

Attachment no. 1

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

(31 March 2022)

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA) in EUR		Total own funds requirements (in EUR)
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	8,724,238,548	8,736,866,454	697,939,084
2	Of which the standardised approach	3,022,974,702	3,150,799,601	241,837,976
3	Of which the Foundation IRB (F-IRB) approach	1,652,019,350	1,619,062,719	132,161,548
4	Of which slotting approach	1,045,632,943	1,053,131,533	83,650,635
EU 4a	Of which equities under the simple riskweighted approach	57,037,377	74,465,090	4,562,990
5	Of which the Advanced IRB (A-IRB) approach	3,992,207,119	3,892,539,046	319,376,569
6	Counterparty credit risk - CCR	21,778,810	31,495,003	1,742,305
7	Of which the standardised approach	7,464,871	11,614,749	597,190
8	Of which internal model method (IMM)	14,313,939	19,880,254	1,145,115
EU 8a	Of which exposures to a CCP	3,480,805	7,877,115	278,464
EU 8b	Of which credit valuation adjustment - CVA	1,436,978	963,618	114,958
9	Of which other CCR	0	0	0
10	Not applicable	0	0	0
11	Not applicable	0	0	0
12	Not applicable	0	0	0
13	Not applicable	0	0	0
14	Not applicable	0	0	0
15	Settlement risk	0	0	0
16	Securitisation exposures in the non-trading book (after the cap)	0	0	0
17	Of which SEC-IRBA approach	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA approach	0	0	0
EU 19a	Of which 1250% / deduction	0	0	0
20	Position, foreign exchange and commodities risks (Market risk)	88,703,167	69,979,160	7,096,253
21	Of which the standardised approach	14,298,692	4,547,024	1,143,895
22	Of which IMA	74,404,475	65,432,150	5,952,358
EU 22a	Large exposures	0	0	0
23	Operational risk	381,686,292	381,686,292	30,534,903
EU 23a	Of which basic indicator approach	0	0	0
EU 23b	Of which standardised approach	0	0	0
EU 23c	Of which advanced measurement approach	381,686,292	381,686,292	30,534,903
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	135,920,000	137,331,711	10,873,600
25	Not applicable	0	0	0
26	Not applicable	0	0	0
27	Not applicable	0	0	0
28	Not applicable	0	0	0
29	Total	9,216,406,817	9,220,026,909	737,312,545

Template EU KM1 - Key metrics template

		a	b	c	d	e
		31 March 2022	31 December 2021	30 September 2021	30 June 2021	31 March 2021
in EUR						
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,585,609,001	1,589,888,437	1,588,228,388	1,585,205,153	1,588,309,070
2	Tier 1 capital	1,585,609,001	1,589,888,437	1,588,228,388	1,585,205,153	1,588,309,070
3	Total capital	1,774,332,743	1,799,249,733	1,790,717,051	1,782,456,340	1,785,186,011
Risk-weighted exposure amounts						
4	Total risk exposure amount	9,216,406,817	9,220,026,909	9,210,752,112	9,135,461,226	8,840,728,273
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.20%	17.24%	17.24%	17.35%	17.97%
6	Tier 1 ratio (%)	17.20%	17.24%	17.24%	17.35%	17.97%
7	Total capital ratio (%)	19.25%	19.51%	19.44%	19.51%	20.19%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.84%	0.84%	0.84%	0.84%	0.84%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.29%	0.29%	0.29%	0.29%	0.29%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.37%	0.37%	0.37%	0.37%	0.37%
EU 7d	Total SREP own funds requirements (%)	9.50%	9.50%	9.50%	9.50%	9.50%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.79%	0.81%	0.81%	0.81%	0.82%
EU 9a	Systemic risk buffer (%)	0.00%	0.72%	0.74%	0.75%	0.76%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.75%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	5.04%	5.03%	5.05%	5.06%	5.08%
EU 11a	Overall capital requirements (%)	14.54%	14.53%	14.55%	14.56%	14.58%
12	CET1 available after meeting the total SREP own funds requirements (%)	513,740,889	541,571,377	539,123,722	543,762,573	578,697,901
Leverage ratio						
13	Total exposure measure	25,578,977,035	25,118,993,949	24,199,702,965	22,275,147,209	21,507,067,339
14	Leverage ratio (%)	6.20%	6.33%	6.56%	7.12%	7.39%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3,035,284,653	3,035,874,912	2,992,966,600	2,981,191,975	2,876,111,968
EU 16a	Cash outflows - Total weighted value	2,608,088,381	2,572,284,919	2,534,002,998	2,472,210,771	2,442,454,356
EU 16b	Cash inflows - Total weighted value	339,943,932	319,698,236	309,614,817	293,184,561	294,026,999
16	Total net cash outflows (adjusted value)	2,268,144,449	2,252,586,683	2,224,388,181	2,179,026,210	2,148,427,358
17	Liquidity coverage ratio (%)	133.97%	134.98%	134.75%	136.92%	133.92%
Net Stable Funding Ratio						
18	Total available stable funding	19,516,758,845	19,213,698,046	16,030,098,934	16,830,948,590	0
19	Total required stable funding	16,659,058,315	16,190,292,065	15,931,627,929	14,473,173,714	0
20	NSFR ratio (%)	117.15%	118.67%	114.78%	116.29%	0.00%

