000
15	Current income tax assets	441,000	-	441,000	-	-	-	-
16	Deferred income tax assets	50,446,000	-	50,446,000	-	-	-	-
17	Other assets	35,717,000	-	35,717,000	-	-	-	-
18	Non-current assets classified as held for sale	5,946,000	-	5,946,000	-	-	-	-
19	<b>Total assets</b>	<b>22,873,363,000</b>	-	<b>22,005,048,759</b>	<b>494,167,601</b>	-	<b>412,669,000</b>	<b>211,542,411</b>
<b>Breakdown by liability classes according to the balance sheet in the published financial statements</b>								
1	Financial liabilities at fair value through profit or loss:	61,463,000	61,463,000	-	-	-	-	-
2	Financial liabilities held for trading	-	-	-	-	-	-	-
3	Derivatives – Hedge accounting	316,157,000	316,157,000	-	-	-	-	-
4	Financial liabilities at amortised cost:		-	-	-	-	-	-
5	Due to banks	1,005,068,000	1,005,068,000	-	-	-	-	-
6	Due to customers	15,407,863,000	15,407,863,000	-	-	-	-	-
7	Lease liabilities	19,322,000	19,322,000	-	-	-	-	-
8	Subordinated debt	250,368,000	250,368,000	-	-	-	-	-
9	Debt securities in issue	3,784,008,000	3,784,008,000	-	-	-	-	-
10	Fair value changes of the hedged items in portfolio hedge of interest rate risk	(19,536,000)	(19,536,000)	-	-	-	-	-
11	Provisions	24,231,000	24,231,000	-	-	-	-	-
12	Current income tax liabilities	18,888,000	18,888,000	-	-	-	-	-
13	Other liabilities	135,436,000	135,436,000	-	-	-	-	-
14	<b>Total liabilities</b>	<b>21,003,268,000</b>	<b>21,003,268,000</b>	-	-	-	-	-

EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statement

in EUR		a	b	c	d	e
		Total	Items subject to			
			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>	22,873,363,000	22,005,048,759	-	494,167,601	412,669,000
<b>2</b>	<b>Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)</b>	21,003,268,000	-	-	-	-
<b>3</b>	<b>Total net amount under the scope of prudential consolidation</b>	1,870,095,000	-	-	-	-
<b>4</b>	<b>Off-balance-sheet amounts</b>	5,817,224,000	5,817,224,000	-	-	-
5	<i>Differences in valuations</i>					
6	<i>Differences due to different netting rules, other than those already included in row 2</i>					
7	<i>Differences due to consideration of provisions</i>					
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>					
9	<i>Differences due to credit conversion factors</i>					
10	<i>Differences due to Securitisation with risk transfer</i>					
11	<i>Other differences</i>					
<b>12</b>	<b>Exposure amounts considered for regulatory purposes</b>					

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

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
<i>VÚB Operating Leasing, a. s.</i>	<i>Full consolidation</i>	X					<i>Operating lease</i>
<i>VÚB Generali DSS, a. s.</i>	<i>Full consolidation</i>	X					<i>Pension fund administration</i>
<i>Slovak Banking Credit Bureau, s. r. o.</i>	<i>Full consolidation</i>			X			<i>Credit database administration</i>
<i>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>

**EU PV1 - Prudent valuation adjustments (PVA)**

Fixed format

	a	b	c	d	e	EU e1	EU e2	f	g	h
in EUR	Risk category					Category level AVA - Valuation uncertainty		Total category level post- diversification		
Category level AVA	Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA		Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
Market price uncertainty	26,069	28,341	28	-	-	3,642	-	<b>58,080</b>	43,990	14,090
Not applicable										
Close-out cost	-	-	-	-	-	-	-	-	-	-
Concentrated positions	-	-	-	-	-	-	-	-	-	-
Early termination	-	-	-	-	-	-	-	-	-	-
Model risk	-	-	-	-	-	-	-	-	-	-
Operational risk	-	-	-	-	-	-	-	-	-	-
Not applicable										
Not applicable										
Future administrative costs	-	-	-	-	-	-	-	-	-	-
Not applicable										
<b>Total Additional Valuation Adjustments (AVAs)</b>								<b>44,345</b>	30,077	14,268

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	-	-
	of which: Instrument type 2	-	-
	of which: Instrument type 3	-	-
2	Retained earnings	1,327,769,000	22
3	Accumulated other comprehensive income (and other reserves)	97,788,000	22
EU-3a	Funds for general banking risk	-	-
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	-
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>1,870,095,000</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(43,319)	
8	Intangible assets (net of related tax liability) (negative amount)	(211,542,803)	15.16
9	Not applicable	-	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	-
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	-
12	Negative amounts resulting from the calculation of expected loss amounts	-	-
13	Any increase in equity that results from securitised assets (negative amount)	-	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-
15	Defined-benefit pension fund assets (negative amount)	-	-
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	-
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have	-	-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a	-	-
20	Not applicable	-	-
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	-
EU-20c	of which: securitisation positions (negative amount)	-	-
EU-20d	of which: free deliveries (negative amount)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	-
22	Amount exceeding the 17,65% threshold (negative amount)	-	-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	-
24	Not applicable	-	-
25	of which: deferred tax assets arising from temporary differences	-	-
EU-25a	Losses for the current financial year (negative amount)	-	-
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges	-	-
26	Not applicable	-	-
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	-
27a	Other regulatory adjustments	4,661,290	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(206,924,832)</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>1,663,170,168</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	-	-
31	of which: classified as equity under applicable accounting standards	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>-</b>	<b>-</b>



		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	-	
44	<b>Additional Tier 1 (AT1) capital</b>	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>1,663,170,168</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	209,726,111	11
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	<b>44,857,872</b>	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>254,583,983</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)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have	-	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does	-	
54a	Not applicable	-	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Not applicable	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	<b>(2,570,326)</b>	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>(2,570,326)</b>	
58	<b>Tier 2 (T2) capital</b>	<b>252,013,657</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>1,915,183,825</b>	
60	<b>Total Risk exposure amount</b>	<b>9,971,874,008</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	1,663,170,168	
62	Tier 1 capital	1,663,170,168	
63	Total capital	1,915,183,825	
64	Institution CET1 overall capital requirements	0.1051	
65	of which: capital conservation buffer requirement	0.0250	
66	of which: countercyclical capital buffer requirement	0.0092	
67	of which: systemic risk buffer requirement	0.0000	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.0175	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0.0000	
68	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>0.0955</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)	6,017,211	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-	
74	Not applicable	-	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	-	
<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)	-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	44,857,872	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	44,857,872	
<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)		

## 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	198,671,000	182,237,803	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	250,368,000	209,726,111	
<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	1,327,769,000	1,327,769,000	a) including profit of the year b) including eligible profit
	Legal reserve fund	87,493,000	87,493,000	
	Other capital funds	8,464,000	8,464,000	
	Equity reserves	1,831,000	1,831,000	

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

in EUR		a	a	a	a	a
		Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format	Qualitative or quantitative information - Free format
1	Issuer	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)	Všeobecná úverová banka, a.s. (VUB)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	N/A	N/A	N/A	N/A	N/A
2a	Public or private placement	private	private	private	private	private
3	Governing law(s) of the instrument	Slovak/Italy	Laws of the Grand Duchy of Luxembourg	Slovak/Italy	Slovak/Italy	Slovak/Italy
3a	Contractual recognition of write down and conversion powers of resolution authorities	Yes	Yes	Yes	Yes	Yes
<i>Regulatory treatment</i>						
4	Current treatment taking into account, where applicable, transitional CRR rules	N/A	Tier 2	N/A	N/A	Tier 2
5	Post-transitional CRR rules	eligible liabilities	Tier 2	eligible liabilities	eligible liabilities	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated	Solo and (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Senior non-preferred loan	Tier 2	Senior non-preferred loan	Senior non-preferred loan	Tier 2
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	250,000,000	200,000,000	200,000,000	100,000,000	50,000,000
9	Nominal amount of instrument	250,000,000	200,000,000	200,000,000	100,000,000	50,000,000
EU-9a	Issue price	100%	100%	100%	100%	100%
EU-9b	Redemption price	100%	100%	100%	100%	100%
10	Accounting classification	Liability - amortised costs	Liability - amortised costs	Liability - amortised costs	Liability - amortised costs	Liability - amortised costs
11	Original date of issuance	16. december 2021	20th December 2016	22. june 2022	22. december 2022	22. december 2022
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	16. december 2026	22nd December 2026	23. june 2027	23. december 2027	23. december 2032
14	Issuer call subject to prior supervisory approval	No	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
<i>Coupons / dividends</i>						
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	3M EURIBOR + 1,01%	EURIBOR 3-month + 3.285 %	3M EURIBOR + 2.35%	3M EURIBOR + 1.69%	EURIBOR 3-month + 3.45 %
19	Existence of a dividend stopper	No	No	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	Contractual	N/A	Contractual	Contractual	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	5	3	5	5	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated claims	AT1	Subordinated claims	Subordinated claims	AT1
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	N/A	N/A	N/A	N/A	N/A

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

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

		a	b	c		d	e	f	g	h		i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)			
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				Total		
010	in EUR	<b>Breakdown by country:</b>														
	Slovak Republic	1,411,090,959	15,847,596,957				17,258,687,916	540,538,533				540,538,533	6,756,731,658	1	0	
	Czech republic	363,360,835	1,277,299,411				1,640,660,246	89,273,852				89,273,852	1,115,923,153	0	0	
	Germany	1,903,111	314,918,009				316,821,120	11,077,599				11,077,599	138,469,989	0	-	
	Poland	202,874,529	20,603,235				223,477,764	15,155,901				15,155,901	189,448,765	0	-	
	Luxembourg	9,690,828	197,191,834				206,882,662	11,215,406				11,215,406	140,192,570	0	0	
	Hungary	2,884,722	153,600,757				156,485,480	4,819,435				4,819,435	60,242,932	0	-	
	Austria	12,774,623	102,026,748				114,801,371	4,631,084				4,631,084	57,888,555	0	-	
	France	29,162,612	81,965,465				111,128,077	4,186,146				4,186,146	52,326,828	0	-	
	Spain	85,385,267	343,197				85,728,463	6,834,435				6,834,435	85,430,443	0	-	
	Belgium	12,112,526	31,109,515				43,222,041	2,198,854				2,198,854	27,485,676	0	-	
	Italy	8,413,233	34,696,212				43,109,445	1,498,431				1,498,431	18,730,382	0	-	
	Great Britain	36,702,295	1,772,167				38,474,462	788,565				788,565	9,857,065	0	-	
	Finland	19,033,472	14,141,640				33,175,112	1,813,649				1,813,649	22,670,611	0	-	
	Slovenia	17,705	30,031,152				30,048,857	993,639				993,639	12,420,487	0	-	
	Estonia	20,826,930	-				20,826,930	166,615				166,615	2,082,693	0	0	
	Netherlands	-	14,975,006				14,975,006	705,997				705,997	8,824,963	0	-	
	Cyprus	-	10,121,610				10,121,610	151,728				151,728	1,896,599	0	-	
	Denmark	4,816,219	164,281				4,980,501	388,387				388,387	4,854,832	0	0	
	Romania	4,426,494	429,890				4,856,384	366,661				366,661	4,583,266	0	0	
	Ireland	-	753,667				753,667	5,236				5,236	65,453	0	-	
	Bulgaria	395,907	186,427				582,333	35,095				35,095	438,692	0	0	
	Portugal	-	347,635				347,635	3,316				3,316	41,446	0	-	
	Sweden	289,261	2,995				292,256	23,266				23,266	290,828	0	0	
	Croatia	105,682	154,283				259,965	9,571				9,571	119,636	0	-	
	Lichtenstein	-	93,573				93,573	564				564	7,055	0	-	
	Latvia	46,649	41				46,691	3,741				3,741	46,760	0	-	
	Greece	-	29,687				29,687	485				485	6,059	0	-	
	Norway	-	75				75	9				9	115	0	0	
	Lithuania	-	65				65	19				19	232	0	-	
	Iceland	-	56				56	7				7	87	0	0	
020	total	2,226,313,859	18,134,555,590	-	-	-	20,360,869,450	696,886,226	-	-	-	696,886,226	8,711,077,829	1		

