



Attachment no. 1

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

(as of 30 June 2023)

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)	9 999 367 240	10 173 227 696	799 949 379
2	Of which the standardised approach	1 555 778 748	2 098 241 045	124 462 300
3	Of which the Foundation IRB (F-IRB) approach	1 712 526 602	1 662 788 712	137 002 128
4	Of which slotting approach	1 071 127 890	1 036 989 319	85 690 231
EU 4a	Of which equities under the simple riskweighted approach	13 808 478	12 345 616	1 104 678
5	Of which the Advanced IRB (A-IRB) approach		6 399 852 323	537 380 273
6	Counterparty credit risk - CCR	20 902 635	25 249 531	1 672 211
7	Of which the standardised approach	6 045 840	12 293 481	483 667
8	Of which internal model method (IMM)	14 856 795	12 956 050	1 188 544
EU 8a	Of which exposures to a CCP	117 901	5 353 159	9 432
EU 8b	Of which credit valuation adjustment - CVA	2 343 136	3 628 894	187 451
9	Of which other CCR			-
(30 June 2023)	Not applicable			-
11	Not applicable			-
12	Not applicable			-
13	Not applicable			-
14	Not applicable			-
15	Settlement risk	19 360	-	1 549
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)	85 310 890	48 445 968	6 824 871
21	Of which the standardised approach	29 590	697 055	2 367
22	Of which IMA	85 281 288	47 748 913	6 822 503
EU 22a	Large exposures	-	-	-
23	Operational risk	428 295 656	387 726 309	34 263 653
EU 23a	Of which basic indicator approach	29 629 171	29 629 171	2 370 334
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	398 666 485	358 097 138	31 893 319
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	125 431 007	129 245 266	10 034 481
25	Not applicable			-
26	Not applicable			-
27	Not applicable			-
28	Not applicable			-
29	Total	10 533 895 782	10 634 649 504	842 711 663

EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		31 March 2023	31. marec 2023	31. december 2022	30. september 2022	30. jún 2022
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1 768 266 791	1 738 927 866	1 663 170 168	1 572 957 284	1 572 386 583
2	Tier 1 capital	1 768 266 791	1 738 927 866	1 663 170 168	1 572 957 284	1 572 386 583
3	Total capital	2 058 624 130	1 987 107 168	1 915 183 825	1 742 269 001	1 752 476 292
Risk-weighted exposure amounts						
4	Total risk exposure amount	10 533 895 782	10 634 649 504	9 971 874 008	9 860 393 025	9 663 731 359
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)		16,35%	16,68%	15,95%	16,27%
6	Tier 1 ratio (%)	16,79%	16,35%	16,68%	15,95%	16,27%
7	Total capital ratio (%)	19,54%	18,69%	19,21%	17,67%	18,13%
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%
(30 June 2023)	Total SREP own funds requirements (%)	9,50%	9,50%	9,50%	9,50%	9,50%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	1,05%	1,00%	0,92%	0,85%	0,78%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1,75%	1,75%	1,75%	1,75%	1,75%
11	Combined buffer requirement (%)	5,30%	5,25%	5,17%	5,10%	5,03%
EU 11a	Overall capital requirements (%)	14,80%	14,75%	14,67%	14,60%	14,53%
12	CET1 available after meeting the total SREP own funds requirements (%)	9,66%	9,19%	9,55%	8,17%	8,63%
Leverage ratio						
13	Total exposure measure	24 864 420 708	24 760 688 459	24 549 784 825	25 698 364 147	25 803 876 550
14	Leverage ratio (%)	7,11%	7,02%	6,77%	6,12%	6,09%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3 680 844 569	3 499 985 289	3 384 527 288	3 196 061 056	3 058 431 345
EU 16a	Cash outflows - Total weighted value	2 952 258 092	2 918 572 514	2 871 069 051	2 791 030 289	2 689 393 705
EU 16b	Cash inflows - Total weighted value	466 974 126	405 998 537	378 166 964	369 135 286	357 129 275
16	Total net cash outflows (adjusted value)	2 485 283 966	2 512 573 977	2 492 902 087	2 421 895 003	2 332 264 430
17	Liquidity coverage ratio (%)	148,78%	139,36%	135,90%	132,13%	131,08%
Net Stable Funding Ratio						
18	Total available stable funding	18 826 415 447	18 398 861 707	18 774 008 038	20 146 950 009	19 570 418 122
19	Total required stable funding	14 398 268 267	14 416 439 440	14 126 481 883	16 753 251 680	16 455 317 859
20	NSFR ratio (%)	130,75%	127,62%	132,90%	120,26%	118,93%

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

EU CC1 - Composition of regulatory own funds

		a)	b)
		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	524 538 000	22
	of which: Instrument type 1	-	-
	of which: Instrument type 2	-	-
	of which: Instrument type 3	-	-
2	Retained earnings	1 325 543 000	22
3	Accumulated other comprehensive income (and other reserves)	102 644 000	22
EU-3a	Funds for general banking risk	-	-
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	-
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1 952 725 000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(59 865)	-
8	Intangible assets (net of related tax liability) (negative amount)	(183 372 377)	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 a	-	-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant	-	-
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	(1 025 967)	-
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(184 458 209)	
29	Common Equity Tier 1 (CET1) capital	1 768 266 791	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	-
31	of which: classified as equity under applicable accounting standards	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	-

		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	1 768 266 791	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	239 620 726	11
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	50 736 613	
51	Tier 2 (T2) capital before regulatory adjustments	290 357 339	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have	-	
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	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	290 357 339	
59	Total capital (TC = T1 + T2)	2 058 624 130	
60	Total Risk exposure amount	10 533 895 782	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	1 768 266 791	
62	Tier 1 capital	1 768 266 791	
63	Total capital	2 058 624 130	
64	Institution CET1 overall capital requirements	0,1064	
65	of which: capital conservation buffer requirement	0,0250	
66	of which: countercyclical capital buffer requirement	0,0105	
67	of which: systemic risk buffer requirement	0,0000	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,0175	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0,0000	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0,0966	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and equity instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	5 796 152	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-	
74	Not applicable	-	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	50 736 613	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	50 736 613	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

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

in EUR		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
15	Intangible assets	190 769 000	154 067 377	subtracted amount in regulatory own funds
16	Goodwill	29 305 000	29 305 000	subtracted amount in regulatory own funds
	Total Assets	220 074 000	183 372 377	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
11	Subordinated debt	300 442 679	239 620 726	
	Total Liabilities	300 442 679	239 620 726	
22	Shareholders' Equity			
	Share capital	510 819 000	510 819 000	
	Share premium	13 719 000	13 719 000	
	Retained earnings	1 325 543 000		
	Legal reserve fund	87 493 000	87 493 000	
	Other capital funds	8 464 000	8 464 000	
	Equity reserves	6 687 000	6 687 000	
	Total Shareholders' Equity	1 952 725 000	627 182 000	

