

Attachment no. 1

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

(31 December 2020)

**Template 01: EU L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories**

**Purpose:** Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation that applies for the purpose of providing the information required in Part Eight of the CRR. Columns (c) to (g) break down how the amounts disclosed in column (b)—which correspond to the amounts reported in institutions' financial statements (rows) once the regulatory scope of consolidation is applied—are to be allocated to the different risk frameworks laid out in Part Three of the CRR. The sum of amounts disclosed in columns (c) to (g) may not equal the amounts disclosed in column (b), as some items may be subject to capital requirements for more than one risk framework listed in Part Three of the CRR.

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines. For institutions that are not required to publish consolidated financial statements, only columns (b) to (g) should be disclosed.

**Content:** Carrying values. In this template, carrying values are the values reported in financial statements

**Frequency:** Annual

**Format:** Flexible, although the row structure should align with the presentation of the institution's balance sheet in its latest annual financial statements

**Accompanying narrative:** Institutions should notably supplement Template EU L11 with the qualitative information specified in table LIA. Institutions are expected to provide qualitative explanations on assets and liabilities that are subject to capital requirements for more than one risk framework listed in Part Three of the CRR.

EUR thousand	a	c	d	e		q
	Carrying values as reported in published financial statements	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items:		Not subject to capital requirements or subject to deduction from capital
				Subject to the securitisation framework	Subject to the market risk framework	
<b>Assets</b>						
Cash and cash equivalents	1,571,642	1,571,642	0	0	0	0
<b>Financial assets at fair value through profit or loss:</b>						
Financial assets held for trading	85,423	0	85,423	0	85,423	0
Non-trading financial assets at fair value through profit or loss	711	711	0	0	0	0
Derivatives – Hedge accounting	85,192	0	85,192	0	85,192	0
Financial assets at fair value through other comprehensive income	1,618,067	1,618,067	0	0	0	0
<b>Financial assets at amortised cost:</b>						
Due from other banks	205,420	205,420	0	0	0	0
Due from customers	15,239,856	15,239,856	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	20,016	20,016	0	0	0	0
Investments in joint ventures and associates	11,058	11,058	0	0	0	0
Property and equipment	124,862	124,862	0	0	0	0
Intangible assets	129,527	0	0	0	0	129,527
Goodwill	29,305	0	0	0	0	29,305
Current income tax assets	26,518	26,518	0	0	0	0
Deferred income tax assets	54,802	54,802	0	0	0	0
Other assets	25,819	25,819	0	0	0	0
Non-current assets classified as held for sale	1	1	0	0	0	0
<b>Total assets</b>	<b>19,228,219</b>	<b>18,898,772</b>	<b>170,615</b>	<b>0</b>	<b>170,615</b>	<b>158,832</b>
<b>Liabilities</b>						
<b>Financial liabilities at fair value through profit or loss:</b>						
Financial liabilities held for trading	87,377	0	0	0	87,377	0
Derivatives – Hedge accounting	65,407	0	0	0	0	0
<b>Financial liabilities at amortised cost:</b>						
Due to banks	629,800	0	0	0	0	629,800
Due to customers	12,986,820	0	0	0	0	12,986,820
Lease liabilities	18,562					
Subordinated debt	200,151	0	0	0	0	200,151
Debt securities in issue	3,422,729	0	0	0	0	3,422,729
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6,990	0	0	0	0	0
Provisions	3,411	0	0	0	0	18,036
Current income tax liabilities	18,036					
Other liabilities	81,997	0	0	0	0	81,997
<b>Total liabilities</b>	<b>17,521,280</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>87,377</b>	<b>17,339,533</b>

**Template 02: EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements**

**Purpose:** Provide information on the main sources of differences (other than those due to different scopes of consolidation, which are shown in Template EU LI1) between the financial

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines

**Content:** Carrying values. In this template, carrying values correspond to values reported in financial statements according to the scope of regulatory consolidation (rows 1 to 3)

**Frequency:** Annual

**Format:** Flexible. Rows 1 to 4 are fixed and should be disclosed by all institutions. The other headings shown below are provided for illustrative purposes only and should be adapted by