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

	in EUR	a
1	Total risk exposure amount	9,971,874,008
2	Institution specific countercyclical capital buffer rate	0.0092
3	Institution specific countercyclical capital buffer requirement	91,741,241

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

		a
		Applicable amount (in EUR)
1	Total assets as per published financial statements	22,873,363,424
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)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	(369,616,775)
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,343,539,031
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(43,319)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(297,457,536)
13	<b>Total exposure measure</b>	<b>24,549,784,825</b>

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)	22,016,505,729	21,686,746,036
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(209,755,122)	(131,158,838)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>21,806,750,607</b>	<b>21,555,587,198</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	76,914,303	20,271,480
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	16,676,468	18,787,537
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	(67,514,414)	(12,471,956)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	<b>Total derivatives exposures</b>	<b>26,076,357</b>	<b>26,587,061</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	373,418,830	2,009,296,368
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	<b>Total securities financing transaction exposures</b>	<b>373,418,830</b>	<b>2,009,296,368</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	5,810,811,213	5,749,393,848
20	(Adjustments for conversion to credit equivalent amounts)	3,467,272,182	3,536,987,924
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	-	-
22	<b>Off-balance sheet exposures</b>	<b>2,343,539,031</b>	<b>2,212,405,924</b>

Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	<b>(Total exempted exposures)</b>	-	-
Capital and total exposure measure			
23	<b>Tier 1 capital</b>	1,663,170,168	1,572,386,583
24	<b>Total exposure measure</b>	24,549,784,825	25,803,876,550
Leverage ratio			
25	Leverage ratio (%)	6.77%	6.09%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.77%	6.09%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.77%	6.09%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	1,207,700,308	1,790,302,644
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	373,418,830	2,009,296,368
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	25,384,066,304	25,584,882,826
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	25,384,066,304	25,584,882,826
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0.0655	0.0615
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0.0655	0.0615



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

		a
		CRR leverage ratio exposures (in EUR)
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	22,016,505,729
EU-2	Trading book exposures	1,532,200
EU-3	Banking book exposures, of which:	22,014,973,529
EU-4	Covered bonds	203,222,745
EU-5	Exposures treated as sovereigns	3,712,650,516
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	103,251,373
EU-7	Institutions	146,232,289
EU-8	Secured by mortgages of immovable properties	8,879,617,036
EU-9	Retail exposures	1,770,210,777
EU-10	Corporates	6,705,894,927
EU-11	Exposures in default	107,765,756
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	386,128,110

**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 2022	30 September 2022	30 June 2022	31 March 2022	31 December 2022	30 September 2022	30 June 2022	31 March 2022
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)					3,384,527,288	3,196,061,056	3,058,431,345	3,035,284,653
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	8,308,717,508	8,122,867,499	7,937,871,631	7,833,852,205	533,851,442	516,179,819	499,761,984	492,815,811
3	<i>Stable deposits</i>	6,654,483,490	6,577,802,568	6,483,367,265	6,405,799,423	332,724,174	328,890,128	324,168,363	320,289,971
4	<i>Less stable deposits</i>	1,654,234,019	1,545,064,930	1,454,504,366	1,428,052,782	201,127,267	187,289,691	175,593,621	172,525,840
5	Unsecured wholesale funding	4,240,295,980	4,076,609,334	3,924,423,982	3,785,709,885	1,710,628,728	1,644,516,438	1,568,216,832	1,498,193,273
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1,269,970,218	1,336,765,941	1,347,815,698	1,336,043,393	314,615,305	331,305,872	334,082,849	331,210,782
7	<i>Non-operational deposits (all counterparties)</i>	2,944,356,001	2,713,874,043	2,570,167,905	2,447,391,131	1,370,043,662	1,287,241,216	1,227,693,604	1,164,707,131
8	Unsecured debt	25,969,761	25,969,350	6,440,379	2,275,361	25,969,761	25,969,350	6,440,379	2,275,361
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	3,428,171,065	3,417,947,958	3,353,612,225	3,292,734,081	318,796,941	317,914,564	315,835,511	312,452,928
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	4,330,321	3,929,882	3,595,476	3,391,118	4,330,321	3,929,882	3,595,476	3,391,118
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	3,423,840,744	3,414,018,076	3,350,016,749	3,289,342,963	314,466,620	313,984,682	312,240,035	309,061,810
14	Other contractual funding obligations	98,040,008	106,745,176	96,900,499	94,636,322	98,040,008	106,745,176	96,900,499	94,636,322
15	Other contingent funding obligations	2,555,424,231	2,494,257,492	2,512,529,188	2,507,070,546	209,751,932	205,674,292	208,678,879	209,990,048
16	TOTAL CASH OUTFLOWS					2,871,069,051	2,791,030,289	2,689,393,705	2,608,088,381
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	432,611,651	243,267,482	191,120,737	66,284	-	-	-	-
18	Inflows from fully performing exposures	537,474,512	506,491,449	475,713,207	438,192,504	332,128,275	314,943,606	294,439,935	263,758,224
19	Other cash inflows	94,724,120	102,959,246	112,342,495	126,880,503	46,038,689	54,191,680	62,689,339	76,185,708
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1,064,810,284	852,718,177	779,176,439	565,139,291	378,166,964	369,135,286	357,129,275	339,943,932
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	1,064,810,284	852,718,177	779,176,439	565,139,291	378,166,964	369,135,286	357,129,275	339,943,932
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					3,384,527,288	3,196,061,056	3,058,431,345	3,035,284,653
22	TOTAL NET CASH OUTFLOWS					2,492,902,087	2,421,895,003	2,332,264,430	2,268,144,449
23	LIQUIDITY COVERAGE RATIO					135.90	132.13	131.08	133.97

## 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	1,663,170,000	-	-	252,381,000	1,915,551,000
2	Own funds	1,663,170,000	-	-	252,381,000	1,915,551,000
3	Other capital instruments	-	-	-	-	-
4	Retail deposits	-	9,978,988,006	255,765,709	62,744,734	9,682,433,302
5	Stable deposits	-	8,019,930,867	148,273,621	25,038,281	7,784,832,545
6	Less stable deposits	-	1,959,057,139	107,492,089	37,706,453	1,897,600,758
7	Wholesale funding:	-	5,012,650,640	376,051,078	4,774,757,851	7,176,022,636
8	Operational deposits	-	660,099,665	-	-	330,049,832
9	Other wholesale funding	-	4,352,550,975	376,051,078	4,774,757,851	6,845,972,803
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	6,962,376	421,856,507	-	1,100	1,100
12	NSFR derivative liabilities	6,962,376	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	421,856,507	-	1,100	1,100
14	<b>Total available stable funding (ASF)</b>					<b>18,774,008,038</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					70,048,278
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		106,333,747	106,253,106	4,188,176,236	3,740,648,626
16	Deposits held at other financial institutions for operational purposes		18,764,214	-	-	9,382,107
17	Performing loans and securities:		2,390,120,259	827,924,568	10,204,895,583	9,364,545,972
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		179,856,039	103,570,738	810,217,206	879,988,179
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,097,181,791	544,250,511	4,881,276,159	5,287,969,060
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		142,827,933	117,567,308	1,055,908,869	845,768,333
22	Performing residential mortgages, of which:		84,210,663	85,939,698	4,233,713,540	2,896,718,511
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		79,348,158	80,666,657	3,935,065,893	2,637,800,238
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		28,871,767	94,163,621	279,688,678	299,870,223
25	Interdependent assets		-	-	-	-
26	Other assets:		2,357,708,617	11,898,788	448,816,710	514,252,713
27	Physical traded commodities		-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		-	-	15,846,033	15,846,033
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories		2,341,862,584	11,898,788	448,816,710	498,406,680
32	Off-balance sheet items		-	-	5,770,346,050	427,604,187
33	<b>Total RSF</b>					<b>14,126,481,883</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>132.90%</b>