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

in EUR	a		b		c		d	e	f	g			h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk				Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements			Total	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									
010 Breakdown by country:																		
Slovenská Republika	1 538 481 859	15 898 856 796					17 437 338 656	565 555 716							565 555 716	7 069 446 452	1	0
Česká Republika	159 865 312	1 464 060 193					1 623 925 504	88 189 936							88 189 936	1 102 374 195	0	0
Nemecko	2 833 733	361 100 973					363 934 706	16 637 898							16 637 898	207 973 727	0	0
Poľsko		223 061 311					267 569 270	11 164 183							11 164 183	139 552 283	0	-
Luxembursko	6 497 021	197 454 989					203 952 010	12 608 661							12 608 661	157 608 260	0	0
Holandsko	10 933	131 146 838					131 157 771	8 083 933							8 083 933	101 049 163	0	0
Rakúsko	220 350	113 486 126					113 706 477	6 244 511							6 244 511	78 056 389	0	-
Francúzsko	29 735 233	82 527 905					112 263 138	5 068 585							5 068 585	63 357 313	0	0
Španielsko	-	85 938 845					85 938 845	4 583 698							4 583 698	57 296 224	0	-
Maďarsko	2 413 611						83 865 724	3 016 169							3 016 169	37 702 117	0	-
Taliansko	26 657 818	34 831 164					61 488 982	1 662 324							1 662 324	20 779 051	0	-
Belgicko	11 992 533	30 736 381					42 728 914	2 709 095							2 709 095	33 863 682	0	-
Veľká Británia	34 331 600	2 152 262					36 483 862	540 709							540 709	6 758 867	0	0
Slovinsko	349 702	30 030 134					30 379 836	1 020 202							1 020 202	12 752 528	0	-
Fínsko	-	24 210 395					24 210 395	800 481							800 481	10 006 014	0	-
Estónsko	20 983 266	4					20 983 270	167 868							167 868	2 098 344	0	0
Cyprus	-	16 220 192					16 220 192	331 654							331 654	4 145 681	0	-
Rumunsko	4 458 821	396 729					4 855 550	370 886							370 886	4 636 076	0	0
Dánsko	4 402 116	154 417					4 556 534	354 883							354 883	4 436 031	0	0
Írsko	-	610 923					610 923	4 902							4 902	61 276	-	0
Chorvátsko	230 531	151 746					382 277	19 553							19 553	244 410	-	0
Bulharsko	89 780	252 741					342 520	12 461							12 461	155 757	-	0
Austrália	-	268 020					268 020	6 088							6 088	76 097	-	0
Malta	-	171 342					171 342	1 191							1 191	14 884	-	-
Portugalsko	-	147 233					147 233	878							878	10 979	-	-
Švédsko	137 035	2 779					139 814	11 099							11 099	138 732	-	0
Lichtenštajnsko	-	90 634					90 634	547							547	6 834	-	-
Grécko	-	24 960					24 960	992							992	12 400	-	-
Nórsko	-	85					85	53							53	667	-	0
Litva	-	71					71	62							62	776	-	-
Lotyšsko	-	47					47	22							22	277	-	-
Island	-	26					26	10							10	123	-	0
020 Spolu	1 888 199 213	18 779 538 376					20 667 737 589	729 169 249							729 169 249	9 114 615 608	1	

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

	in EUR	a
1	Total risk exposure amount	10 533 895 782
2	Institution specific countercyclical capital buffer rate	0,0105
3	Institution specific countercyclical capital buffer requirement	110 605 906

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	23 013 848 143
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	128 052 986
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	-
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)	2 345 467 675
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(59 865)
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	(278 822 723)
13	Total exposure measure	24 864 420 708

EU LR2 - LCom: Leverage ratio common disclosure

		CRR leverage ratio exposures (in EUR)	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	22 037 448 224	22 016 505 729
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)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	21 860 702 981	21 806 750 607
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	12 673 676	76 914 303
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	13 711 767	16 676 468
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)	(589 504)	(67 514 414)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	25 795 939	26 076 357
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	632 454 113	373 418 830
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	632 454 113	373 418 830
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5 991 470 357	5 810 811 213
20	(Adjustments for conversion to credit equivalent amounts)	3 646 002 682	3 467 272 182
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	2 345 467 675	2 343 539 031

Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	1 768 266 791	1 663 170 168
24	Total exposure measure	24 864 420 708	24 549 784 825
Leverage ratio			
25	Leverage ratio (%)	7,11%	6,77%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7,11%	6,77%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7,11%	6,77%
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	437 674 471	1 207 700 308
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	632 454 113	373 418 830
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)	24 669 641 065	25 384 066 304
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)	24 669 641 065	25 384 066 304
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)	0,0717	0,0655
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)	0,0717	0,0655

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

		a
		CRR leverage ratio exposures (in EUR)
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	22 037 448 224
EU-2	Trading book exposures	11 559 020
EU-3	Banking book exposures, of which:	22 025 889 204
EU-4	Covered bonds	400 183 264
EU-5	Exposures treated as sovereigns	3 121 382 843
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	96 050 222
EU-7	Institutions	279 646 819
EU-8	Secured by mortgages of immovable properties	
EU-9	Retail exposures	1 774 727 391
EU-10	Corporates	6 681 547 557
EU-11	Exposures in default	184 473 789
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	418 733 666

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 YYY)	31 June 2023	31 March 2023	31 December 2022	30 September 2022	31 June 2023	31 March 2023	31 December 2022	30 September 2022
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					3 680 844 569	3 499 985 289	3 384 527 288	3 196 061 056
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:		8 473 454 606	8 308 717 508	8 122 867 499	567 510 108	550 059 048	533 851 442	516 179 819
3	<i>Stable deposits</i>	6 755 803 774	6 708 108 048	6 654 483 490	6 577 802 568	337 790 189	335 405 402	332 724 174	328 890 128
4	<i>Less stable deposits</i>	1 883 440 642	1 765 346 558	1 654 234 019	1 545 064 930	229 719 919	214 653 645	201 127 267	187 289 691
5	Unsecured wholesale funding	4 441 242 011	4 381 386 382	4 240 295 980	4 076 609 334	1 813 825 796	1 773 931 361	1 710 628 728	1 644 516 438
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1 057 351 262	1 171 714 149	1 269 970 218	1 336 765 941	261 464 960	290 070 143	314 615 305	331 305 872
7	<i>Non-operational deposits (all counterparties)</i>	3 332 731 642	3 175 005 273	2 944 356 001	2 713 874 043	1 501 201 729	1 449 194 258	1 370 043 662	1 287 241 216
8	Unsecured debt	51 159 107		25 969 761	25 969 350	51 159 107	34 666 961	25 969 761	25 969 350
(30 June 2023)	Secured wholesale funding					-	-	-	-
10	Additional requirements	3 223 205 514	3 328 939 976	3 428 171 065	3 417 947 958	288 223 154	300 643 929	318 796 941	317 914 564
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2 986 713	3 067 597	4 330 321	3 929 882	2 986 713	3 067 597	4 330 321	3 929 882
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	3 220 218 802	3 325 872 379	3 423 840 744	3 414 018 076	285 236 442	297 576 333	314 466 620	313 984 682
14	Other contractual funding obligations	60 305 151	76 645 268	98 040 008	106 745 176	60 305 151	76 645 268	98 040 008	106 745 176
15	Other contingent funding obligations	2 733 940 511	2 654 670 096	2 555 424 231	2 494 257 492	222 393 883	217 292 908	209 751 932	205 674 292
16	TOTAL CASH OUTFLOWS					2 952 258 092	2 918 572 514	2 871 069 051	2 791 030 289
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	439 766 227	507 041 305	432 611 651	243 267 482	-	-	-	-
18	Inflows from fully performing exposures	660 440 998	573 765 797	537 474 512	506 491 449	421 360 365	361 638 710	332 128 275	314 943 606
19	Other cash inflows	96 009 863	93 198 444	94 724 120	102 959 246	45 613 761	44 359 828	46 038 689	54 191 680
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1 196 217 088	1 174 005 546	1 064 810 284	852 718 177	466 974 126	405 998 537	378 166 964	369 135 286
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1 196 217 088	1 174 005 546	1 064 810 284	852 718 177	466 974 126	405 998 537	378 166 964	369 135 286
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					3 680 844 569	3 499 985 289	3 384 527 288	3 196 061 056
22	TOTAL NET CASH OUTFLOWS					2 485 283 966	2 512 573 977	2 492 902 087	2 421 895 003
23	LIQUIDITY COVERAGE RATIO					148,78	139,36	135,90	132,13

EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

in accordance with Article 451a(2) CRR

Row number	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main drivers of LCR results are high-quality liquid assets, outflows and inflows.
(b)	Explanations on the changes in the LCR over time	Over time, the Liquidity Buffer increased mainly due to increase of central bank reserves. During analysed period significant decrease in amount of non-operational deposits with contractual maturity
(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
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The VÚB bank does not consider other items relevant for its liquidity profile.