**Accompanying narrative:** See Template EU LIA

		a	b	c	d	e
EUR thousand		Total	Items subject to			
			Credit risk framework	CCR framework	Securitisation framework	Market risk framework
<b>01</b>	<b>Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)</b>	19,228,219	18,898,772	170,615	-	170,615
<b>02</b>	Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)	17,521,280	-	-	-	87,377
<b>03</b>	Total net amount under the regulatory scope of consolidation	-	-	-	-	-
<b>04</b>	Off-balance-sheet amounts	4,532,632	4,532,632	-	-	-
<b>05</b>	Differences in valuations	-	-	-	-	-
<b>06</b>	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
<b>07</b>	Differences due to consideration of provisions	-	-	-	-	-
<b>08</b>	Differences due to prudential filters	-	-	-	-	-
<b>09</b>		-	-	-	-	-
<b>10</b>	<b>Exposure amounts considered for regulatory purposes</b>	-	23,431,404	170,615	-	257,992

**Template 03: EU LI3 - Outline of the differences in the scopes of consolidation – entity by entity****Purpose:** Provide information on the consolidation method applied for each entity within the accounting and the regulatory scopes of consolidation**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Disclosures shall be provided for all entities, included within the accounting and the regulatory scopes of consolidation as defined in accordance with the applicable accounting framework and Part One, Title II, Section 2 and Section 3 in the CRR, for which the method of the accounting consolidation is different from the method of the regulatory consolidation. Institutions should tick the applicable columns in order to identify the method of consolidation of each entity under the accounting framework and whether, under the regulatory scope of consolidation, each entity is (i) fully consolidated; (ii) proportionally consolidated; (iii) deducted from own funds; (iv) neither consolidated nor deducted; or (v) recognised under the equity method.**Frequency:** Annual**Format:** Flexible. The rows are flexible. The columns (a) to (g) are a minimum level of granularity for disclosure. Additional columns can be included depending on the consolidation methods implemented in accordance with Part One, Title II, Section 2 and Section 3 in the CRR as specified by any delegated or implementing regulation.

a	b	c	d	e	f	g
Name of the entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full consolidation	Proportional consolidation	Neither consolidated nor deducted	Deducted	
VÚB Leasing, a. s.	Full consolidation	x				Consumer finance business
Slovak Banking Credit Bureau, s. r. o.	Net equity method					Credit database administration
VÚB Generali DSS, a. s.	Net equity method					Pension fund administration
S.W.I.F.T.	Financial asset, equity instrument					Payment settlement
Visa Inc.	Financial asset, equity instrument					Payment technologies
ISP shares	Financial asset, equity instrument					Banking services

**Template 4: EU OVI – Overview of RWAs****Purpose:** Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines.**Content:** RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.**Frequency:** Quarterly**Format:** Fixed**Accompanying narrative:** Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum

		RWAs in EUR		Minimum capital requirements in EUR	
		T	T-1	T	
	1	Credit risk (excluding CCR)	8,625,196,825	8,460,154,785	676,812,383
Article 438(c)(d)	2	Of which the standardised approach	3,084,438,634	3,096,659,159	247,732,733
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,464,867,309	1,497,383,813	119,790,705
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	4,020,120,529	3,791,097,979	303,287,838
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	55,770,353	75,013,835	6,001,107
Article 107 Article 438(c)(d)	6	CCR	5,436,223	7,501,950	600,156
Article 438(c)(d)	7	Of which mark to market	0	0	0
Article 438(c)(d)	8	Of which original exposure	0	0	0
	9	Of which the standardised approach	0	0	0
	10	Of which internal model method (IMM)	0	0	0
Article 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	0	0	0
Article 438(c)(d)	12	Of which CVA	5,436,223	7,501,950	600,156
Article 438(e)	13	Settlement risk	0	0	0
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)	0	0	0
	15	Of which IRB approach	0	0	0
	16	Of which IRB supervisory formula approach (SFA)	0	0	0
	17	Of which internal assessment approach (IAA)	0	0	0
	18	Of which standardised approach	0	0	0
Article 438 (e)	19	Market risk	125,205,423	131,879,948	10,550,396
	20	Of which the standardised approach	15,020,174	17,685,798	1,414,864
	21	Of which IMA	110,185,263	114,194,150	9,135,532
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	324,477,116	354,860,950	28,388,876
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	324,477,116	354,860,950	28,388,876
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	54,801,639	58,963,526	4,717,082
Article 500	28	Floor adjustment	0	0	0
	29	Total	9,080,315,586	8,954,397,633	716,351,811