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	194,736,449	194,736,449	-	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	17,763,774,965	16,136,018,576	1,626,742,992	324,719,906	-	324,719,906	(150,844,614)	(48,852,048)	(101,992,566)	(216,335,949)	-	(216,335,949)	-	11,491,389,576	77,273,887	
020	Central banks	477,141,936	477,141,936	-	-	-	-	(4,064)	(4,064)	-	-	-	-	-	373,211,694	-	
030	General governments	190,415,760	182,439,390	7,976,370	14,635	-	14,635	(1,634,448)	(1,309,548)	(324,900)	(3,684)	-	(3,684)	-	168,719,018	-	
040	Credit institutions	152,110,763	71,600,208	80,510,555	533,765	-	533,765	(93,911)	(5,727)	(88,184)	(266,965)	-	(266,965)	-	77,532,971	266,801	
050	Other financial corporations	465,938,591	464,923,039	2,155	23	-	23	(147,972)	(147,939)	(33)	(21)	-	(21)	-	3,364,781	-	
060	Non-financial corporations	5,608,095,669	4,772,513,783	835,581,886	75,859,737	-	75,859,737	(58,156,476)	(21,674,543)	(36,481,933)	(47,005,185)	-	(47,005,185)	-	1,713,730,519	15,072,215	
070	Of which SMEs	1,937,973,925	1,648,454,506	1,648,454,506	70,535,826	-	70,535,826	(10,309,136)	(2,828,821)	(7,480,315)	(42,700,827)	-	(42,700,827)	-	981,139,359	15,066,033	
080	Households	10,870,072,246	10,167,400,220	702,672,026	248,311,746	-	248,311,746	(90,807,743)	(25,710,227)	(65,097,516)	(169,060,094)	-	(169,060,094)	-	9,154,830,593	61,934,871	
090	Debt securities	408,050,075	364,163,520	43,886,555	-	-	-	(999,200)	(132,730)	(866,470)	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
130	Other financial corporations	261,017,577	261,017,577	-	-	-	-	(80,254)	(80,254)	-	-	-	-	-	-	-	
140	Non-financial corporations	147,032,498	103,145,943	43,886,555	-	-	-	(918,946)	(52,476)	(866,470)	-	-	-	-	-	-	
150	Off-balance-sheet exposures	5,796,374,269	5,641,324,943	155,049,326	20,850,042	-	20,850,042	8,330,772	5,149,597	3,181,175	6,076,075	-	6,076,075	-	427,082,331	4,614,715	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	209,652,474	206,422,283	3,230,191	-	-	-	228,765	210,143	18,622	-	-	-	-	-	-	
180	Credit institutions	240,135,234	240,135,234	-	-	-	-	8,185	8,185	-	-	-	-	-	-	-	
190	Other financial corporations	435,068,258	430,036,449	5,031,809	-	-	-	140,151	30,870	109,281	-	-	-	-	-	-	
200	Non-financial corporations	3,988,097,763	3,892,436,150	95,661,613	14,940,299	-	14,940,299	5,762,033	3,924,883	1,837,150	5,260,140	-	5,260,140	-	356,132,664	4,532,990	
210	Households	923,420,540	872,294,827	51,125,713	5,909,743	-	5,909,743	2,191,638	975,516	1,216,122	815,935	-	815,935	-	70,949,667	81,725	
220	<b>Total</b>	<b>23,968,199,309</b>	<b>22,141,507,039</b>	<b>1,825,678,873</b>	<b>345,569,948</b>	<b>-</b>	<b>345,569,948</b>	<b>(143,513,042)</b>	<b>(43,835,181)</b>	<b>(99,677,861)</b>	<b>(210,259,874)</b>	<b>-</b>	<b>(210,259,874)</b>	<b>-</b>	<b>11,918,471,907</b>	<b>81,888,602</b>	

**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	1,131,890,918	2,100,014,499	5,720,051,287	8,288,816,327	29,032,237	17,269,805,268
2	Debt securities	-	355,485,636	952,498,439	526,505,343	-	1,834,489,418
<b>3</b>	<b>Total</b>	1,131,890,918	2,455,500,136	6,672,549,726	8,815,321,670	29,032,237	19,104,294,686

**EU CQ1: Credit quality of forborne exposures**

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received	
				Of which defaulted					Of which impaired
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	246,098,247	70,532,212	70,532,212	70,532,212	(13,028,185)	(50,651,417)	195,104,881	14,800,366
020	<i>Central banks</i>	-	-	-	-	-	-	-	-
030	<i>General governments</i>	-	-	-	-	-	-	-	-
040	<i>Credit institutions</i>	80,510,555	-	-	-	-	-	77,532,971	-
050	<i>Other financial corporations</i>	2,018	-	-	-	(31)	-	1,987	-
060	<i>Non-financial corporations</i>	68,920,597	39,616,158	39,616,158	39,616,158	(4,480,463)	(28,400,941)	52,830,124	8,714,567
070	<i>Households</i>	96,665,077	30,916,054	30,916,054	30,916,054	(8,547,691)	(22,250,476)	64,739,799	6,085,799
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	1,690,206	3,928,150	3,928,150	3,928,150	73	856,581	3,875,544	3,376,490
<b>100</b>	<b>Total</b>	247,788,453	74,460,362	74,460,362	74,460,362	(13,028,112)	(49,794,836)	198,980,425	18,176,856

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

in EUR		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures				Non-performing exposures							
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year ≤ 2 years	> 2 years ≤ 5 years	> 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	Cash balances at central banks and other demand deposits	194,736,449	194,736,449	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	17,763,774,965	17,743,164,720	20,610,245	324,719,906	109,371,200	26,633,959	37,499,185	53,636,337	59,042,586	7,928,821	30,607,818	324,719,906
020	Central banks	477,141,936	477,141,936	-	-	-	-	-	-	-	-	-	-
030	General governments	190,415,760	190,415,239	521	14,635	14,635	-	-	-	-	-	-	14,635
040	Credit institutions	152,110,763	152,110,763	-	533,765	533,765	-	-	-	-	-	-	533,765
050	Other financial corporations	465,938,591	465,938,591	-	23	23	-	-	-	-	-	-	23
060	Non-financial corporations	5,608,095,669	5,605,202,803	2,892,866	75,859,737	39,447,096	4,182,336	5,252,064	7,514,206	13,235,320	83,543	6,145,172	75,859,737
070	Of which SMEs	1,937,973,925	1,935,104,649	2,869,276	70,535,826	37,772,988	4,182,336	5,230,513	7,514,205	13,229,426	83,543	2,522,815	70,535,826
080	Households	10,870,072,246	10,852,355,388	17,716,858	248,311,746	69,375,681	22,451,623	32,247,121	46,122,131	45,807,266	7,845,278	24,462,646	248,311,746
090	Debt securities	1,835,487,535	1,835,487,535	-	-	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	1,149,423,147	1,149,423,147	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	249,298,172	249,298,172	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	289,733,718	289,733,718	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	147,032,498	147,032,498	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	5,796,374,269	-	-	20,850,042	-	-	-	-	-	-	-	20,850,042
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	209,652,474	-	-	-	-	-	-	-	-	-	-	-
180	Credit institutions	240,135,234	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	435,068,258	-	-	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	3,988,097,763	-	-	14,940,299	-	-	-	-	-	-	-	14,940,299
210	Households	923,420,540	-	-	5,909,743	-	-	-	-	-	-	-	5,909,743
<b>220</b>	<b>Total</b>	<b>25,395,636,769</b>	<b>19,578,652,255</b>	<b>20,610,245</b>	<b>345,569,948</b>	<b>109,371,200</b>	<b>26,633,959</b>	<b>37,499,185</b>	<b>53,636,337</b>	<b>59,042,586</b>	<b>7,928,821</b>	<b>30,607,818</b>	<b>345,569,948</b>

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

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				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 subject to impairment				
					Of which defaulted			
in EUR								
<b>010</b>	<b>On-balance-sheet exposures</b>	19,677,521,837	324,719,906	324,719,906	19,677,521,837	(368,179,763)		-
020	Country 1	15,851,511,191	321,573,373	321,573,373	15,797,974,587	(339,596,549)		-
030	Country 2	1,523,723,375	2,021,038	2,021,038	1,523,723,375	(8,190,010)		-
040	Country 3	257,602,055	107,339	107,339	257,868,348	(27,056)		-
070	Other countries	2,044,685,216	1,018,156	1,018,156	2,097,955,527	(20,366,148)		-
080	<b>Off-balance-sheet exposures</b>	5,817,224,311	20,850,042	20,850,042			14,406,847	
090	Country 1	3,647,682,084	20,590,427	20,590,427			13,438,614	
100	Country 2	1,556,266,806	250,036	250,036			640,195	
110	Country 3	211,782,453	1,500	1,500			4,691	
120	Country 4							
130	Country N							
140	Other countries	401,492,968	8,079	8,079			323,347	
<b>150</b>	<b>Total</b>	25,494,746,148	345,569,948	345,569,948	19,677,521,837	(368,179,763)	14,406,847	-



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

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing				
in EUR				Of which defaulted			
010	Agriculture, forestry and fishing	207,384,585	3,667,330	3,667,330	207,384,585	(1,703,548)	-
020	Mining and quarrying	52,165,993	684,381	684,381	52,165,993	(7,342,156)	-
030	Manufacturing	907,606,443	14,432,131	14,432,131	907,606,443	(20,578,497)	-
040	Electricity, gas, steam and air conditioning supply	757,825,896	2,487,381	2,487,381	757,825,896	(6,270,824)	-
050	Water supply	79,082,440	1,377,056	1,377,056	79,082,440	(1,471,655)	-
060	Construction	330,299,030	8,847,975	8,847,975	330,299,030	(8,747,318)	-
070	Wholesale and retail trade	1,011,989,350	24,429,731	24,429,731	1,011,989,350	(15,334,631)	-
080	Transport and storage	561,560,136	4,262,657	4,262,657	561,560,136	(6,224,952)	-
090	Accommodation and food service activities	32,780,715	2,102,675	2,102,675	32,780,715	(2,177,102)	-
100	Information and communication	123,990,038	353,663	353,663	123,990,038	(525,063)	-
110	Financial and insurance activities	116,018,977	-	-	116,018,977	(79,367)	-
120	Real estate activities	700,774,755	4,234,120	4,234,120	700,774,755	(20,090,327)	-
130	Professional, scientific and technical activities	215,799,706	7,919,137	7,919,137	215,799,706	(10,583,174)	-
140	Administrative and support service activities	148,660,043	1,020,420	1,020,420	148,660,043	(2,701,762)	-
150	Public administration and defense, compulsory social security	587,415	-	-	587,415	(491)	-
160	Education	3,358,214	195	195	3,358,214	(10,243)	-
170	Human health services and social work activities	17,670,974	-	-	17,670,974	(138,355)	-
180	Arts, entertainment and recreation	19,052,111	40,506	40,506	19,052,111	(436,410)	-
190	Other services	397,348,585	379	379	397,348,585	(745,786)	-
<b>200</b>	<b>Total</b>	<b>5,683,955,406</b>	<b>75,859,737</b>	<b>75,859,737</b>	<b>5,683,955,406</b>	<b>(105,161,661)</b>	<b>-</b>

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	c	d	e
1	Loans and advances	8,913,798,903	11,568,663,464	11,115,638,978	453,024,486	-
2	Debt securities	1,835,487,535	-	-	-	-
3	Total	10,749,286,438	11,568,663,464	11,115,638,978	453,024,486	-
4	<i>Of which non-performing exposures</i>	324,719,906	77,273,887	74,602,908	2,670,979	-
EU-5	<i>Of which defaulted</i>	324,719,906	77,273,887	-	-	-

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

	Exposure classes	Exposures before CCF and before CRM (in EUR)		Exposures post CCF and post CRM (in EUR)		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs (in EUR)	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	4,086,069,346	61,727,106	4,163,869,117	30,819,491	146,693,098	3%
2	Regional government or local authorities	103,251,373	48,007,797	103,251,373	26,355,569	26,060,162	20%
3	Public sector entities						
4	Multilateral development banks						
5	International organisations						
6	Institutions	146,232,289	238,125,290	146,232,289	38,317,247	65,866,947	36%
7	Corporates	1,448,788,445	453,052,555	1,371,255,474	45,725,855	1,308,207,999	88%
8	Retail	341,977,082	4,465,367	341,800,076	2,226,761	225,947,274	66%
9	Secured by mortgages on immovable property	66,809,631	2,807,083	66,809,631	1,397,958	23,879,819	35%
10	Exposures in default	15,589,835	75,121	15,323,035	37,561	17,184,354	110%
11	Exposures associated with particularly high risk						
12	Covered bonds	203,222,745	-	203,222,745	-	20,322,274	10%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	380,110,899	-	380,287,905	-	192,886,386	51%
17	<b>TOTAL</b>	<b>6,792,051,645</b>	<b>808,260,319</b>	<b>6,792,051,645</b>	<b>144,880,441</b>	<b>2,027,048,313</b>	<b>29%</b>