EU LIQ2: Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

		a	b		c	d	e
(in currency amount)		Unweighted value by residual maturity					Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) Items							
1	Capital items and instruments	1 819 273 000	-	-	-	290 747 000	2 110 020 000
2	Own funds	1 819 273 000	-	-	-	290 747 000	2 110 020 000
3	Other capital instruments		-	-	-	-	-
4	Retail deposits		9 842 371 334	267 527 091		57 475 363	9 560 993 812
5	Stable deposits		7 949 737 466	142 459 867		29 820 882	7 717 408 348
6	Less stable deposits		1 892 633 868	125 067 224		27 654 481	1 843 585 464
7	Wholesale funding:		4 793 961 168	1 225 076 982		4 321 844 170	7 155 394 135
8	Operational deposits		911 961 547	-		-	455 980 773
9	Other wholesale funding		3 881 999 621	1 225 076 982		4 321 844 170	6 699 413 361
10	Interdependent liabilities		-	-		-	-
11	Other liabilities:	8 215 528		15 000		-	7 500
12	NSFR derivative liabilities	8 215 528					
13	All other liabilities and capital instruments not included in the above categories		450 559 365	15 000		-	7 500
14	Total available stable funding (ASF)						18 826 415 447
Required stable funding (RSF) Items							
15	Total high-quality liquid assets (HQLA)						78 131 076
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		106 339 931	106 443 068		4 355 119 472	3 882 717 100
16	Deposits held at other financial institutions for operational purposes		23 128 459	-		-	11 564 229
17	Performing loans and securities:		2 709 042 763	858 031 166		10 052 935 457	9 397 703 988
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		275 619 142	68 104 192		521 699 949	583 313 960
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2 252 064 487	609 542 686		5 030 871 762	5 593 255 352
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		101 910 193	124 636 052		695 819 248	590 930 251
22	Performing residential mortgages, of which:		82 754 577	84 304 325		4 230 899 813	2 894 125 331
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		78 142 195	79 310 845		3 928 344 809	2 632 150 646
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		98 604 556	96 079 962		269 463 933	327 009 346
25	Interdependent assets		-	-		-	-
26	Other assets:		1 778 140 739	21 679 775		509 107 244	581 527 188
27	Physical traded commodities						
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs						
29	NSFR derivative assets					13 553 799	13 553 799
30	NSFR derivative liabilities before deduction of variation margin posted					-	-
31	All other assets not included in the above categories		1 764 586 940	21 679 775		509 107 244	567 973 389
32	Off-balance sheet items		-	-		5 958 903 610	446 624 685
33	Total RSF						14 398 268 267
34	Net Stable Funding Ratio (%)						130,75%

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

in EUR		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures				Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3						
005	Cash balances at central banks and other demand deposits	2 602 905 768	2 602 905 768	-	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	18 148 043 179	16 444 317 645	1 702 346 288	395 745 140	-	395 745 140	(156 928 838)	(48 478 913)	(108 449 925)	(210 440 616)	-	(210 440 616)	-	11 911 194 480	155 913 192	
020	Central banks	632 453 285	632 453 285	-	-	-	-	-	-	-	-	-	-	-	632 111 252	-	
030	General governments	177 039 832	168 255 341	8 784 491	9 402	-	9 402	(1 555 225)	(1 271 526)	(283 699)	(2 370)	-	(2 370)	-	28 897 074	-	
040	Credit institutions	145 182 658	145 181 245	1 413	80 311 520	-	80 311 520	(5 970)	(5 970)	-	(2 415 453)	-	(2 415 453)	-	-	77 896 068	
050	Other financial corporations	150 344 817	136 796 240	12 169 308	7 714	-	7 714	(403 846)	(86 941)	(316 905)	(6 286)	-	(6 286)	-	2 158 582	1 429	
060	Non-financial corporations	5 992 453 419	5 040 059 244	952 394 198	71 546 692	-	71 546 692	(64 410 926)	(23 285 230)	(41 125 696)	(42 546 863)	-	(42 546 863)	-	1 789 660 762	15 253 042	
070	Of which SMEs	2 020 488 416	1 685 577 092	1 685 577 092	66 483 787	-	66 483 787	(11 034 781)	(2 900 137)	(8 134 644)	(38 450 762)	-	(38 450 762)	-	1 007 589 893	15 252 883	
080	Households	11 050 569 168	10 321 572 290	728 996 878	243 869 812	-	243 869 812	(90 552 871)	(23 829 246)	(66 723 625)	(165 469 644)	-	(165 469 644)	-	9 458 366 810	62 762 653	
090	Debt securities	469 479 376	425 313 473	44 165 903	-	-	-	(763 006)	(118 393)	(644 613)	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
130	Other financial corporations	31 878 230	31 878 230	-	-	-	-	(15 563)	(15 563)	-	-	-	-	-	-	-	
140	Non-financial corporations	437 601 146	393 435 243	44 165 903	-	-	-	(747 443)	(102 830)	(644 613)	-	-	-	-	-	-	
150	Off-balance-sheet exposures	5 981 469 620	5 623 685 670	357 783 950	14 400 023	-	14 400 023	11 767 185	6 837 748	4 929 437	4 057 693	-	4 057 693	-	393 665 227	3 176 775	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	217 272 713	214 591 748	2 680 965	-	-	-	225 467	219 018	6 449	-	-	-	-	1 301 783	-	
180	Credit institutions	247 482 799	247 474 212	8 587	-	-	-	8 082	8 078	4	-	-	-	-	-	-	
190	Other financial corporations	343 406 681	337 416 771	5 989 910	-	-	-	173 274	43 185	130 089	-	-	-	-	-	-	
200	Non-financial corporations	4 406 727 105	4 126 311 315	280 415 790	9 000 483	-	9 000 483	8 215 831	5 562 966	2 652 865	3 654 366	-	3 654 366	-	331 996 481	3 111 920	
210	Households	766 580 322	697 891 624	68 688 698	5 399 540	-	5 399 540	3 144 531	1 004 501	2 140 030	403 327	-	403 327	-	60 366 963	64 855	
220	Total	24 598 992 175	22 493 316 788	2 104 296 141	410 145 163	-	410 145 163	(145 924 659)	(41 759 558)	(104 165 101)	(206 382 923)	-	(206 382 923)	-	12 304 859 707	159 089 967	

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	1 275 152 000	2 230 475 000	5 671 485 000	8 402 556 000	92 843 000	17 672 511 000
2	Debt securities	35 000	661 805 000	810 397 000	590 334 000	-	2 062 571 000
3	Total	1 275 187 000	2 892 280 000	6 481 882 000	8 992 890 000	92 843 000	19 735 082 000

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 on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired					
in EUR									
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	195 435 837	151 094 598	151 094 598	151 094 598	(17 485 405)	(50 894 870)	212 986 529	91 604 403
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	80 136 407	80 136 407	80 136 407	-	(2 394 945)	77 741 462	77 741 462
050	Other financial corporations	1 478	-	-	-	(15)	-	1 463	-
060	Non-financial corporations	98 103 208	36 404 381	36 404 381	36 404 381	(8 806 624)	(24 382 258)	70 158 543	6 245 912
070	Households	97 331 151	34 553 810	34 553 810	34 553 810	(8 678 766)	(24 117 667)	65 085 061	7 617 029
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	783 060	2 119 143	2 119 143	2 119 143	73	856 581	1 487 456	1 341 054
100	Total	196 218 897	153 213 741	153 213 741	153 213 741	(17 485 332)	(50 038 289)	214 473 985	92 945 457