**TEMPLATE 5 - EU CR10 (IRB specialised lending and equities)****Purpose:** Provide quantitative disclosures of institutions' specialised lending and equity exposures using the simple risk-weighted approach**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using one of the approaches included in the template**Content:** Carrying values, exposure amounts, RWAs and capital requirements.**Frequency:** Semi-annual**Format:** Flexible**Accompanying narrative:** Institutions are expected to supplement the template with a narrative commentary

		a	b		c	d	e
<b>Specialised lending</b>							
Regulatory categories	Remaining maturity	On-balance-sheet amount	Off-balance-sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	357,362,648	100,517,290	70%	457,879,938	302,925,431	1,731,002
Category 2	Less than 2.5 years	0	0	90%	0		
	Equal to or more than 2.5 years	236,583,055	102,870,367	90%	339,453,421	282,362,247	2,509,887
Category 3	Less than 2.5 years	0	0	115%	0		
	Equal to or more than 2.5 years	249,166,617	56,998,406	115%	306,165,023	335,702,735	8,173,632
Category 4	Less than 2.5 years	0		250%	0		
	Equal to or more than 2.5 years	43,773,489	31,456	250%	43,804,945	109,492,703	3,503,767
Category 5	Less than 2.5 years	0		-	0		
	Equal to or more than 2.5 years	4,808,448	229,011	-	5,037,459	0	2,490,103
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	891,694,257	260,646,530		1,152,340,787	1,030,483,116	18,408,390
<b>Equities under the simple risk-weighted approach</b>							
Categories		On-balance-sheet	Off-balance-sheet amount	Risk weight	Exposure amount	RWAs	Capital requirements
Exchange-traded equity exposures		13,115,000		190%	13,115,000	24,918,500	1,993,480
Private equity exposure		1,036,644		290%	1,036,644	3,006,268	240,501
Other equity exposure		160,418		370%	160,418	593,545	47,484
Total		14,312,062			14,312,062	28,518,313	2,281,465

<b>TEMPLATE 7 - EU CRB-B (Total and average net amount of exposures)</b>	
<b>Purpose:</b> Provide the total and the average amount of net exposures over the period by exposure class	
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines	
<b>Content:</b> Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial	
<b>Frequency:</b> Annual	
<b>Format:</b> Flexible in the rows. The columns cannot be altered. The rows should reflect (at a minimum) the material exposure classes, taking the	
<b>Accompanying narrative:</b> Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting	

in EUR		a	b
		Net value of exposures at the end of the period	Average net exposures over the period
01	Central governments or central banks		
02	Institutions		
03	Corporates	7,734,252,286	7,306,848,401
04	Of which: Specialised lending	1,114,117,811	1,045,485,127
05	Of which: SMEs	2,295,701,913	2,182,354,062
06	Retail	8,641,943,605	8,368,502,295
07	Secured by real estate property	8,333,327,229	8,073,654,756
08	SMEs	30,428,037	32,864,344
09	Non-SMEs	8,302,899,192	8,040,790,412
10	Qualifying revolving		
11	Other retail	308,616,376	294,847,539
12	SMEs	308,616,376	294,847,539
13	Non-SMEs		
14	Equity	25,212,878	22,623,420
15	<b>Total IRB approach</b>	16,401,408,769	15,697,974,117
16	Central governments or central banks	2,787,677,173	2,414,415,802
17	Regional governments or local authorities	142,546,230	148,272,286
18	Public sector entities	5,129,629	5,423,608
19	Multilateral development banks		
20	International organisations		
21	Institutions	198,226,750	184,683,992
22	Corporates	1,183,246,264	1,147,358,932
23	Of which: SMEs	279,987,657	268,150,734
24	Retail	1,896,369,788	1,966,574,400
25	Of which: SMEs	232,548,854	222,249,426
26	Secured by mortgages on immovable property		
27	Of which: SMEs		
28	Exposures in default	120,072,153	126,960,101
29	Items associated with particularly high risk		
30	Covered bonds	338,604,458	352,411,655
31	Claims on institutions and corporates with a short-te		
32	Collective investments undertakings		
33	Equity exposures		
34	Other exposures	382,452,672	357,424,366
35	<b>Total standardised approach</b>	7,054,325,119	6,703,525,141
36	<b>Total</b>	23,455,733,887	22,401,499,258