EU CR5 – standardised approach

in EUR		Risk weight														Total	Of which unrated	
Exposure classes		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Others
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Central governments or central banks	4,035,940,477									37,385,333	77,532,971	43,829,826				4,194,688,608	2,961,647,377
2	Regional government or local authorities					129,144,363		462,579									129,606,942	129,606,942
3	Public sector entities																	
4	Multilateral development banks																	
5	International organisations																	
6	Institutions					89,016,973		94,938,022			594,542						184,549,536	9,117,085
7	Corporates					59,544,632		419,862			1,354,127,435	2,889,400					1,416,981,329	1,270,918,951
8	Retail exposures									344,026,836							344,026,836	344,026,836
9	Exposures secured by mortgages on immovable property						68,159,840	47,748									68,207,589	68,207,589
10	Exposures in default										11,713,080	3,647,516					15,360,595	15,360,595
11	Exposures associated with particularly high risk																	
12	Covered bonds				203,222,745												203,222,745	
13	Exposures to institutions and corporates with a short-term credit assessment																	
14	Units or shares in collective investment undertakings																	
15	Equity exposures																	
16	Other items	182,442,002				5,978,138				177,007	191,690,759						380,287,905	380,287,905
17	<b>TOTAL</b>	<b>4,218,382,479</b>			<b>203,222,745</b>	<b>283,684,106</b>	<b>68,159,840</b>	<b>95,868,211</b>		<b>344,203,843</b>	<b>1,595,511,149</b>	<b>84,069,887</b>	<b>43,829,826</b>				<b>6,936,932,085</b>	<b>5,179,173,280</b>

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 to < 0,10	118,968,006	249,511,469	78	247,403,888	0	8	35	1,573	55,279,831	22%	38,129	26,829
CORPORATE - OTHERS	0,10 to < 0,15	440,372,596	956,826,522	87	930,983,232	0	30	36	924	255,630,092	27%	389,920	121,282
CORPORATE - OTHERS	0,15 to < 0,25	548,850,320	345,558,848	89	644,371,249	0	24	36	876	231,589,109	36%	457,996	356,085
CORPORATE - OTHERS	0,25 to < 0,50	453,897,579	275,935,426	88	612,597,891	0	22	35	1,019	296,079,809	48%	684,070	486,276
CORPORATE - OTHERS	0,50 to < 0,75	199,478,692	122,921,526	75	253,132,731	1	19	35	622	126,843,248	50%	446,618	159,306
CORPORATE - OTHERS	0,75 to < 1,75	268,984,635	229,411,043	70	412,728,651	1	44	37	546	289,703,306	70%	1,549,905	597,994
CORPORATE - OTHERS	1,75 to < 2,5	328,293,406	143,685,633	90	449,246,180	2	12	34	756	391,353,811	87%	2,993,845	2,510,466
CORPORATE - OTHERS	2,5 to < 5	48,576,572	32,535,864	76	65,673,883	3	22	37	375	65,359,728	100%	749,839	201,376
CORPORATE - OTHERS	5 to < 10	15,258,367	-	-	15,258,367	8	1	37	386	21,248,281	139%	438,401	280,716
CORPORATE - OTHERS	10 to < 20	134,402,407	-	-	134,402,407	19	3	32	1,035	240,973,694	179%	8,200,020	17,388,110
CORPORATE - OTHERS	100,00	14	-	-	14	100	1	78	365	-	0%	11	11
Subtotal		2,557,082,594	2,356,386,331	84	3,765,798,493	1	186	35	884	1,974,060,910	52%	15,948,756	22,128,454
CORPORATE - SME	0,00 to < 0,10	2,057,721	3,326,272	75	4,552,425	0	16	43	370	419,639	9%	1,373	522
CORPORATE - SME	0,10 to < 0,15	26,488,441	32,913,444	75	51,173,524	0	76	40	595	7,531,457	15%	20,567	5,264
CORPORATE - SME	0,15 to < 0,25	106,059,442	105,778,250	75	185,393,130	0	319	40	550	42,410,907	23%	155,969	24,172
CORPORATE - SME	0,25 to < 0,50	121,350,957	77,417,610	75	179,414,165	0	247	39	600	56,304,113	31%	242,046	46,368
CORPORATE - SME	0,50 to < 0,75	175,544,224	77,286,385	75	233,509,014	1	282	38	864	110,920,624	48%	478,268	103,522
CORPORATE - SME	0,75 to < 1,75	330,589,433	95,101,454	75	401,891,179	1	497	38	713	207,665,962	52%	1,534,094	417,116
CORPORATE - SME	1,75 to < 2,5	183,862,394	28,150,073	75	204,974,949	2	232	38	826	145,783,073	71%	1,465,344	334,545
CORPORATE - SME	2,5 to < 5	345,619,681	44,356,420	75	378,886,996	3	522	37	642	301,489,733	80%	4,862,168	1,111,318
CORPORATE - SME	5 to < 10	114,771,807	8,060,924	75	120,817,500	7	165	37	719	117,487,130	97%	3,004,037	802,388
CORPORATE - SME	10 to < 20	145,467,135	8,750,460	75	152,029,980	12	185	37	882	192,433,681	127%	7,085,730	3,548,036
CORPORATE - SME	20 to < 30	63,618,806	3,044,884	75	65,902,469	27	190	37	741	106,061,143	161%	6,664,624	3,257,555
CORPORATE - SME	100,00	52,476,453	4,636,290	75	55,953,671	100	101	74	395	163,371,596	292%	32,613,814	32,780,894
Subtotal		1,667,906,494	488,822,467	75	2,034,499,002	6	2,832	39	705	1,451,879,058	71%	58,128,034	42,431,699
RETAIL - QRRE	0,00 to < 0,10	10,220,488	37,088,078	42	20,393,649	0	17,603	49		537,054	3%	8,140	5,630
RETAIL - QRRE	0,10 to < 0,15	12,152,244	49,144,860	43	23,530,686	0	24,313	49		883,725	4%	14,406	10,560
RETAIL - QRRE	0,15 to < 0,50	14,767,348	41,301,869	51	24,514,208	0	24,877	49		2,021,909	8%	39,328	58,430
RETAIL - QRRE	0,50 to < 0,75	6,740,110	8,983,555	61	9,225,918	1	7,748	50		1,287,698	14%	28,462	62,011
RETAIL - QRRE	0,75 to < 1,75	6,271,202	4,300,965	70	7,703,777	1	5,179	50		1,916,133	25%	50,367	119,012
RETAIL - QRRE	2,5 to < 5	5,436,576	2,068,161	73	6,265,363	3	3,976	50		3,133,296	50%	109,073	199,774
RETAIL - QRRE	5 to < 10	1,354,175	304,552	81	1,509,958	7	988	50		1,173,986	78%	50,315	83,351
RETAIL - QRRE	10 to < 20	1,760,952	290,497	84	1,938,070	14	1,127	51		2,300,098	119%	139,337	235,314
RETAIL - QRRE	30,00 to < 100,00	955,598	115,264	93	1,042,265	44	567	52		1,656,528	159%	239,941	334,112
RETAIL - QRRE	100,00	10,626,903	1,041,711	57	10,627,584	100	8,136	73		13,303,738	125%	6,674,426	9,766,674
Subtotal		70,285,595	144,639,512	48	106,751,478	11	94,514	52		28,214,163	26%	7,353,796	10,874,867
RETAIL_OTHER - NON SME	0,00 to < 0,10	42,012,574	16,606,545	44	47,881,759	0	14,907	56		6,060,600	13%	21,843	21,139
RETAIL_OTHER - NON SME	0,10 to < 0,15	174,631,140	23,708,719	60	183,846,462	0	32,734	59		33,322,345	18%	134,738	145,834
RETAIL_OTHER - NON SME	0,15 to < 0,50	247,423,590	66,930,625	64	270,528,888	0	78,453	57		93,676,516	35%	530,724	549,089
RETAIL_OTHER - NON SME	0,50 to < 0,75	211,678,058	20,966,755	50	215,585,268	1	53,416	60		110,852,983	51%	799,687	1,245,176
RETAIL_OTHER - NON SME	0,75 to < 1,75	172,655,154	12,054,304	64	174,824,291	1	50,702	61		127,456,414	73%	1,388,553	2,243,592
RETAIL_OTHER - NON SME	2,5 to < 5	140,623,055	4,742,363	59	142,649,070	3	38,486	62		130,888,371	92%	3,015,473	4,305,458
RETAIL_OTHER - NON SME	5 to < 10	38,094,130	271,896	88	38,304,026	7	9,734	63		39,105,649	102%	1,600,232	2,328,098
RETAIL_OTHER - NON SME	10 to < 20	58,460,611	242,560	91	58,678,199	14	13,796	62		74,336,692	127%	5,217,330	8,542,618
RETAIL_OTHER - NON SME	30,00 to < 100,00	34,457,544	261,617	99	34,746,515	46	12,467	66		60,273,915	173%	10,589,236	13,641,007
RETAIL_OTHER - NON SME	100,00	120,511,683	1,712,972	35	120,527,340	100	35,623	80		172,686,755	143%	82,238,419	100,061,856
Subtotal		1,240,547,540	147,498,356	60	1,287,571,819	12	340,318	62		848,660,240	66%	105,536,235	133,083,866
RETAIL_OTHER - SME	0,15 to < 0,25	9,088,258	10,792,483	75	17,182,620	0	832	59		3,393,994	20%	19,476	4,739
RETAIL_OTHER - SME	0,25 to < 0,50	7,900,327	9,015,673	75	14,662,082	0	468	60		4,368,528	30%	30,827	8,753
RETAIL_OTHER - SME	0,50 to < 0,75	12,568,196	12,812,424	75	22,177,514	1	642	62		8,782,303	40%	73,801	24,065
RETAIL_OTHER - SME	0,75 to < 1,75	38,682,495	20,573,757	75	54,112,813	1	1,416	59		28,323,259	52%	346,492	147,543
RETAIL_OTHER - SME	1,75 to < 2,5	42,155,112	12,109,416	75	51,237,174	2	1,242	54		29,602,959	58%	521,538	447,622
RETAIL_OTHER - SME	2,5 to < 5	114,690,721	11,769,902	75	123,518,148	4	3,171	48		72,265,726	59%	2,156,900	2,252,348
RETAIL_OTHER - SME	5 to < 10	34,646,003	5,078,341	75	38,454,760	7	687	49		24,534,675	64%	1,262,080	1,850,397
RETAIL_OTHER - SME	10 to < 20	26,287,467	1,471,939	75	27,391,422	12	529	46		19,876,387	73%	1,509,280	2,944,584
RETAIL_OTHER - SME	20 to < 30	5,011,217	345,780	75	5,270,553	27	5,526	55		6,252,655	119%	788,096	1,467,900
RETAIL_OTHER - SME	100,00	15,008,543	687,092	75	15,523,862	100	2,185	62		9,483,849	61%	10,158,935	10,303,641
Subtotal		306,038,338	84,656,807	75	369,530,947	8	16,698	53		206,884,336	56%	16,867,427	19,451,592