EU CQ4: Quality of non-performing exposures by geography

in EUR		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 defaulted	Of which subject to impairment			
010	On-balance-sheet exposures			19 532 389 181	395 745 140	395 745 140	19 532 389 181	(368 132 460)
020	Country 1	17 397 643 142	312 750 399	312 750 399	17 328 738 434	(340 977 416)		-
030	Country 2	234 273 940	1 867 387	1 867 387	234 273 940	(6 832 610)		-
040	Country 3	338 753 639	148 629	148 629	295 880 160	(19 201)		-
070	Other countries	1 561 718 460	80 978 725	80 978 725	1 673 496 647	(20 303 233)		-
080	Off-balance-sheet exposures	5 991 484 484	5 390 525	5 390 525			15 814 256	
090	Country 1	3 589 451 087	5 390 525	5 390 525			14 731 064	
100	Country 2	1 522 221 547	-	-			331 198	
110	Country 3	217 013 742	-	-			5 226	
140	Other countries	662 798 108	-	-			746 768	
150	Total	25 523 873 665	401 135 665	401 135 665	19 532 389 181	(368 132 460)	15 814 256	-

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

in EUR		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing				
			Of which defaulted				
010	Agriculture, forestry and fishing	220 942 994	2 849 114	2 849 114	220 942 994	(3 594 519)	-
020	Mining and quarrying	47 096 224	1 910 784	1 910 784	47 096 224	(6 508 792)	-
030	Manufacturing	1 011 425 388	9 486 510	9 486 510	1 011 425 388	(16 676 582)	-
040	Electricity, gas, steam and air conditioning supply	673 381 983	5 080 458	5 080 458	673 381 983	(7 897 573)	-
050	Water supply	66 088 286	1 371 090	1 371 090	66 088 286	(1 447 001)	-
060	Construction	363 181 627	7 925 110	7 925 110	363 181 627	(6 907 738)	-
070	Wholesale and retail trade	1 022 384 104	26 030 780	26 030 780	1 022 384 104	(13 461 903)	-
080	Transport and storage	468 531 576	1 029 841	1 029 841	468 531 576	(3 047 672)	-
090	Accommodation and food service activities	35 406 227	2 145 580	2 145 580	35 406 227	(2 351 075)	-
100	Information and communication	413 106 019	188 609	188 609	413 106 019	(425 004)	-
110	Financial and insurance activities	140 473 352	-	-	140 473 352	(158 255)	-
120	Real estate activities	766 379 331	4 284 294	4 284 294	766 379 331	(27 788 229)	-
130	Professional, scientific and technical activities	206 665 534	7 773 596	7 773 596	206 665 534	(12 434 007)	-
140	Administrative and support service activities	168 631 390	1 308 179	1 308 179	168 631 390	(3 074 341)	-
150	Public administration and defense, compulsory social security	270 638	-	-	270 638	(54)	-
160	Education	2 122 281	243	243	2 122 281	(9 972)	-
170	Human health services and social work activities	22 733 193	10 809	10 809	22 733 193	(178 977)	-
180	Arts, entertainment and recreation	6 615 763	110	110	6 615 763	(370 684)	-
190	Other services	428 564 201	151 585	151 585	428 564 201	(625 411)	-
200	Total	6 064 000 111	71 546 692	71 546 692	6 064 000 111	(106 957 789)	-

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	(12 067 107 672)	12 067 107 672	11 589 947 481	477 160 191	-
2	Debt securities	2 067 013 272	-	-	-	-
3	Total	(10 000 094 400)	12 067 107 672	11 589 947 481	477 160 191	-
4	<i>Of which non-performing exposures</i>	395 745 140	155 913 192	73 887 547	82 025 645	-
EU-5	<i>Of which defaulted</i>	395 745 140	155 913 192			

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

	Exposure classes	Exposures before CCF and before CRM (in EUR)		Exposures post CCF and post CRM (in EUR)		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs (in EUR)	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	3 754 725 539	61 708 644	3 830 819 178	30 852 127	171 397 987	0,04
2	Regional government or local authorities	96 971 483	55 713 775	96 050 222	28 703 779	25 074 837	0,20
3	Public sector entities						
4	Multilateral development banks						
5	International organisations						
6	Institutions		245 747 291	279 646 819	42 299 241	95 607 058	0,30
7	Corporates	780 741 667	264 749 694	777 507 853	29 221 844	739 539 489	0,92
8	Retail	364 996 894	9 033 185	349 896 291	4 499 808	232 190 619	0,66
9	Secured by mortgages on immovable property	74 007 335	1 643 301	74 007 335	809 381	26 192 744	0,35
10	Exposures in default	132 274 921	533 770	92 911 249	266 880	17 833 969	0,19
11	Exposures associated with particularly high risk						
12	Covered bonds	400 194 303		400 183 264	-	40 018 326	0,10
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	505 749 601	-	413 105 600	-	207 923 719	0,50
17	TOTAL	6 389 314 524	639 129 660	6 314 127 810	136 653 062	1 555 778 748	0,24

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	3 602 906 299			95 159 337						113 433 267		50 172 403				3 861 671 305	2 587 686 167
2 Regional government or local authorities					124 340 544		413 457									124 754 001	124 754 001
3 Public sector entities																	
4 Multilateral development banks																	
5 International organisations																	
6 Institutions					340 660 069		119 216 594			2 700 821						462 577 484	13 320 026
7 Corporates	8 833									806 720 864						806 729 697	806 729 697
8 Retail exposures									354 396 099							354 396 099	354 396 099
9 Exposures secured by mortgages on immovable property						74 770 763	45 953									74 816 716	74 816 716
10 Exposures in default										89 902 011	3 276 118					93 178 129	93 023 523
11 Exposures associated with particularly high risk																	
12 Covered bonds				400 183 264												400 183 264	
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	178 209 587				33 505 262				168 085	201 222 666						413 105 600	413 105 600
17 TOTAL	3 781 124 719			495 342 601	498 505 874	74 770 763	119 676 004		354 564 185	1 213 979 628	3 276 118	50 172 403				6 591 412 295	4 467 831 829