**TEMPLATE 8 - EU CRB-C (Geographical breakdown of exposures)****Purpose:** Provide a breakdown of exposures by geographical areas and exposure classes**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but**Frequency:** Annual**Format:** Flexible. The columns should provide the significant geographical areas in which institutions have material exposure classes. The rows should (at a**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When

		b	c	d	i	j
		Net value				
in EUR		SK	CZ	IT	Other countries	Total
01	Central governments or central banks					
02	Institutions					
03	Corporates	5,368,780,925	994,570,434	30,113,484	1,340,787,443	7,734,252,286
04	Retail	8,528,464,682	13,438,683	653,710	99,386,530	8,641,943,605
05	Equity	10,981,364		1,036,644	13,194,870	25,212,878
06	<b>Total IRB approach</b>	13,908,226,971	1,008,009,117	31,803,838	1,453,368,843	16,401,408,769
07	Central governments or central banks	1,520,516,621	618,141,354	491,915,545	157,103,654	2,787,677,173
08	Regional governments or local authorities	142,546,230				142,546,230
09	Public sector entities	5,103,173	2,338		24,118	5,129,629
10	Multilateral development banks					0
11	International organisations					0
12	Institutions	1,731,181	329,944	79,781,429	116,384,197	198,226,750
13	Corporates	680,921,751	207,120,365	1,964,764	293,239,385	1,183,246,264
14	Retail	1,880,451,266	3,615,537	251,757	12,051,229	1,896,369,788
15	Secured by mortgages on immovable property					
16	Exposures in default	119,466,010	334,340	107,250	164,552	120,072,153
17	Items associated with particularly high risk					
18	Covered bonds	59,344,405			279,260,053	338,604,458
19	Claims on institutions and corporates with a short-term credit assessment					
20	Collective investments undertakings					
21	Equity exposures					
22	Other exposures	382,452,672				382,452,672
23	<b>Total standardised approach</b>	4,792,533,309	829,543,878	574,020,744	858,227,188	7,054,325,119
24	<b>Total</b>	18,700,760,280	1,837,552,994	605,824,582	2,311,596,031	23,455,733,887



**TEMPLATE 9 - EU CRB-D (Concentration of exposures by industry or counterparty types)**

**Purpose:** Provide a breakdown of exposures by industry or counterparty types and exposure classes

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines

**Content:** Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). The counterparty sector allocation is based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor should be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure

**Frequency:** Annual

**Format:** Flexible. The columns should provide the material industry sectors or counterparty types to which institutions have exposures. Materiality should be assessed based on the EBA Guidelines 2014/14, and immaterial industry sectors or counterparty types can be aggregated under a column 'other'. The rows should (at a minimum) reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147) and can be supplemented to provide further details as appropriate