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
RETAIL_SEC_IMOV - NON_SME	0,00 to < 0,10	1,917,115,001	104,360,171	100	2,021,475,172	0	24,961	32		137,982,751	7%	522,814	606,902
RETAIL_SEC_IMOV - NON_SME	0,10 to < 0,15	5,506,436,790	288,774,703	100	5,795,211,493	0	71,482	31		508,429,198	9%	2,102,994	3,111,369
RETAIL_SEC_IMOV - NON_SME	0,25 to < 0,50	628,502,926	54,842,445	100	683,345,371	0	8,768	31		124,836,520	18%	662,335	1,282,193
RETAIL_SEC_IMOV - NON_SME	0,50 to < 0,75	453,711,704	49,832,331	100	503,544,035	1	6,019	32		151,899,381	30%	979,172	4,209,356
RETAIL_SEC_IMOV - NON_SME	0,75 to < 1,75	128,024,236	17,584,825	100	145,609,061	1	1,831	31		70,352,947	48%	580,412	3,024,838
RETAIL_SEC_IMOV - NON_SME	2,5 to < 5	118,674,539	20,201,289	100	138,875,827	3	1,901	30		113,088,314	81%	1,327,302	8,074,680
RETAIL_SEC_IMOV - NON_SME	5 to < 10	21,498,507	3,359,380	100	24,857,887	7	374	30		29,676,542	119%	489,158	2,209,533
RETAIL_SEC_IMOV - NON_SME	10 to < 20	36,026,291	3,386,150	100	39,412,441	13	572	29		60,150,178	153%	1,478,507	5,437,085
RETAIL_SEC_IMOV - NON_SME	30,00 to < 100,00	17,508,265	215,338	100	17,723,603	41	294	31		30,245,907	171%	2,338,467	4,084,702
RETAIL_SEC_IMOV - NON_SME	100,00	67,868,286	2,135,210	100	70,003,496	100	1,598	55		81,545,395	116%	31,773,991	24,275,380
Subtotal		8,895,366,545	544,691,841	100	9,440,058,386	1	117,800	31		1,308,207,132	14%	42,255,152	56,316,040
RETAIL_SEC_IMOV - SME	0,15 to < 0,25	720,682	-	-	720,682	0	17	37		86,205	12%	507	278
RETAIL_SEC_IMOV - SME	0,25 to < 0,50	865,165	-	-	865,165	0	18	37		168,807	20%	1,134	747
RETAIL_SEC_IMOV - SME	0,50 to < 0,75	1,302,540	-	-	1,302,540	1	21	37		336,375	26%	2,633	1,605
RETAIL_SEC_IMOV - SME	0,75 to < 1,75	2,350,560	-	-	2,350,560	1	56	37		995,244	42%	9,726	7,663
RETAIL_SEC_IMOV - SME	1,75 to < 2,5	2,106,157	-	-	2,106,157	2	43	37		1,298,105	62%	14,982	18,505
RETAIL_SEC_IMOV - SME	2,5 to < 5	7,223,941	-	-	7,223,941	3	137	37		6,166,500	85%	93,843	180,538
RETAIL_SEC_IMOV - SME	5 to < 10	863,918	-	-	863,918	7	22	37		1,031,218	119%	21,510	50,682
RETAIL_SEC_IMOV - SME	10 to < 20	582,544	-	-	582,544	13	14	37		912,743	157%	29,005	78,055
RETAIL_SEC_IMOV - SME	20 to < 30	414,972	-	-	414,972	27	7	37		779,727	188%	42,166	123,244
RETAIL_SEC_IMOV - SME	100,00	765,272	-	-	765,272	100	13	64		12,519	2%	615,226	615,226
Subtotal		17,195,752	-	-	17,195,752	8	348	39		11,787,442	69%	830,733	1,076,546
<b>Total (all exposures classes)</b>		<b>14,754,422,858</b>	<b>3,766,695,314</b>	<b>85</b>	<b>17,021,405,877</b>		<b>471,768</b>		<b>280</b>	<b>5,829,693,281</b>	<b>34%</b>	<b>246,920,131</b>	<b>285,363,063</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 to < 0,10	12,483,639	116,948,647	75	75,719,670	0	1	45	913	16,435,035	22%	17,037	2,802
CORPORATE - OTHERS	0,10 to < 0,15	1	75,065,000	100	65,001	0	4	45	913	21,290	33%	29	2,460
CORPORATE - OTHERS	0,15 to < 0,25	-	30,000,000	100	30,000,000	0	1	45	913	12,400,533	41%	20,250	17,427
CORPORATE - OTHERS	0,50 to < 0,75	19,030,372	20,365,991	95	36,328,863	1	4	45	913	28,914,448	80%	88,279	18,714
CORPORATE - OTHERS	0,75 to < 1,75	47,150,615	111,383,855	78	116,035,090	1	25	45	913	117,289,057	101%	521,472	280,887
CORPORATE - OTHERS	1,75 to < 2,5	143,817,963	9,879,727	72	146,841,377	2	8	45	913	183,601,610	125%	1,255,494	3,320,399
CORPORATE - OTHERS	2,5 to < 5	2,332,847	83,526,680	76	24,419,360	3	12	45	913	35,707,795	146%	370,085	535,192
CORPORATE - OTHERS	100,00	237,262	-	-	237,262	100	1	45	913	-	0%	-	172,556
Subtotal		225,052,699	447,169,899	81	429,646,621	1	56	45	913	394,369,768	92%	2,272,646	4,350,439
CORPORATE - SME	0,10 to < 0,15	-	15,620,259	66	9,925,247	0	14	45	913	2,288,246	23%	4,466	2,793
CORPORATE - SME	0,15 to < 0,25	0	40,320,845	74	24,129,122	0	74	45	913	8,340,916	35%	22,247	5,980
CORPORATE - SME	0,25 to < 0,50	1,123,804	113,392,205	65	25,688,848	0	73	45	913	10,419,854	41%	40,460	19,720
CORPORATE - SME	0,50 to < 0,75	3,003,726	113,165,982	58	45,095,066	1	73	45	913	26,139,477	58%	109,581	21,169
CORPORATE - SME	0,75 to < 1,75	0	101,700,358	68	48,016,184	1	141	45	913	31,963,373	67%	224,423	105,117
CORPORATE - SME	1,75 to < 2,5	3,706,354	31,972,588	68	23,330,239	2	53	45	913	20,447,200	88%	199,474	48,369
CORPORATE - SME	2,5 to < 5	4,474,187	108,667,162	71	66,298,626	3	114	45	913	79,045,091	119%	941,342	374,399
CORPORATE - SME	5 to < 10	0	14,142,036	61	7,974,661	7	29	45	913	8,616,097	108%	238,642	84,913
CORPORATE - SME	10 to < 20	0	12,157,574	77	8,345,839	13	36	45	913	12,591,038	151%	500,185	247,742
CORPORATE - SME	20 to < 30	105	6,784,389	73	3,484,546	27	26	45	913	6,555,298	188%	425,568	542,791
CORPORATE - SME	100,00	234	9,786,219	61	4,157,410	100	16	45	913	-	0%	1,882,879	3,583,455
Subtotal		12,308,411	567,709,616	67	266,445,787	4	649	45	913	206,406,589	77%	4,589,266	5,036,448
CORPORATE - SPECIAL LENDING	Default	4,883,814	116,091	75	4,970,883		3		913	-	0%	2,485,441	4,052,584
CORPORATE - SPECIAL LENDING	Good	283,324,934	92,552,314	75	352,739,169		65		913	317,465,252	90%	2,821,913	4,335,429
CORPORATE - SPECIAL LENDING	Satisfactory	281,197,046	25,675,223	75	299,824,503		169		913	344,798,178	115%	8,395,086	13,175,073
CORPORATE - SPECIAL LENDING	Strong	301,183,056	102,208,092	76	373,416,238		50		913	261,391,367	70%	1,493,665	2,023,397
CORPORATE - SPECIAL LENDING	Weak	39,376,580	36,210	75	39,403,737		8		913	98,509,344	250%	3,152,299	6,440,004
Medzisúčet		909,965,429	220,587,930	75	1,070,354,530		295		913	1,022,164,140	95%	18,348,405	30,026,487
<b>Total</b>		<b>1,147,326,539</b>	<b>1,235,467,446</b>	<b>74</b>	<b>1,766,446,938</b>		<b>1,000</b>		<b>913</b>	<b>1,622,940,497</b>	<b>92%</b>	<b>25,210,317</b>	<b>39,413,373</b>

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

in EUR		Exposure value as defined in Article 166	Total exposure value for	Percentage of total exposure	Percentage of total exposure	Percentage of total
		CRR for exposures subject to IRB	exposures subject to the	value subject to the	value subject to IRB	exposure value subject to a
		approach	Standardised approach and	permanent partial use of the	Approach (%)	roll-out plan (%)
		a	to the IRB approach	SA (%)	d	e
1	Central governments or central banks	-	3,745,004,445	1.0000	0.0000	0.0000
1.1	<i>Of which Regional governments or local authorities</i>					
1.2	<i>Of which Public sector entities</i>					
2	Institutions	-	536,243,390	0.0000	1.0000	0.0000
3	Corporates	7,566,744,433	8,519,054,370	0.0180	0.1629	0.8191
3.1	<i>Of which Corporates - Specialised lending, excluding slotting approach</i>					
3.2	<i>Of which Corporates - Specialised lending under slotting approach</i>		892,197,426	0.0000	0.0000	1.0000
4	Retail	11,221,108,381	11,173,640,919	0.0035	0.0342	0.9624
4.1	<i>of which Retail – Secured by real estate SMEs</i>		84,250,376	0.0000	0.8087	0.1913
4.2	<i>of which Retail – Secured by real estate non-SMEs</i>		9,112,848,194	0.0000	0.0000	1.0000
4.3	<i>of which Retail – Qualifying revolving</i>		130,650,453	0.0000	0.0000	1.0000
4.4	<i>of which Retail – Other SMEs</i>		598,013,613	0.0648	0.4107	0.5245
4.5	<i>of which Retail – Other non-SMEs</i>		1,247,878,281	0.0000	0.0543	0.9457
5	Equity	6,017,211	6,017,211	0.0000	0.0000	1.0000
6	Other non-credit obligation assets	-	380,110,899	1.0000	0.0000	0.0000
7	<b>Total</b>	<b>18,793,870,026</b>	<b>24,360,071,234</b>	<b>0.1772</b>	<b>0.0946</b>	<b>0.7281</b>