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

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - OTHERS	0,00 až < 0,10	278 675 823	453 107 373	81	454 552 404	-	16	36	963	125 451 152	28%	104 024	127 758
CORPORATE - OTHERS	0,10 až < 0,15	593 664 578	855 064 799	85	1 026 881 244	-	28	36	852	364 005 684	35%	415 381	122 023
CORPORATE - OTHERS	0,15 až < 0,25	669 932 989	659 890 181	92	843 981 167	-	34	35	873	431 181 446	51%	582 618	182 754
CORPORATE - OTHERS	0,25 až < 0,50	339 735 244	363 641 890	73	524 917 580	-	29	35	1 060	369 593 494	70%	596 288	315 745
CORPORATE - OTHERS	0,50 až < 0,75	128 187 516	89 062 922	64	152 088 669	1	19	36	494	103 159 411	68%	327 770	154 191
CORPORATE - OTHERS	0,75 až < 1,75		186 463 176	71	485 034 433	1	46	36	879	507 645 843	105%	1 994 767	2 308 504
CORPORATE - OTHERS	1,75 až < 2,5	403 280 078	199 069 223	94	584 140 484	2	15	27	591	526 866 879	90%	2 871 919	1 920 374
CORPORATE - OTHERS	2,5 až < 5	17 841 611	86 609 647	76	52 846 092	3	30	44	465	63 921 855	121%	675 645	348 085
CORPORATE - OTHERS	5 až < 10	15 120 481			15 120 481	7	1	37	365	29 195 827	193%	394 790	129 831
CORPORATE - OTHERS	10 až < 20	124 334 812			124 334 812	17	2	32	944	312 713 831	252%	6 894 733	15 102 679
Subtotal		2 956 407 485	2 892 909 212	83	4 263 897 366	1	220	34	844	2 833 735 421	66%	14 857 935	20 711 943
CORPORATE - SME	0,00 až < 0,10	777 022		75	5 193 671	-	17	48	606	702 497	14%	1 748	622
CORPORATE - SME	0,10 až < 0,15	19 617 271	25 559 037	75	38 786 549	-	76	39	512	4 859 228	13%	15 274	4 512
CORPORATE - SME	0,15 až < 0,25	104 490 773	110 338 800	75	187 244 873	-	335	40	553	40 954 739	22%	147 091	26 866
CORPORATE - SME	0,25 až < 0,50	144 856 831	72 946 781	75	197 323 141	-	262	38	633	60 713 059	31%	263 682	51 872
CORPORATE - SME	0,50 až < 0,75	240 508 160	84 338 131	75	303 761 758	1	285	38	877	153 293 434	50%	620 244	159 447
CORPORATE - SME	0,75 až < 1,75	331 095 223	100 144 259	75	403 649 625	1	514	38	658	207 963 025	52%	1 594 912	393 253
CORPORATE - SME	1,75 až < 2,5	139 214 429	25 615 284	75	158 425 893	2	237	38	706	101 082 643	64%	1 145 054	296 108
CORPORATE - SME	2,5 až < 5	344 953 295	32 587 643	75	369 394 027	3	543	37	628	293 253 740	79%	4 719 084	1 075 260
CORPORATE - SME	5 až < 10	135 213 960	11 836 592	75	144 091 404	7	168	37	765	145 846 861	101%	3 546 474	1 008 042
CORPORATE - SME	10 až < 20	149 700 450	3 632 944	75	152 425 157	12	228	37	862	183 124 408	120%	6 730 344	3 413 461
CORPORATE - SME	20 až < 30	72 091 053	2 309 377	75	73 823 086	27	185	37	737	116 429 282	158%	7 442 370	3 759 790
CORPORATE - SME	100	47 517 393	2 836 427	75	49 644 713	100	103	72	397	153 181 873	309%	27 341 648	27 716 379
Subtotal		1 730 035 860	478 034 140	75	2 083 763 897	6	2 953	39	692	1 461 404 789	70%	53 567 926	37 905 612
RETAIL - QRRE	0,00 až < 0,10	10 320 335	38 585 312	36	19 810 360	-	17 889	46		484 794	2%	7 346	5 583
RETAIL - QRRE	0,10 až < 0,15	12 137 949	49 305 736	31	21 471 752	-	24 163	46		749 102	3%	12 206	9 393
RETAIL - QRRE	0,25 až < 0,50	14 495 294	41 326 307	34	21 935 059	-	24 584	45		1 679 437	8%	32 679	45 272
RETAIL - QRRE	0,50 až < 0,75	6 599 603	8 940 286	48	8 500 744	1	7 476	46		1 100 998	13%	24 336	54 831
RETAIL - QRRE	0,75 až < 1,75	6 104 405	4 278 231	54	7 173 448	1	5 097	46		1 653 825	23%	43 472	98 935
RETAIL - QRRE	2,5 až < 5	5 320 836	2 081 727	57	5 847 375	3	3 808	46		2 700 618	46%	93 968	167 653
RETAIL - QRRE	5 až < 10	1 177 681	274 211	59	1 258 969	7	841	46		902 762	72%	38 691	66 695
RETAIL - QRRE	10 až < 20	1 594 701	237 526	53	1 660 858	14	1 001	47		1 807 044	109%	109 043	180 587
RETAIL - QRRE	30,00 až < 100,00	847 062	134 633	82	891 726	44	535	48		1 321 489	148%	192 682	272 745
RETAIL - QRRE	100	9 431 519	1 377 318		9 431 791	100	7 296	74		12 027 572	128%	6 046 284	8 765 278
Subtotal		68 029 384	146 541 289	36	97 982 082	11	92 690	49		24 427 641	25%	6 600 706	9 666 972

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
RETAIL_OTHER - NON_SME	0,00 až < 0,10	47 376 174	17 417 444	38	53 060 483	-	15 468	56		6 755 417	13%	24 349	23 513
RETAIL_OTHER - NON_SME	0,10 až < 0,15	181 973 259	24 334 000	37	188 484 958	-	32 683	60		34 384 371	18%	138 929	150 319
RETAIL_OTHER - NON_SME	0,25 až < 0,50	258 013 158	54 768 964	33	270 269 797	-	80 975	57		93 449 770	35%	529 910	526 935
RETAIL_OTHER - NON_SME	0,50 až < 0,75	208 928 233	21 927 100	38	212 587 104	1	56 250	60		109 914 170	52%	792 911	1 075 680
RETAIL_OTHER - NON_SME	0,75 až < 1,75	169 360 200	12 002 508	43	171 054 644	1	49 984	62		126 428 673	74%	1 377 358	2 056 281
RETAIL_OTHER - NON_SME	2,5 až < 5	135 150 103	4 920 419	49	135 981 076	3	37 505	62		126 273 477	93%	2 919 564	3 899 973
RETAIL_OTHER - NON_SME	5 až < 10	34 913 910	215 076	65	35 110 047	7	8 900	67		37 939 498	108%	1 552 513	2 105 513
RETAIL_OTHER - NON_SME	10 až < 20	52 521 095	210 912	67	52 649 746	14	11 891	63		67 047 300	127%	4 708 283	7 685 124
RETAIL_OTHER - NON_SME	30,00 až < 100,00	29 824 991	100 975	87	29 933 419	44	7 125	66		52 814 544	176%	8 932 349	11 870 004
RETAIL_OTHER - NON_SME	100	94 292 910	1 626 998		94 296 914	100	32 700	79		115 436 510	122%	65 404 462	84 386 218
Subtotal		1 212 354 031	137 524 396	37	1 243 428 188	10	333 481	62		770 443 729	62%	86 380 627	113 779 561
RETAIL_OTHER - SME	0,15 až < 0,25	8 586 029	12 587 969	75	18 027 006	-	814	59		3 572 602	20%	20 506	5 407
RETAIL_OTHER - SME	0,25 až < 0,50	7 728 701	8 263 872	75	13 926 605	-	439	58		4 027 779	29%	28 322	7 790
RETAIL_OTHER - SME	0,50 až < 0,75	12 565 976	11 647 400	75	21 301 526	1	644	61		8 439 667	40%	70 619	18 995
RETAIL_OTHER - SME	0,75 až < 1,75	43 365 229	18 152 892	75	56 979 899	1	1 507	59		29 693 019	52%	362 914	155 516
RETAIL_OTHER - SME	1,75 až < 2,5	38 111 848	12 221 550	75	47 278 011	2	1 217	55		28 301 971	60%	496 293	321 865
RETAIL_OTHER - SME	2,5 až < 5	107 896 619	10 821 748	75	116 012 931	4	3 066	48		66 899 210	58%	1 985 587	2 103 350
RETAIL_OTHER - SME	5 až < 10	37 859 497	2 408 072	75	39 665 551	7	653	48		24 546 305	62%	1 264 398	2 187 634
RETAIL_OTHER - SME	10 až < 20	25 616 536	1 991 300	75	27 110 012	12	594	47		19 915 469	73%	1 569 462	2 946 658
RETAIL_OTHER - SME	30,00 až < 100,00	5 387 740	295 777	75	5 609 573	37	5 727	53		6 872 584	123%	1 099 754	1 677 858
RETAIL_OTHER - SME	100	13 776 088	592 657	75	14 220 581	100	2 116	63		13 491 769	95%	8 950 459	9 421 115
Subtotal		300 894 265	78 983 237	75	360 131 695	8	16 777	53		205 760 375	57%	15 848 313	18 846 190
RETAIL_SEC_IMOV - NON_SME	0,00 až < 0,10	1 963 858 367	75 835 466	100	2 039 693 833	-	26 018	31		135 655 401	7%	513 996	873 649
RETAIL_SEC_IMOV - NON_SME	0,10 až < 0,15	5 568 369 804	202 558 092	100	5 770 927 896	-	70 098	30		495 543 947	9%	2 048 829	4 753 733
RETAIL_SEC_IMOV - NON_SME	0,25 až < 0,50	641 730 300	42 862 251	100	684 592 550	-	8 859	31		125 589 595	18%	667 331	1 431 284
RETAIL_SEC_IMOV - NON_SME	0,50 až < 0,75	483 633 759	35 975 444	100	519 609 203	1	6 050	31		156 289 726	30%	1 007 474	3 866 632
RETAIL_SEC_IMOV - NON_SME	0,75 až < 1,75	144 846 539	13 519 214	100	158 365 753	1	1 995	32		80 345 974	51%	662 855	3 202 812
RETAIL_SEC_IMOV - NON_SME	2,5 až < 5	125 324 359	17 489 151	100	142 813 510	3	1 926	31		120 214 038	84%	1 419 106	8 294 426
RETAIL_SEC_IMOV - NON_SME	5 až < 10	26 342 549	2 477 183	100	28 819 732	7	378	32		36 666 202	127%	604 368	2 733 068
RETAIL_SEC_IMOV - NON_SME	10 až < 20	40 015 486	3 390 250	100	43 405 736	13	632	30		69 024 046	159%	1 752 996	6 015 645
RETAIL_SEC_IMOV - NON_SME	30,00 až < 100,00	23 256 684	458 700	100	23 715 384	43	397	40		50 216 900	212%	4 395 539	6 909 427
RETAIL_SEC_IMOV - NON_SME	100	93 020 852	2 343 430	100	95 364 282	100	2 712	60		134 536 473	141%	46 886 009	38 675 347
Subtotal		9 110 398 699	396 909 180	100	9 507 307 880	1	119 065	31		1 404 082 303	15%	59 958 502	76 756 024