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation: (solo)

in EUR		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
	Quarter ending on (DD Month YYYY)	31 March 2022	31 December 2021	30 September 2021	30 June 2021	31 March 2022	31 December 2021	30 September 2021	30 June 2021
EU 1a	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					3,035,284,653	3,035,874,912	2,992,966,600	2,981,191,975
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	7,833,852,205	7,663,664,606	7,431,749,087	7,179,577,791	492,815,811	480,799,066	465,113,117	448,646,406
3	Stable deposits	6,405,799,423	6,277,361,811	6,095,797,732	5,893,205,232	320,289,971	313,868,091	304,789,887	294,660,262
4	Less stable deposits	1,428,052,782	1,386,302,795	1,335,951,356	1,286,372,558	172,525,840	166,930,976	160,323,230	153,986,144
5	Unsecured wholesale funding	3,785,709,885	3,810,455,849	3,809,926,532	3,785,898,718	1,498,193,273	1,494,042,199	1,482,206,216	1,472,980,226
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,336,043,393	1,331,129,585	1,333,543,759	1,303,359,663	331,210,782	330,055,986	330,723,353	323,218,637
7	Non-operational deposits (all counterparties)	2,447,391,131	2,472,981,244	2,470,035,085	2,470,192,753	1,164,707,131	1,157,641,192	1,145,135,174	1,137,415,287
8	Unsecured debt	2,275,361	6,345,021	6,347,688	12,346,302	2,275,361	6,345,021	6,347,688	12,346,302
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	3,292,734,081	3,258,104,736	3,229,961,908	3,195,934,559	312,452,928	311,586,847	314,708,558	313,053,081
11	Outflows related to derivative exposures and other collateral requirements	3,391,118	1,942,527	2,052,283	1,850,286	3,391,118	1,942,527	2,052,283	1,850,286
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	3,289,342,963	3,256,162,209	3,227,909,625	3,194,084,273	309,061,810	309,644,319	312,656,275	311,202,794
14	Other contractual funding obligations	94,636,322	81,879,884	89,125,897	86,968,964	94,636,322	81,879,884	89,125,897	86,968,964
15	Other contingent funding obligations	2,507,070,546	2,426,250,261	2,202,431,343	1,869,371,634	209,990,048	203,976,923	182,849,210	150,562,095
16	TOTAL CASH OUTFLOWS					2,608,088,381	2,572,284,919	2,534,002,998	2,472,210,771
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	66,284	59,475	22,389	19,228	0	0	0	0
18	Inflows from fully performing exposures	438,192,504	404,148,287	394,551,863	371,064,755	263,758,224	236,731,147	225,764,585	207,560,286
19	Other cash inflows	126,880,503	133,539,415	136,248,878	138,717,467	76,185,708	82,967,089	83,850,233	85,624,275
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	565,139,291	537,747,176	530,823,129	509,801,450	339,943,932	319,698,236	309,614,817	293,184,561
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	565,139,291	537,747,176	530,823,129	509,801,450	339,943,932	319,698,236	309,614,817	293,184,561
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					3,035,284,653	3,035,874,912	2,992,966,600	2,981,191,975
22	TOTAL NET CASH OUTFLOWS					2,268,144,449	2,252,586,683	2,224,388,181	2,179,026,210
23	LIQUIDITY COVERAGE RATIO					133.97	134.98	134.75	136.92

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

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

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

		Risk weighted exposure amount (in EUR)
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	5,586,066,853
2	Asset size (+/-)	3,918,746
3	Asset quality (+/-)	105,834,034
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	0
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	11,809,767
8	Other (+/-)	(6,365,556)
9	Risk weighted exposure amount as at the end of the reporting period	5,701,263,843

Template 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								
1	RWEAs at previous period end	12,738,425	52,693,725	0	0	0	65,432,150	5,234,572
1a	<i>Regulatory adjustment</i>	8,878,475	38,297,500	0	0	0	47,175,975	3,774,078
1b	<i>RWEAs at the previous quarter-end (end of the day)</i>	3,859,950	14,396,225	0	0	0	18,256,175	1,460,494
2	Movement in risk levels	22,974,313	(14,001,988)				8,972,325	717,786
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	<i>RWEAs at the end of the disclosure period (end of the day)</i>	21,027,525	17,166,400	0	0	0	38,193,925	3,055,514
8b	<i>Regulatory adjustment</i>	14,685,213	21,525,338	0	0	0	36,210,550	2,896,844
8	RWEAs at the end of the disclosure period	35,712,738	38,691,738	0	0	0	74,404,475	5,952,358

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