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>		
2	Central governments and central banks		
3	Institutions		
4	Corporates	1,622,940,497	1,622,940,497
4.1	<i>of which Corporates - SMEs</i>	206,406,589	206,406,589
4.2	<i>of which Corporates - Specialised lending</i>	1,022,164,140	1,022,164,140
5	<b>Exposures under A-IRB</b>		
6	Central governments and central banks		
7	Institutions		
8	Corporates	3,425,939,968	3,425,939,968
8.1	<i>of which Corporates - SMEs</i>	1,451,879,058	1,451,879,058
8.2	<i>of which Corporates - Specialised lending</i>		
9	Retail	2,403,753,313	2,403,753,313
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	11,787,442	11,787,442
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	1,308,207,132	1,308,207,132
9.3	<i>of which Retail – Qualifying revolving</i>	28,214,163	28,214,163
9.4	<i>of which Retail – SMEs - Other</i>	206,884,336	206,884,336
9.5	<i>of which Retail – Non-SMEs- Other</i>	848,660,240	848,660,240
10	<b>TOTAL (including F-IRB exposures and A-IRB exposures)</b>	<b>7,452,633,777</b>	<b>7,452,633,777</b>



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		
		Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks													
2	Institutions													
3	Corporates	5,800,297,496	1,538,733	332,098,743	331,976,861	-	121,882	-	-	-	-	-	-	3,425,939,968
3.1	Of which Corporates – SMEs	2,034,499,002	1,538,733	305,146,724	305,024,842	-	121,882	-	-	-	-	-	-	1,451,879,058
3.2	Of which Corporates – Specialised lending													
3.3	Of which Corporates – Other	3,765,798,493	-	26,952,019	26,952,019	-	-	-	-	-	-	-	-	1,974,060,910
4	Retail	11,221,108,381	192,625	9,482,226,697	9,381,314,302	-	100,912,395	-	-	-	-	-	-	2,403,753,313
4.1	Of which Retail – Immovable property SMEs	17,195,752	-	17,183,426	17,006,626	-	176,800	-	-	-	-	-	-	11,787,442
4.2	Of which Retail – Immovable property non-SMEs	9,440,058,386	-	9,418,331,516	9,317,595,921	-	100,735,595	-	-	-	-	-	-	1,308,207,132
4.3	Of which Retail – Qualifying revolving	106,751,478	-	-	-	-	-	-	-	-	-	-	-	28,214,163
4.4	Of which Retail – Other SMEs	369,530,947	192,625	31,927,707	31,927,707	-	-	-	-	-	-	-	-	206,884,336
4.5	Of which Retail – Other non-SMEs	1,287,571,819	-	14,784,048	14,784,048	-	-	-	-	-	-	-	-	848,660,240
5	Total	17,021,405,877	1,731,358	9,814,325,439	9,713,291,163	-	101,034,277	-	-	-	-	-	-	5,829,693,281

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of		
		Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)			Part of exposures covered by Credit Derivatives (%)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks													
2	Institutions													
3	Corporates	1,766,446,938	-	-	-	-	-	-	-	-	-	-	-	1,622,940,497
3.1	Of which Corporates – SMEs	266,445,787	-	-	-	-	-	-	-	-	-	-	-	206,406,589
3.2	Of which Corporates – Specialised lending	1,070,354,530	-	-	-	-	-	-	-	-	-	-	-	1,022,164,140
3.3	Of which Corporates – Other	429,646,621	-	-	-	-	-	-	-	-	-	-	-	394,369,768
4	Total	1,766,446,938	-	-	-	-	-	-	-	-	-	-	-	1,622,940,497

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

		<b>Risk weighted exposure amount (in EUR)</b>
		a
<b>1</b>	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	6,141,211,594
2	Asset size (+/-)	(37,208,463)
3	Asset quality (+/-)	50,555,731
4	Model updates (+/-)	1,312,140,471
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(11,038,619)
8	Other (+/-)	11,982,744
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>7,467,643,459</b>

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

A-IRB

Exposure class	PD range	Number of obligors at the end of previous year		Observed average default rate (%)	Exposures weighted average PD (%)	Average PD (%)	Average historical annual default rate (%)
			Of which number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
	0.00 to <0.15	391,306	408	0.0010	0.0007	0.0006	0.0015
	0.00 to <0.10	310,266	299	0.0010	0.0005	0.0004	0.0013
	0.10 to <0.15	81,040	109	0.0013	0.0013	0.0014	0.0026
	0.15 to <0.25	3,095	5	0.0016	0.0020	0.0020	0.0014
	0.25 to <0.50	38,454	120	0.0031	0.0031	0.0030	0.0063
	0.50 to <0.75	16,621	73	0.0044	0.0052	0.0054	0.0089
	0.75 to <2.50	22,245	231	0.0104	0.0132	0.0125	0.0131
	0.75 to <1.75	18,644	182	0.0098	0.0105	0.0113	0.0136
	1.75 to <2.5	3,601	49	0.0136	0.0191	0.0190	0.0110
	2.50 to <10.00	16,684	420	0.0252	0.0416	0.0437	0.0402
	2.5 to <5	11,512	205	0.0178	0.0345	0.0324	0.0268
	5 to <10	5,172	215	0.0416	0.0675	0.0689	0.0665
	10.00 to <100.00	10,037	1,572	0.1566	0.2037	0.2712	0.2442
	10 to <20	1,173	158	0.1347	0.1207	0.1235	0.1370
	20 to <30	5,640	668	0.1184	0.2714	0.2714	0.1276
	30.00 to <100.00	3,224	746	0.2314	0.3246	0.3246	0.3858
	100.00 (Default)	11,360	11,360	1.0000	1.0000	1.0000	1.0000

F-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 (%)
			Of which number of obligors which defaulted in the year				
a	b	c	d	e	f	g	h
	0.00 to <0.15	55	-	0.0000	0.0007	0.0010	0.0056
	0.00 to <0.10	6	-	0.0000	0.0005	0.0006	0.0000
	0.10 to <0.15	49	-	0.0000	0.0010	0.0010	0.0057
	0.15 to <0.25	203	-	0.0000	0.0018	0.0018	0.0217
	0.25 to <0.50	294	-	0.0000	0.0035	0.0035	0.0000
	0.50 to <0.75	297	-	0.0000	0.0054	0.0054	0.0000
	0.75 to <2.50	1,052	29	0.0276	0.0157	0.0127	0.0243
	0.75 to <1.75	769	27	0.0351	0.0097	0.0104	0.0332
	1.75 to <2.5	283	2	0.0071	0.0190	0.0190	0.0019
	2.50 to <10.00	474	13	0.0274	0.0359	0.0378	0.0105
	2.5 to <5	407	13	0.0319	0.0319	0.0330	0.0100
	5 to <10	67	-	0.0000	0.0665	0.0665	0.0104
	10.00 to <100.00	116	-	0.0000	0.1423	0.1711	0.1743
	10 to <20	78	-	0.0000	0.1174	0.1222	0.1841
	20 to <30	38	-	0.0000	0.2714	0.2714	0.1665
	30.00 to <100.00	-	-	0.0000	0.0000	0.0000	0.0000
	100.00 (Default)	96	96	1.0000	1.0000	1.0000	1.0000

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

Template EU CR10.1 in EUR

Specialised lending : Project finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50 %			
	Equal to or more than 2.5 years	180,473,838	2,854,198	70 %	183,328,036	128,267,641	732,958
Category 2	Less than 2.5 years			70 %			
	Equal to or more than 2.5 years	195,862,361	10,779,806	90 %	206,642,167	183,552,494	1,631,578
Category 3	Less than 2.5 years			115 %			
	Equal to or more than 2.5 years	271,216,308	14,507,367	115 %	285,723,676	323,688,055	7,881,101
Category 4	Less than 2.5 years			250 %			
	Equal to or more than 2.5 years	39,376,580	36,210	250 %	39,412,790	98,509,344	3,152,299
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	1,498,728	116,091	-	1,614,819	-	792,898
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	688,427,815	28,293,672		716,721,488	734,017,533	14,190,833

Template EU CR10.2 in EUR

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years	120,709,217	99,353,894	70%	220,063,111	133,123,726	760,707
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	87,462,573	81,772,507	90%	169,235,080	133,912,758	1,190,336
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	9,980,737	11,167,856	115%	21,148,593	21,110,124	513,986
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	3,385,086		-	3,385,086	-	1,692,543
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	909,965,429	220,587,930		1,130,553,359	1,022,164,140	18,348,405

Template EU CR10.3 in EUR

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

Template EU CR10.4 in EUR

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

Template EU CR10.5 in EUR

Equity exposures under the simple risk-weighted approach						
Categories	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Private equity exposures	4,030,009		190%	4,030,009	7,657,017	612,561
Exchange-traded equity exposures	-		290%	-	-	-
Other equity exposures	1,987,202		370%	1,987,202	7,352,648	588,212
Total	6,017,211			6,017,211	15,009,665	1,200,773



**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)	-	-	-	1,4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-	-	1,4	-	-	-	-
1	SA-CCR (for derivatives)	54,938,788	11,911,763	-	1,4	93,590,771	93,590,771	93,590,771	28,268,306
2	IMM (for derivatives and SFTs)	-	-	-	-	-	-	-	-
2a	<i>Of which securities financing transactions netting sets</i>	-	-	-	-	-	-	-	-
2b	<i>Of which derivatives and long settlement transactions netting sets</i>	-	-	-	-	-	-	-	-
2c	<i>Of which from contractual cross-product netting sets</i>	-	-	-	-	-	-	-	-
3	Financial collateral simple method (for SFTs)	-	-	-	-	-	-	-	-
4	Financial collateral comprehensive method (for SFTs)	-	-	-	-	373,418,830	373,418,830	373,418,830	-
5	VaR for SFTs	-	-	-	-	-	-	-	-
6	<b>Total</b>	-	-	-	-	467,009,601	467,009,601	467,009,601	28,268,306

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

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method	-	-
2	(i) VaR component (including the 3× multiplier)	-	-
3	(ii) stressed VaR component (including the 3× multiplier)	-	-
4	Transactions subject to the Standardised method	12,026,582	3,943,793
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	<b>Total transactions subject to own funds requirements for CVA risk</b>	12,026,582	3,943,793

**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	373,418,830											373,418,830
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions					67,514,414	7,548,532			1,105,352			76,168,298
7	Corporates					2,704,484				668,214			3,372,698
8	Retail								12,912				12,912
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	<b>Total exposure value</b>	373,418,830				70,218,897	7,548,532		12,912	1,773,566			452,972,738