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 adjust-ments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
RETAIL_SEC_IMOV - SME	0,15 až <0,25	443 790	-	-	443 790	-	13	37	-	56 495	13%	339	197
RETAIL_SEC_IMOV - SME	0,25 až <0,50	892 337	-	-	892 337	-	17	37	-	173 761	19%	1 169	777
RETAIL_SEC_IMOV - SME	0,50 až <0,75	1 284 667	-	-	1 284 667	1	16	37	-	331 759	26%	2 597	1 604
RETAIL_SEC_IMOV - SME	0,75 až < 1,75	1 845 526	-	-	1 845 526	1	49	37	-	776 140	42%	7 529	6 517
RETAIL_SEC_IMOV - SME	1,75 až < 2,5	1 779 850	-	-	1 779 850	2	38	37	-	1 084 358	61%	12 661	17 339
RETAIL_SEC_IMOV - SME	2,5 až < 5	6 436 623	-	-	6 436 623	3	119	37	-	5 624 827	87%	84 112	159 484
RETAIL_SEC_IMOV - SME	5 až < 10	641 615	-	-	641 615	7	17	37	-	777 861	121%	15 975	48 877
RETAIL_SEC_IMOV - SME	10 až < 20	373 278	-	-	373 278	12	10	37	-	568 195	152%	17 093	41 795
RETAIL_SEC_IMOV - SME	30,00 až < 100,00	543 789	-	-	543 789	37	6	37	-	971 909	179%	75 615	168 390
RETAIL_SEC_IMOV - SME	100	858 018	-	-	858 018	100	15	62	-	-	0%	663 018	663 018
Subtotal		15 099 492	-	-	15 099 492	10	300	39	-	10 365 305	69%	880 110	1 107 999
Total (all exposure classes)		15 393 219 216	4 130 901 455	83	17 571 610 600	3	465 360	35	287	6 710 219 565	38%	238 094 119	278 774 300

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 adjust-ments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - OTHERS	0,00 až < 0,10	12 677 056	118 790 889	75	76 909 217	-	1	45	913	16 693 227	22%	17 305	2 099
CORPORATE - OTHERS	0,10 až < 0,15	201 811 776	126 276 689	92	216 519 292	-	6	45	913	108 155 492	50%	124 678	31 724
CORPORATE - OTHERS	0,15 až <0,25	85 602 512	30 065 000	100	115 667 512	-	3	45	913	69 692 009	60%	101 212	40 306
CORPORATE - OTHERS	0,25 až <0,50	-	4 600 000	75	3 450 000	-	1	45	913	2 239 215	65%	5 434	4 892
CORPORATE - OTHERS	0,50 až <0,75	20 300 442	76 107 911	80	76 152 920	1	7	45	913	60 610 750	80%	185 052	32 429
CORPORATE - OTHERS	0,75 až < 1,75	80 679 516	86 033 323	78	132 792 374	1	23	45	913	153 285 135	115%	699 059	705 051
CORPORATE - OTHERS	1,75 až < 2,5	4 095 197	17 287 030	83	11 793 610	2	8	45	913	14 746 019	125%	100 835	63 631
CORPORATE - OTHERS	2,5 až < 5	2 919 514	76 460 264	80	27 918 470	3	18	45	913	39 232 824	141%	364 336	452 360
CORPORATE - OTHERS	100	244 129	-	-	244 129	100	1	45	913	-	0%	-	175 246
Subtotal		408 330 140	535 621 106	81	661 447 525	1	68	45	913	464 654 672	70%	1 597 910	1 507 738
CORPORATE - SME	0,10 až < 0,15	-	4 472 025	73	3 206 519	-	9	45	913	621 709	19%	1 443	1 242
CORPORATE - SME	0,15 až <0,25	-	39 967 001	72	26 402 297	-	76	45	913	8 779 002	33%	22 686	6 682
CORPORATE - SME	0,25 až <0,50	-	42 925 458	67	25 490 700	-	79	45	913	10 357 229	41%	40 148	9 017
CORPORATE - SME	0,50 až <0,75	-	114 695 219	58	46 165 283	1	75	45	913	25 725 365	56%	112 182	18 424
CORPORATE - SME	0,75 až < 1,75	280 672	124 967 602	68	65 148 306	1	145	45	913	45 721 939	70%	306 229	124 133
CORPORATE - SME	1,75 až < 2,5	5 422 043	30 200 949	66	23 935 283	2	60	45	913	21 449 485	90%	204 647	65 018
CORPORATE - SME	2,5 až < 5	965 795	59 623 569	68	31 096 287	3	108	45	913	31 427 855	101%	457 839	267 222
CORPORATE - SME	5 až < 10	-	16 166 807	67	16 166 807	7	34	45	913	20 659 894	128%	483 792	216 784
CORPORATE - SME	10 až < 20	-	14 892 875	72	8 912 545	12	36	45	913	11 998 153	135%	499 413	491 090
CORPORATE - SME	20 až < 30	105	9 668 154	69	4 899 465	27	27	45	913	8 388 772	171%	598 372	610 645
CORPORATE - SME	100	238	7 898 104	57	3 070 538	100	13	45	913	-	0%	1 641 881	3 494 562
Subtotal		6 668 853	488 406 299	66	254 494 032	4	662	45	913	185 129 403	73%	4 368 631	5 304 820
CORPORATE - SPECIAL_LENDING	Default	4 809 693	26 706	75	4 829 723	-	3	-	913	-	0%	2 414 861	3 941 042
CORPORATE - SPECIAL_LENDING	Good	253 040 744	93 505 281	75	323 169 705	-	63	-	913	290 852 734	90%	2 585 358	4 670 319
CORPORATE - SPECIAL_LENDING	Satisfactory	293 823 046	44 436 356	75	326 521 352	-	171	-	913	375 499 555	115%	9 142 598	15 573 231
CORPORATE - SPECIAL_LENDING	Strong	303 276 527	58 976 846	76	348 134 162	-	44	-	913	243 693 913	70%	1 392 537	1 735 863
CORPORATE - SPECIAL_LENDING	Weak	63 542 091	466 637	75	63 892 069	-	13	-	913	159 730 172	250%	5 111 366	14 407 589
Subtotal		918 492 101	197 411 826	75	1 066 547 011	-	294	-	913	1 069 776 375	100%	20 646 719	40 328 045
Total		1 333 491 094	1 221 439 231	74	1 982 488 567	1	1 024	21	913	1 719 560 450	87%	26 613 260	47 140 604