**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r				
in EUR	Agriculture, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication	Financial and insurance activities	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence, compulsory social security	Education	Human health services and social work activities	Arts, entertainment and recreation				
01																						
02	Central governments or central banks																					
03	Institutions																					
04	Corporates	251,166,096	79,513,356	1,468,297,012	1,247,513,483	98,896,654	757,724,297	1,272,826,372	575,776,582	36,951,445	74,197,692	673,677,134	337,772,950	211,974,204	595,127	440,001	45,120,718	27,670,788	371,359,816	202,778,558	7,734,252,286	
04	Retail	33,158,172	360,327	39,016,914	937,401	2,609,037	41,444,975	92,398,494	18,852,617	14,682,408	8,429,203	17,996,609	28,638,277	8,211,985	278,734	1,134,088	23,540,999	1,741,662	4,906,939	8,303,304,761	8,641,943,605	
05	Equity									160,418	25,052,460										25,212,878	
06	<b>Total IRB approach</b>	<b>284,324,269</b>	<b>79,873,683</b>	<b>1,508,213,927</b>	<b>1,248,450,884</b>	<b>101,505,690</b>	<b>799,169,273</b>	<b>1,365,224,867</b>	<b>594,629,199</b>	<b>51,633,853</b>	<b>82,787,313</b>	<b>25,052,460</b>	<b>691,073,743</b>	<b>366,411,228</b>	<b>220,186,189</b>	<b>873,861</b>	<b>1,574,089</b>	<b>68,661,717</b>	<b>29,412,450</b>	<b>376,266,755</b>	<b>8,506,083,319</b>	<b>16,401,408,769</b>
07	Central governments or central banks																					
08	Regional governments or local authorities										1,401,287,548										2,787,677,173	
09	Public sector entities															142,546,230					142,546,230	
10	Multilateral development banks	112																				
11	International organisations																					
12	Institutions																					
13	Corporates			2,502,591							198,226,750										0	
14	Retail										748,176,198										13,430,073	
15	Secured by mortgages on immovable property											38,984,653									20,711	
16	Exposures in default	18											1,857	21	120	80	44	329	448	1,016	2,868	
17	Items associated with particularly high risk																				120,065,255	
18	Covered Bonds											338,604,458									338,604,458	
19	Claims on institutions and corporates with short term credit assessment																					
20	Collective investments undertakings																					
21	Equity exposures																					
22	Other exposures										15,146,923	0									0	
23	<b>Total Standardised approach</b>	<b>130</b>		<b>2,502,591</b>			<b>59,254,550</b>	<b>247,280</b>			<b>2,701,443,734</b>	<b>38,984,702</b>	<b>1,553,842</b>	<b>89,872</b>	<b>1,528,965,652</b>	<b>2,233</b>	<b>1,472,827</b>	<b>29,030</b>	<b>14,712,977</b>	<b>2,705,065,689</b>	<b>7,054,325,119</b>	
24	<b>TOTAL</b>	<b>284,324,398</b>	<b>79,873,683</b>	<b>1,510,716,517</b>	<b>1,248,450,884</b>	<b>101,505,690</b>	<b>799,169,273</b>	<b>1,424,479,417</b>	<b>594,876,479</b>	<b>51,633,853</b>	<b>82,787,323</b>	<b>2,726,496,194</b>	<b>730,058,445</b>	<b>367,965,069</b>	<b>220,276,060</b>	<b>1,529,839,513</b>	<b>1,576,322</b>	<b>70,134,545</b>	<b>29,441,480</b>	<b>390,979,733</b>	<b>11,211,149,008</b>	<b>23,455,733,887</b>

**TEMPLATE 10 - EU CRB-E (Maturity of exposures)****Purpose:** Provide a breakdown of net exposures by residual maturity and exposure classes**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation in Part One, Title II,**Frequency:** Annual**Format:** Flexible. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

		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
01	Central governments or central banks						
02	Institutions						
03	Corporates	1,568,026,532	1,672,743,304	2,878,969,451	1,614,513,000		7,734,252,286
04	Retail	94,261,378	22,753,626	236,271,305	8,288,657,296		8,641,943,605
05	Equity		25,212,878				25,212,878
06	<b>Total IRB approach</b>	1,662,287,910	1,720,709,807	3,115,240,756	9,903,170,296	0	16,401,408,769
07	Central governments or central banks	1,699,934	1,358,199,997	105,066,248	1,322,710,995		2,787,677,173
08	Regional governments or local authorities	6,003,835	24,513,980	25,064,774	86,963,641		142,546,230
09	Public sector entities	1,425,496	542,320	3,137,838	23,975		5,129,629
10	Multilateral development banks						0
11	International organisations						0
12	Institutions		131,908,054	66,146,031	172,666		198,226,750
13	Corporates	119,558,172	198,969,508	502,474,041	362,244,543		1,183,246,264
14	Retail	403,048,052	47,522,270	527,955,480	917,843,987		1,896,369,788
15	Secured by mortgages on immovable property						0
16	Exposures in default	60,051,311	5,148,079	23,609,757	31,263,007		120,072,153
17	Items associated with particularly high risk						0
18	Covered bonds		38,093,373	130,472,697	170,038,388		338,604,458
19	Claims on institutions and corporates with a short-term credit assessment						0
20	Collective investments undertakings						0
21	Equity exposures						0
22	Other exposures		0	0	382,452,672		382,452,672
23	<b>Total standardised approach</b>	591,786,800	1,804,897,580	1,383,926,865	3,273,713,873		7,054,325,119
24	<b>Total</b>	2,254,074,709	3,525,607,388	4,499,167,621	13,176,884,169	0	23,455,733,887