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

Fixed format

Exposure class X =		Corporates - SME without own estimates of LGD or conversion factors							
in EUR		PD scale	a	b	c	d	e	f	g
			Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
1 ... x	Exposure class X								
1	CORPORATE - SME	0.00 to <0.15							
2	CORPORATE - SME	0.00 to <0.10							
3	CORPORATE - SME	0.10 to <0.15							
4	CORPORATE - SME	0.15 to <0.25	240,409	0.00	3	0.45	1	90,345	0.38
5	CORPORATE - SME	0.25 to <0.50	602,566	0.00	4	0.45	2	240,803	0.40
6	CORPORATE - SME	0.50 to <0.75	147,560	0.01	1	0.45	1	68,557	0.46
7	CORPORATE - SME	0.75 to <2.5	173,379	0.01	9	0.45	7	114,671	0.66
8	CORPORATE - SME	0.75 to <1.75	139,211	0.01	8	0.45	8	90,548	0.65
9	CORPORATE - SME	1.75 to <2.5	34,168	0.02	1	0.45	2	24,123	0.71
10	CORPORATE - SME	2.5 to <10	258,939	0.06	5	0.45	2	317,217	1.23
11	CORPORATE - SME	2.5 to <5	57,549	0.03	3	0.45	2	49,063	0.85
12	CORPORATE - SME	5 to <10	201,389	0.07	2	0.45	1	268,154	1.33
13	CORPORATE - SME	10 to <100	9,921	0.10	1	0.45	5	13,906	1.40
14	CORPORATE - SME	10 to <20	9,921	0.10	1	0.45	5	13,906	1.40
15	CORPORATE - SME	20 to <30							
16	CORPORATE - SME	30 to <100							
17	CORPORATE - SME	100 (default)	483	1.00	1	0.45	1	-	0.00
18	<b>Total</b>		1,433,257	0.02	24	0.45	2	845,499	0.59

Exposure class X =		Corporates - Other with own estimates of LGD or conversion factors							
in EUR		PD scale	a Exposure value	b Exposure weighted average PD (%)	c Number of obligors	d Exposure weighted average LGD (%)	e Exposure weighted average maturity (years)	f RWEA	g Density of risk weighted exposure amounts
1 ... x	trieda expozícií X								
1	CORPORATE - Other with own estimates	0.00 to <0.15							
2	CORPORATE - Other with own estimates	0.00 to <0.10							
3	CORPORATE - Other with own estimates	0.10 to <0.15							
4	CORPORATE - Other with own estimates	0.15 to <0.25	9,111,921	0.00	5	0.37	4	4,541,532	0.50
5	CORPORATE - Other with own estimates	0.25 to <0.50	36,279	0.00	1	0.37	1	12,924	0.36
6	CORPORATE - Other with own estimates	0.50 to <0.75	906,731	0.01	3	0.37	3	602,429	0.66
7	CORPORATE - Other with own estimates	0.75 to <2.5	1,195,226	0.02	4	0.37	2	999,988	0.84
8	CORPORATE - Other with own estimates	0.75 to <1.75	33,930	0.01	3	0.37	3	27,204	0.80
9	CORPORATE - Other with own estimates	1.75 to <2.5	1,161,295	0.02	1	0.37	1	972,784	0.84
10	CORPORATE - Other with own estimates	2.5 to <10							
11	CORPORATE - Other with own estimates	2.5 to <5							
12	CORPORATE - Other with own estimates	5 to <10							
13	CORPORATE - Other with own estimates	10 to <100							
14	CORPORATE - Other with own estimates	10 to <20							
15	CORPORATE - Other with own estimates	20 to <30							
16	CORPORATE - Other with own estimates	30 to <100							
17	CORPORATE - Other with own estimates	100 (default)							
18	<b>Total</b>		11,250,157	0.00	13	0.37	4	6,156,873	0.55

Exposure class X =		Corporates - Other without own estimates of LGD or conversion factors							
		a	b	c	d	e	f	g	
	in EUR	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
1 ... x	trieda expozícií X								
1	CORPORATE - Other without own estimates	0.00 to <0.15							
2	CORPORATE - Other without own estimates	0.00 to <0.10							
3	CORPORATE - Other without own estimates	0.10 to <0.15							
4	CORPORATE - Other without own estimates	0.15 to <0.25							
5	CORPORATE - Other without own estimates	0.25 to <0.50							
6	CORPORATE - Other without own estimates	0.50 to <0.75							
7	CORPORATE - Other without own estimates	0.75 to <2.5	399,788	0.02	4	0.45	3	493,595	1.23
8	CORPORATE - Other without own estimates	0.75 to <1.75	20,683	0.01	2	0.45	5	19,586	0.95
9	CORPORATE - Other without own estimates	1.75 to <2.5	379,105	0.02	2	0.45	3	474,010	1.25
10	CORPORATE - Other without own estimates	2.5 to <10	384,645	0.03	1	0.45	2	540,561	1.41
11	CORPORATE - Other without own estimates	2.5 to <5	384,645	0.03	1	0.45	2	540,561	1.41
12	CORPORATE - Other without own estimates	5 to <10							
13	CORPORATE - Other without own estimates	10 to <100							
14	CORPORATE - Other without own estimates	10 to <20							
15	CORPORATE - Other without own estimates	20 to <30							
16	CORPORATE - Other without own estimates	30 to <100							
17	CORPORATE - Other without own estimates	100 (default)							
18	<b>Total</b>		784,433	0.02	5	0.45	2	1,034,156	1.32

## 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			
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
Collateral type	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1	Cash – domestic currency	-	2,360,000	-	4,820,379	-	-	-	-
2	Cash – other currencies	-	-	-	6,241	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	<b>Total</b>	-	<b>2,360,000</b>	-	<b>4,826,620</b>	-	-	-	-

**EU CCR8 – Exposures to CCPs**

Fixed format

in EUR		a	b
		Exposure value	RWEA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		21,469,303
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	67,514,414	13,502,883
3	(i) OTC derivatives	67,514,414	13,502,883
4	(ii) Exchange-traded derivatives	-	-
5	(iii) SFTs	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin		
8	Non-segregated initial margin	39,832,099	7,966,420
9	Prefunded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Prefunded default fund contributions	-	-
20	Unfunded default fund contributions	-	-



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

		a	
		RWEAs (in EUR)	
	<b>Outright products</b>		
1	Interest rate risk (general and specific)	-	- For this kind of risk we are using internal model.
2	Equity risk (general and specific)	-	- No position
3	Foreign exchange risk	-	- For this kind of risk we are using internal model.
4	Commodity risk	995,807	
	<b>Options</b>		
5	Simplified approach	-	
6	Delta-plus approach	-	
7	Scenario approach	-	
8	Securitisation (specific risk)	-	- Not applicable
9	<b>Total</b>	<b>995,807</b>	

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

in EUR		a	b	
		RWEAs	Own funds requirements	
<b>1</b>	<b>VaR (higher of values a and b)</b>	18,684,888	1,494,791	
a)	Previous day's VaR (VaRt-1)		487,645	
b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		1,494,791	
<b>2</b>	<b>SVaR (higher of values a and b)</b>	37,563,150	3,005,052	
a)	Latest available SVaR (SVaRt-1))		1,017,011	
b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		3,005,052	
<b>3</b>	<b>IRC (higher of values a and b)</b>	-	-	Not applicable
a)	Most recent IRC measure			Not applicable
b)	12 weeks average IRC measure			Not applicable
<b>4</b>	<b>Comprehensive risk measure (higher of values a, b and c)</b>	-	-	Not applicable
a)	Most recent risk measure of comprehensive risk measure			Not applicable
b)	12 weeks average of comprehensive risk measure			Not applicable
c)	Comprehensive risk measure - Floor			Not applicable
<b>5</b>	<b>Other</b>	-	-	
<b>6</b>	<b>Total</b>	56,248,038	4,499,843	

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

		a	b	c	d	e	f	g
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
in EUR								
<b>1</b>	<b>RWEAs at previous period end</b>	53,578,480	56,612,022				110,190,503	8,815,240
1a	Regulatory adjustment	41,133,574	44,398,360				85,531,934	6,842,555
1b	RWEAs at the previous quarter-end (end of the day)	12,444,907	12,213,663				24,658,569	1,972,686
2	Movement in risk levels	(34,893,593)	(19,048,872)				(53,942,465)	(4,315,397)
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	RWEAs at the end of the disclosure period (end of the day)	6,095,563	12,712,638				18,808,200	1,504,656
8b	Regulatory adjustment	12,589,325	24,850,513				37,439,838	2,995,187
<b>8</b>	<b>RWEAs at the end of the disclosure period</b>	<b>18,684,888</b>	<b>37,563,150</b>				<b>56,248,038</b>	<b>4,499,843</b>

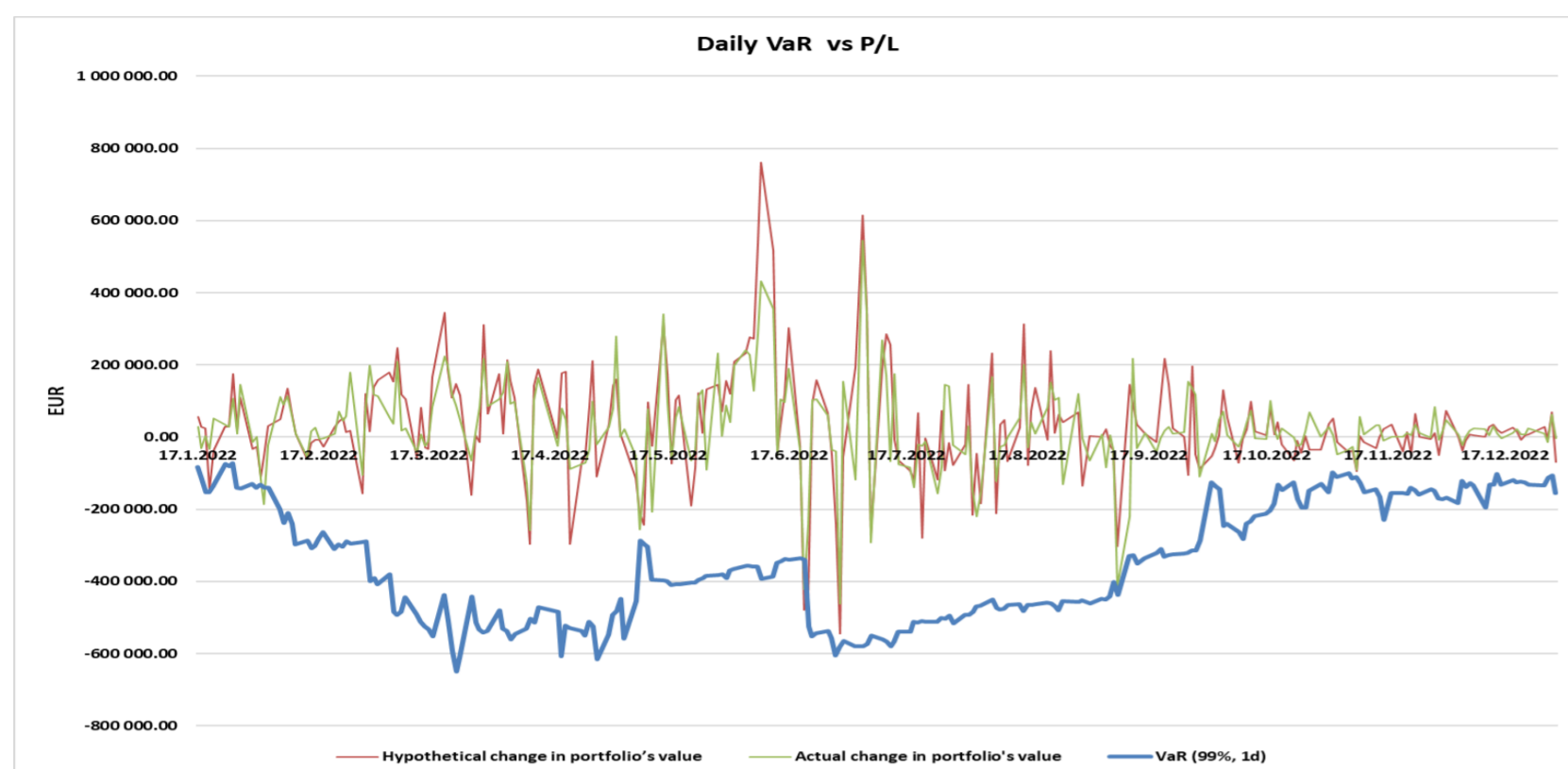
Change of structure and time to maturity of interest rate positions.