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

in EUR		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Exposures under F-IRB		
2	Central governments and central banks		
3	Institutions		
4	Corporates	1 719 560 450	1 719 560 450
4,1	<i>of which Corporates - SMEs</i>	185 129 403	185 129 403
4,2	<i>of which Corporates - Specialised lending</i>	1 069 776 375	1 069 776 375
5	Exposures under A-IRB		
6	Central governments and central banks		
7	Institutions		
8	Corporates	4 295 140 210	4 295 140 210
8,1	<i>of which Corporates - SMEs</i>	1 461 404 789	1 461 404 789
8,2	<i>of which Corporates - Specialised lending</i>		
9	Retail	2 415 079 355	2 415 079 355
9,1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	10 365 305	
9,2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	1 404 082 303	1 404 082 303
9,3	<i>of which Retail – Qualifying revolving</i>	24 427 641	24 427 641
9,4	<i>of which Retail – SMEs - Other</i>	205 760 375	205 760 375
9,5	<i>of which Retail – Non-SMEs- Other</i>	770 443 729	770 443 729
10	TOTAL (including F-IRB exposures and A-IRB exposures)	8 429 780 014	8 429 780 014

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	6 347 661 264	1 494 540	366 682 891	366 566 225	-	116 666	-	-	-	-	-	-	4 295 140 210	
3.1	Of which Corporates – SMEs	2 083 763 897	1 494 540	335 116 248	334 999 582	-	116 666	-	-	-	-	-	-	1 461 404 789	
3.2	Of which Corporates – Specialised lending														
3.3	Of which Corporates – Other	4 263 897 366	-	31 566 643	31 566 643	-	-	-	-	-	-	-	-	2 833 735 421	
4	Retail	11 223 949 336	180 148	9 503 903 586	9 400 837 000	-	103 066 585	-	-	-	-	-	-	2 415 079 355	
4.1	Of which Retail – Immovable property SMEs	15 099 492	-	15 088 834	14 936 012	-	152 822	-	-	-	-	-	-	10 365 305	
4.2	Of which Retail – Immovable property non-SMEs	9 507 307 880	-	9 448 620 156	9 345 706 392	-	102 913 763	-	-	-	-	-	-	1 404 082 303	
4.3	Of which Retail – Qualifying revolving	97 982 082	-	-	-	-	-	-	-	-	-	-	-	24 427 641	
4.4	Of which Retail – Other SMEs	360 131 695	-	40 194 596	40 194 596	-	-	-	-	-	-	-	-	205 760 375	
4.5	Of which Retail – Other non-SMEs	1 243 428 188	-	-	-	-	-	-	-	-	-	-	-	770 443 729	
5	Total	17 571 610 600	1 674 688	9 870 586 477	9 767 403 226	-	103 183 251	-	-	-	-	-	-	6 710 219 565	

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	1 982 488 567	-	-	-	-	-	-	-	-	-	-	-	1 719 560 450	
3.1	Of which Corporates – SMEs	254 494 032	-	-	-	-	-	-	-	-	-	-	-	185 129 403	
3.2	Of which Corporates – Specialised lending	1 066 547 011	-	-	-	-	-	-	-	-	-	-	-	1 069 776 375	
3.3	Of which Corporates – Other	661 447 525	-	-	-	-	-	-	-	-	-	-	-	464 654 672	
4	Total	1 982 488 567	-	-	-	-	-	-	-	-	-	-	-	1 719 560 450	

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	8 074 986 647
2	Asset size (+/-)	94 681 882
3	Asset quality (+/-)	91 413 721
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	18 543
8	Other (+/-)	
9	Risk weighted exposure amount as at the end of the reporting period	8 443 588 480

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	196 098 707	2 529 744	70 %	198 628 451	139 034 710	794 484
Category 2	Less than 2.5 years			70 %			
	Equal to or more than 2.5 years	133 469 619	11 588 139	90 %	145 057 758	127 944 651	1 137 286
Category 3	Less than 2.5 years			115 %			
	Equal to or more than 2.5 years		13 433 026	115 %	285 570 163	323 820 388	7 884 323
Category 4	Less than 2.5 years			250 %			
	Equal to or more than 2.5 years	61 358 348	450 000	250 %	61 808 348	154 239 620	4 935 668
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	1 424 607	26 706	-	1 451 313	-	722 318
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	664 488 417			692 516 033	745 039 370	15 474 078

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	107 177 821	56 447 102	70%	163 624 923	104 659 203	598 053
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	119 571 125	81 917 142	90%	201 488 267	162 908 083	1 448 072
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	21 685 909	31 003 330	115%	52 689 238	51 679 167	1 258 275
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	2 183 743	16 637	250%	2 200 380	5 490 552	175 698
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	254 003 684	169 384 211		423 387 894	324 737 005	5 172 641

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	4 242 935		190%	4 242 935	8 061 576	644 926
Exchange-traded equity exposures			290%			
Other equity exposures	1 553 217		370%	1 553 217	5 746 901	459 752
Total	5 796 152			5 796 152	13 808 478	1 104 678

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)	9 052 626	9 794 119	-	1,4	26 385 443	26 385 443	26 385 443	18 559 499
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)	-	-	-	-	632 454 113	632 454 113	632 454 113	-
5	VaR for SFTs	-	-	-	-	-	-	-	-
6	Total	-	-	-	-	658 839 556	658 839 556	658 839 556	18 559 499

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	11 105 808	2 343 136
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	Total transactions subject to own funds requirements for CVA risk	11 105 808	2 343 136

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	632 454 113											632 454 113
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions					3 466 401	5 761 093			1 752 181			10 979 676
7	Corporates									715 636			715 636
8	Retail								7 343				7 343
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value	632 454 113				3 466 401	5 761 093		7 343	2 467 817			644 156 768