**TEMPLATE 11 - EU CRR-A (Credit quality of exposures by exposure class and instrument)**
**Purpose:** Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines

**Content:** Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)

**Frequency:** Semi-annual

**Format:** Fixed. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)

**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

in EUR		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
		Defaulted exposures	Non-defaulted exposures					(a+b-c-d)
01	Central governments or central banks							
02	Institutions							
03	Corporates	73,311,974	7,751,394,511	90,454,199			357,547,667	7,734,252,286
04	Of which: Specialised lending	5,037,459	1,147,303,328	38,222,976			82,438,649	1,114,117,811
05	Of which: SMEs	60,341,801	2,279,735,404	44,375,292			109,978,344	2,295,701,913
06	Retail	104,898,291	8,593,622,957	56,577,644			79,817,880	8,641,943,605
07	Secured by real estate property	92,244,525	8,284,484,952	43,402,249			65,733,136	8,333,327,229
08	SMEs	1,240,999	30,554,551	1,367,513			1,757,154	30,428,037
09	Non-SMEs	91,003,527	8,253,930,401	42,034,737			63,975,983	8,302,899,192
10	Qualifying revolving							
11	Other retail	12,653,766	309,138,005	13,175,395			14,084,744	308,616,376
12	SMEs	12,653,766	309,138,005	13,175,395			14,084,744	308,616,376
13	Non-SMEs							
14	Equity	0	25,212,878	0			4,461,628	25,212,878
15	<b>Total IRB approach</b>	178,210,265	16,370,230,346	147,031,843			441,827,176	16,401,408,769
16	Central governments or central banks	0	2,787,950,738	273,565			13,727,271	2,787,677,173
17	Regional governments or local authorities	0	144,941,574	2,395,344			2,042,504	142,546,230
18	Public sector entities	0	5,221,660	92,031			252,449	5,129,629
19	Multilateral development banks							
20	International organisations							
21	Institutions	0	198,353,282	126,532			4,924,467	198,226,750
22	Corporates	0	1,186,674,800	3,428,536			81,440,590	1,183,246,264
23	Of which: SMEs	0	281,975,869	1,988,212			22,359,521	279,987,657
24	Retail	0	1,930,936,468	34,566,680			104,851,673	1,896,369,788
25	Of which: SMEs	0	236,106,803	3,557,950			13,877,536	232,548,854
26	Secured by mortgages on immovable property							
27	Of which: SMEs							
28	Exposure in default	251,558,810	0	131,486,657			10,033,629	120,072,153
29	Items associated with particularly high risk							
30	Covered bonds	0	338,715,239	110,781			4,426,900	338,604,458
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures	0	491,643,025	109,190,353			16,220,531	382,452,672
35	<b>Total standardised approach</b>	251,558,810	7,084,436,786	281,670,478			237,920,015	7,054,325,119
36	<b>Total</b>	429,769,076	23,454,667,132	428,702,321			679,747,191	23,455,733,887
37	Of which Loans	411,076,557	17,131,677,394	415,881,512			544,880,292	17,126,872,439
38	Of which: Debt securities	0	1,812,229,325	574,754			17,844,187	1,811,654,571
39	Of which: OFF-balance-sheet exposure	18,692,519	4,510,760,413	12,246,055			117,022,712	4,517,206,877