## EU MR3 - IMA values for trading portfolios

in EUR

		a
<b>VaR (10 day 99%)</b>		
1	Maximum value	1,834,355
2	Average value	968,282
3	Minimum value	309,973
4	Period end	334,778
<b>SVaR (10 day 99%)</b>		
5	Maximum value	2,186,940
6	Average value	1,262,082
7	Minimum value	566,984
8	Period end	1,006,654
<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	-

EU MR4 - Comparison of VaR estimates with gains/losses



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

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

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

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)	10,815,198.19	27,894,516.03	8,696,959.88	2,370,333.71	29,629,171.38
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches					
3	<u>Subject to TSA:</u>					
4	<u>Subject to ASA:</u>					
5	Banking activities subject to advanced measurement approaches AMA	441,098,372.24	460,034,205.88	515,907,173.36	28,647,771.02	358,097,137.70

**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	8	7	1	15
2		Total fixed remuneration (in EUR)	55,000.04	2,038,996.68	162,687.16	1,435,030.31
3		Of which: cash-based	55,000.04	1,651,565.13	108,238.13	1,362,691.79
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7		Of which: other forms		387,431.55	54,449.03	72,338.52
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	8.00	7.00	1.00	15.00
10		Total variable remuneration (in EUR)	-	1,209,000.00	-	427,200.00
11		Of which: cash-based	-	626,500.00	-	427,200.00
12		Of which: deferred	-	233,000.00	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	260,000.00	-	-
EU-14a		Of which: deferred	-	104,000.00	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	322,500.00	-	-
EU-14y	Of which: deferred	-	129,000.00	-	-	
15	Of which: other forms	-	-	-	-	
16	Of which: deferred	-	-	-	-	
17	Total remuneration (2 + 10)		55,000.04	3,247,996.68	162,687.16	1,862,230.31

**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	-	-	-	-
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	-	1	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount (in EUR)	-	118,750.00	-	-
<b>Severance payments awarded during the financial year</b>					
6	Severance payments awarded during the financial year - Number of identified staff	-	-	-	1
7	Severance payments awarded during the financial year - Total amount (in EUR)	-	-	-	10,000.00
8	Of which paid during the financial year	-	-	-	10,000.00
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	10,000.00
11	Of which highest payment that has been awarded to a single person	-	-	-	10,000.00



EU REM3 - Deferred remuneration

in EUR

		a	b	c	d	e	f	EU – g	EU – h
	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	-	-	-	-	-	-	-	-
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	MB Management function	1,554,353.76	829,153.76	725,200.00	-	-	(64,339.24)	722,960.76	106,193.00
8	Cash-based	432,593.00	106,193.00	326,400.00	-	-	-	-	106,193.00
9	Shares or equivalent ownership interests	671,260.76	392,860.76	278,400.00	-	-	(64,339.24)	392,860.76	-
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	450,500.00	330,100.00	120,400.00	-	-	-	330,100.00	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	151,691.00	73,691.00	78,000.00	-	-	(1,989.00)	67,511.00	6,180.00
14	Cash-based	45,180.00	6,180.00	39,000.00	-	-	-	-	6,180.00
15	Shares or equivalent ownership interests	96,011.00	64,011.00	32,000.00	-	-	(1,989.00)	64,011.00	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	10,500.00	3,500.00	7,000.00	-	-	-	3,500.00	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	319,948.70	142,748.70	177,200.00	-	-	(443.30)	125,856.70	16,892.00
20	Cash-based	105,492.00	16,892.00	88,600.00	-	-	-	-	16,892.00
21	Shares or equivalent ownership interests	14,556.70	4,556.70	10,000.00	-	-	(443.30)	4,556.70	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	199,900.00	121,300.00	78,600.00	-	-	-	121,300.00	-
24	Other forms	-	-	-	-	-	-	-	-
25	Total amount	2,025,993.46	1,045,593.46	980,400.00	-	-	(66,771.54)	916,328.46	129,265.00

**EU REM4 - Remuneration of 1 million EUR or more per year**

	EUR	a Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	-
2	1 500 000 to below 2 000 000	-
3	2 000 000 to below 2 500 000	-
4	2 500 000 to below 3 000 000	-
5	3 000 000 to below 3 500 000	-
6	3 500 000 to below 4 000 000	-
7	4 000 000 to below 4 500 000	-
8	4 500 000 to below 5 000 000	-
9	5 000 000 to below 6 000 000	-
10	6 000 000 to below 7 000 000	-
11	7 000 000 to below 8 000 000	-
x	To be extended as appropriate, if further payment bands are needed.	-

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	8	7	15		2		8	6		31
2	Of which: members of the MB	8	7	15							
3	Of which: other senior management					1					
4	Of which: other identified staff					1		8	6		
5	Total remuneration of identified staff (in EUR)	55,000.04	3,247,996.68	3,302,996.72		357,799.12		1,116,009.23	551,109.12		5,327,914.19
6	Of which: variable remuneration	-	1,209,000.00	1,209,000.00		50,000.00		270,000.00	107,200.00		1,636,200.00
7	Of which: fixed remuneration	55,000.04	2,038,996.68	2,093,996.72		307,799.12		846,009.23	443,909.12		3,691,714.19

**EU AE1 - Encumbered and unencumbered assets**

Data are calculated on median values

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
in EUR		010	030	040	050	060	080	090	100
<b>010</b>	<b>Assets of the disclosing institution</b>	5,561,558,162	1,053,911,557			18,359,270,780	691,273,749		
030	Equity instruments	-	-	-	-	14,234,218	-	14,234,218	-
040	Debt securities	961,609,521	961,609,521	961,609,521	961,609,521	883,093,035	559,203,744	848,878,214	505,663,154
050	of which: covered bonds	276,895,258	276,895,258	276,895,258	276,895,258	-	-	-	-
060	of which: securitisations	-	-	-	-	-	-	-	-
070	of which: issued by general governments	684,714,264	684,714,264	684,714,264	684,714,264	559,266,969	237,901,894	559,203,744	475,803,787
080	of which: issued by financial corporations	276,895,258	276,895,258	276,895,258	276,895,258	220,763,794	29,638,965	209,103,943	30,250,140
090	of which: issued by non-financial corporations	-	-	-	-	143,928,608	-	116,702,403	-
120	Other assets	4,599,948,640	92,302,036			17,050,957,492	133,092,795		

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

Data are calculated on median values

in EUR		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		010	of which notionally eligible EHQLA and HQLA 030	Fair value of collateral received or own debt	
				040	of which EHQLA and HQLA 060
<b>130</b>	<b>Collateral received by the disclosing institution</b>	1,638,452,092	1,578,121,618	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	-	-	-	-
160	Debt securities	1,638,452,092	1,578,121,618	-	-
170	of which: covered bonds	-	-	-	-
180	of which: securitisations	-	-	-	-
190	of which: issued by general governments	1,638,452,092	1,578,121,618	-	-
200	of which: issued by financial corporations	-	-	-	-
210	of which: issued by non-financial corporations	-	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
<b>240</b>	<b>Own debt securities issued other than own covered bonds or securitisations</b>	-	-	-	-
<b>241</b>	<b>Own covered bonds and securitisations issued and not yet pledged</b>	-	-	-	-
<b>250</b>	<b>TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>	1,638,452,092	1,578,121,618	-	-

### EU AE3 - Sources of encumbrance

Data are calculated on median values

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
in EUR		010	030
010	Carrying amount of selected financial liabilities	6,733,606,845	7,296,811,996

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 2022)





**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
<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.

in EUR		a	b	c	d	e	f	g	h	i
		Number of obligors		Of which: legislative moratoria	Of which: expired	Gross carrying amount				
						Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	19 816	866 307 823							
2	Loans and advances subject to moratorium (granted)	18 272	766 641 668	766 641 668	766 641 668	-	-	-	-	-
3	of which: Households		604 581 994	604 581 994	604 581 994	-	-	-	-	-
4	of which: Collateralised by residential immovable property		465 855 564	465 855 564	465 855 564	-	-	-	-	-
5	of which: Non-financial corporations		162 051 628	162 051 628	162 051 628	-	-	-	-	-
6	of which: Small and Medium-sized Enterprises		97 342 148	97 342 148	97 342 148	-	-	-	-	-
7	of which: Collateralised by commercial immovable property		101 241 835	101 241 835	101 241 835	-	-	-	-	-

**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.

		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
in EUR			of which: forborne	Public guarantees received	Inflows to non-performing exposures
1	<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>256 687 965</b>	<b>3 838 925</b>	<b>117 004 674</b>	<b>577 422</b>
2	of which: Households	44 876 128			440 919
3	<i>of which: Collateralised by residential immovable property</i>	-			-
4	of which: Non-financial corporations	211 811 837	3 463 413	95 406 835	136 503
5	<i>of which: Small and Medium-sized Enterprises</i>	207 359 582			136 503
6	<i>of which: Collateralised by commercial immovable property</i>	1 159 722			-