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								
3	CORPORATE - SME	0.10 to <0.15							
4	CORPORATE - SME	0.15 to <0.25	214 604	0,00	3	0,45	1	58 776	0,27
5	CORPORATE - SME	0.25 to <0.50	418 745	0,00	4	0,45	1	168 613	0,40
6	CORPORATE - SME	0.50 to <0.75	334 233	0,01	3	0,45	4	175 118	0,52
7	CORPORATE - SME	0.75 to <2.5	369 039	0,01	9	0,45	2	229 561	0,62
8	CORPORATE - SME	0.75 to <1.75		0,01	6	0,45	1	215 213	0,62
9	CORPORATE - SME	1.75 to <2.5	20 281	0,02	3	0,45	2	14 348	0,71
10	CORPORATE - SME	2.5 to <10	168 034	0,04	7	0,45	2	208 948	1,24
11	CORPORATE - SME	2.5 to <5	137 615	0,03	5	0,45	2	176 118	1,28
12	CORPORATE - SME	5 to <10	30 419	0,07	2	0,45	1	32 829	1,08
13	CORPORATE - SME	10 to <100	18 827	0,13	2	0,45	4	27 849	1,48
14	CORPORATE - SME	10 to <20	15 609	0,10	1	0,45	5	21 991	1,41
15	CORPORATE - SME	20 to <30	3 218	0,27	1	0,45	1	5 858	1,82
16	CORPORATE - SME	30 to <100							
17	CORPORATE - SME	100 (default)							
18	Total		1 523 482	0,01	28	0,45	2	868 865	0,57

Exposure class X =		Corporates - Other with 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	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	8 649 525	0,00	5	0,37	4	5 710 534	0,66
5	CORPORATE - Other with own estimates	0.25 to <0.50	19 607	0,00	2	0,37	1	11 259	0,57
6	CORPORATE - Other with own estimates	0.50 to <0.75	35	0,01	1	0,37	1	28	0,80
7	CORPORATE - Other with own estimates	0.75 to <2.5	1 117 543	0,02	2	0,37	2	1 312 027	1,17
8	CORPORATE - Other with own estimates	0.75 to <1.75	13 756	0,01	1	0,37	3	16 356	1,19
9	CORPORATE - Other with own estimates	1.75 to <2.5	1 103 787	0,02	1	0,37	1	1 295 671	1,17
10	CORPORATE - Other with own estimates	2.5 to <10							
11	CORPORATE - Other with own estimates	2.5 to <5							
12	CORPORATE - Other with own estimates	5 to <10							
13	CORPORATE - Other with own estimates	10 to <100							
14	CORPORATE - Other with own estimates	10 to <20							
15	CORPORATE - Other with own estimates	20 to <30							
16	CORPORATE - Other with own estimates	30 to <100							
17	CORPORATE - Other with own estimates	100 (default)							
18	Total		9 786 709	0,00	10	0,37	4	7 033 848	0,72

Exposure class X =		Corporates - Other 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	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	43 548	0,00	1	0,45	1	28 265	0,65
6	CORPORATE - Other without own estimates	0.50 to <0.75	194 627	0,01	1	0,45	1	213 143	1,10
7	CORPORATE - Other without own estimates	0.75 to <2.5	1 670 196	0,02	3	0,45	2	2 615 601	1,57
8	CORPORATE - Other without own estimates	0.75 to <1.75	1 650 557	0,02	2	0,45	2	2 591 045	1,57
9	CORPORATE - Other without own estimates	1.75 to <2.5	19 640	0,02	1	0,45	1	24 556	1,25
10	CORPORATE - Other without own estimates	2.5 to <10	286 351	0,03	1	0,45	2	402 423	1,41
11	CORPORATE - Other without own estimates	2.5 to <5	286 351	0,03	1	0,45	2	402 423	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	Total		2 194 722	0,02	6	0,45	2	3 259 432	1,49

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	-	4 790 000	-	7 830 000	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	-	4 790 000	-	7 830 000	-	-	-	-

EU CCR8 – Exposures to CCPs

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		16 874 378
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	589 504	117 901
3	(i) OTC derivatives	589 504	117 901
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	83 536 963	16 756 477
9	Prefunded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Prefunded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

EU MR1 - Market risk under the standardised approach

		a	
		RWEAs (in EUR)	
	Outright products		
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	29 590	
	Options		
5	Simplified approach	-	
6	Delta-plus approach		
7	Scenario approach	-	
8	Securitisation (specific risk)	-	Not applicable
9	Total	29 590	

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

in EUR		a	b	
		RWEAs	Own funds requirements	
1	VaR (higher of values a and b)	24 096 354	1 927 708	
a)	Previous day's VaR (VaRt-1)		703 053	
b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		1 927 708	
2	SVaR (higher of values a and b)	61 184 942	4 894 795	
a)	Latest available SVaR (SVaRt-1)		1 479 740	
b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		4 894 795	
3	IRC (higher of values a and b)	-		Not applicable
a)	Most recent IRC measure			Not applicable
b)	12 weeks average IRC measure			Not applicable
4	Comprehensive risk measure (higher of values a, b and c)	-		Not applicable
a)	Most recent risk measure of comprehensive risk measure			Not applicable
b)	12 weeks average of comprehensive risk measure			Not applicable
c)	Comprehensive risk measure - Floor			Not applicable
5	Other	-		
6	Total	85 281 296	6 822 504	

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

in EUR		a	b	c	d	e	f	g
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1	RWEAs at previous period end	24 096 354	61 184 942				85 281 296	6 822 504
<i>1a</i>	<i>Regulatory adjustment</i>	15 308 187	42 688 192				57 996 378	4 639 710
<i>1b</i>	<i>RWEAs at the previous quarter-end (end of the day)</i>	8 788 167	18 496 750				27 284 917	2 182 793
2	Movement in risk levels	(5 411 467)	(23 621 792)				(29 033 258)	(2 322 661)
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
<i>8a</i>	<i>RWEAs at the end of the disclosure period (end of the day)</i>	6 095 563	12 712 638				18 808 200	1 504 656
<i>8b</i>	<i>Regulatory adjustment</i>	12 589 325	24 850 513				37 439 838	2 995 187
8	RWEAs at the end of the disclosure period	18 684 888	37 563 150				56 248 038	4 499 843

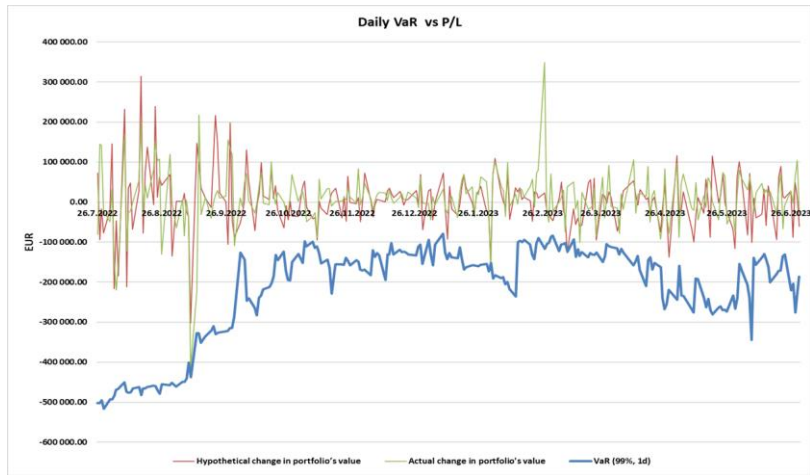
Change of structure and time to maturity of interest rate positions.

EU MR3 - IMA values for trading portfolios

in EUR

		a
VaR (10 day 99%)		
1	Maximum value	1 088 500
2	Average value	529 090
3	Minimum value	250 943
4	Period end	703 053
SVaR (10 day 99%)		
5	Maximum value	2 392 769
6	Average value	1 248 073
7	Minimum value	
8	Period end	1 479 740
IRC (99.9%)		
9	Maximum value	-
10	Average value	-
11	Minimum value	-
12	Period end	-
Comprehensive risk measure (99.9%)		
13	Maximum value	-
14	Average value	-
15	Minimum value	-
16	Period end	-

EU MR4 - Comparison of VaR estimates with gains/losses



Date	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	Actual change in portfolio's value (EUR)	Main impact
2.2.2023	152 615	-149 493	-170 568	
13.3.2023	124 342	-126 408	38 476	Higher volatility of bond and futures prices due to the collapse of SVB.