<b>Template 12: EU CR1-B - Credit quality of exposures by industry or counterparty types</b>								
<b>Purpose:</b> Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by industry or counterparty types								
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines								
<b>Content:</b> Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total exposures under the standardised approach and the IRB approach altogether								
<b>Frequency:</b> Semi-annual								
<b>Format:</b> Fixed. The row breakdown is flexible and should be consistent with the breakdown used in Template EU CRB-D, but the column breakdown is fixed								
<b>Accompanying narrative:</b> Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period								
(in EUR)		a	b	c	d	e	f	g
		Gross carrying value		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a +b-c-d)
		Defaulted exposures	Non-defaulted exposures					
01	Agriculture, forestry and fishing	315,748	253,277,564	-	1,346,973	-	360,364	252,246,339
02	Mining and quarrying	84	126,772,844	-	127,605	-	19,814	140,144,495
03	Manufacturing	28,685,019	1,517,031,205	12,442,627	3,008,257	-	3,514,851	1,448,045,270
04	Electricity, gas, steam and air conditioning supply	86,230	1,304,599,702	-	2,952,577	-	4,516	1,132,231,725
05	Water supply	2,760,764	99,019,777	2,760,664	91,531	-	40,255	106,848,662
06	Construction	10,081,860	818,308,779	5,008,684	6,752,947	-	2,395,893	702,133,519
07	Wholesale and retail trade	26,537,249	1,377,150,841	16,926,311	9,255,036	-	3,978,595	1,056,145,006
08	Transport and storage	9,131,330	683,865,724	198,417	5,251,007	-	1,033,645	678,765,607
09	Accommodation and food service activities	985,243	36,794,640	-	828,438	-	506,902	31,503,474
10	Information and communication	935,912	168,386,185	459,316	671,608	-	637,681	163,050,962
11	Real estate activities	3,478,843	746,556,689	3,476,879	19,419,349	-	5,467,215	649,361,202
12	Professional, scientific and technical activities	1,806,372	360,992,418	912,810	3,887,229	-	1,441,257	354,563,904
13	Administrative and support service activities	1,330,296	213,532,928	1,019,963	1,187,274	-	164,349	219,759,873
14	Public administration and defence, compulsory social security	-	625,234	-	388	-	139	243,021
15	Education	377	664,493	-	2,357	-	997	469,523
16	Human health services and social work activities	499	46,708,575	-	95,161	-	67,878	43,808,333
17	Arts, entertainment and recreation	703,384	36,832,729	-	1,025,142	-	49,181	31,489,189
18	Other services	71,287	388,752,461	-	1,203,053	-	4,825,298	358,829,906
<b>19</b>	<b>Total</b>	<b>86,910,497</b>	<b>8,179,872,789</b>	<b>43,205,672</b>	<b>57,105,935</b>	<b>-</b>	<b>14,768,691</b>	<b>7,369,640,012</b>

**Template 13: EU CR1-C - Credit quality of exposures by geography****Purpose:** Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by geography**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total**Frequency:** Semi-annual**Format:** Fixed. The breakdown by geographical areas and jurisdictions is flexible and should be consistent with the breakdown used in Template EU CRB-C, but the column breakdown is fixed**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial countries included in the 'other geographical areas' and 'other countries' rows.

(in EUR)	a		b	c	d	e	f	g
	Gross carrying value of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values	
	Defaulted exposures	Non-defaulted exposures						(a+b-c-d)
1	SK 79,6%	424,710,673	18,148,222,456	58,168,153	277,846,207	-	(5,247,014)	18,236,918,769
2	CZ 7,92%	2,358,751	1,845,654,089	222,398	4,275,617	-	497,732	1,843,514,825
3	IT 2,65%	107,576	619,629,967	-	103,852	-	59,131	619,633,691
4	Other 9,83%	917,820	2,289,414,263	-	5,253,573	-	(924,223)	2,285,078,510
5	<b>Total</b>	<b>428,094,820</b>	<b>22,902,920,775</b>	<b>58,390,551</b>	<b>287,479,249</b>	<b>-</b>	<b>(5,614,374)</b>	<b>22,985,145,795</b>

<b>Template 14 : EU CR1-D - Ageing of past-due exposures</b>							
<b>Purpose:</b> Provide an ageing analysis of accounting on-balance-sheet past-due exposures regardless of their impairment status							
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines							
<b>Content:</b> Gross carrying values (corresponding to the accounting values before impairment and provisions but after the write-off reported in financial statements according to the							
<b>Frequency:</b> Semi-annual							
<b>Format:</b> Fixed. Minimum past-due bands can be supplemented by additional past-due bands to better reflect the ageing of past-due exposures in an institution's portfolio							
<b>Accompanying narrative:</b> Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.							
(in EUR)		a	b	c	d	e	f
		Gross carrying values					
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
01	Loans	15,855,492,312	10,451,536	11,442,402	32,037,825	51,593,772	227,654,848
02	Debt securities	1,811,192,681	-	-	-	-	-
<b>03</b>	<b>Total exposures</b>	<b>17,666,684,993</b>	<b>10,451,536</b>	<b>11,442,402</b>	<b>32,037,825</b>	<b>51,593,772</b>	<b>227,654,848</b>

<b>Template 15: EU CR1-E - Non-performing and forborne exposures</b>														
<b>Purpose:</b> Provide an overview of non-performing and forborne exposures as per the Commission Implementing Regulation (EU) No 680/2014														
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines														
<b>Content:</b> Gross carrying values (corresponding to the accounting values before impairment, provisions and accumulated negative fair value adjustments due to credit risk reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). When the amount of accumulated impairment and provisions and negative fair value adjustments due to credit risk is materially different from the amount of specific and general credit risk adjustments disclosed in Templates EU CR1-A to D, institutions should separately disclose the amount of accumulated negative changes in fair value due to credit risk														
<b>Frequency:</b> Semi-annual														
<b>Format:</b> Flexible														
<b>Accompanying narrative:</b> Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period and explain the differences between the amounts of non-performing, impaired and defaulted exposures														
(in EUR)	a	b	c	d	e	f	g	h	i	j	k	l	m	
	Gross carrying amount of performing and non-performing exposures							Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received		
	Of which performing but past due > 30 days and <= 90 days	Of which performing forborne	Of which non-performing			Of which defaulted	Of which impaired	Of which forborne	On performing exposure		On non-performing exposure		On non-performing exposure	Of which forborne exposure
									Of which forborne		Of which forborne			
010	Debt securities	1,811,192,681	-	-	-	-	-	-	312,604	-	-	-	-	-
020	Loans and advances	16,188,672,695	16,284,113	85,794,764	410,256,015	410,256,015	-	62,990,470	93,682,577	2,674,151	237,928,584	43,009,398	106,205,026	76,221,691
030	Off-balance-sheet exposures	4,532,631,932	-	-	17,838,805	17,838,805	-	-	9,164,324	-	4,768,226	-	14,816	-

<b>Template 16: EU CR2-A – Changes in the stock of general and specific credit risk adjustments</b>
<b>Purpose:</b> Identify the changes in an institution's stock of general and specific credit risk adjustments held against loans and debt securities that are defaulted or impaired
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines
<b>Content:</b> Accumulated amounts of specific and general credit risk adjustments for impaired and defaulted loans and debt securities (general credit risk adjustments may be related to non-defaulted or non-impaired loans and debt securities)
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed. The columns cannot be altered. Institutions may add additional rows
<b>Accompanying narrative:</b> Institutions should describe the type of specific and general credit risk adjustments included in the template and are expected to explain the drivers of any significant changes in the amounts

(in EUR)		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
01	<b>Opening balance</b>	49,680,610	201,832,367
02	Increases due to amounts set aside for estimated loan losses during the period	-	-
03	Decreases due to amounts reversed for estimated loan losses during the period	-	-
04	Decreases due to amounts taken against accumulated credit risk adjustments	(1,603,139)	(467,600)
05	Transfers between credit risk adjustments	8,940,135	49,383,371
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	(10,782,208)	(59,054,952)
09	<b>Closing balance</b>	46,235,398	191,693,186
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-	-
11	Specific credit risk adjustments directly recorded to the statement of profit or loss		



<b>Template 17: EU CR2-B - Changes in the stock of defaulted and impaired loans and debt securities</b>
<b>Purpose:</b> Identify the changes in an institution's stock of defaulted loans and debt securities
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines
<b>Content:</b> Gross carrying values
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed
<b>Accompanying narrative:</b> Banks are expected to explain the drivers of any significant changes in the amounts

(in EUR)		a
		Gross carrying value defaulted exposures
01	<b>Opening balance</b>	433,699,340
02	Loans and debt securities that have defaulted or impaired since the last reporting period	76,413,515
03	Returned to non-defaulted status	(23,601,526)
04	Amounts written off	(20,026,799)
05	Other changes	(56,228,550)
06	<b>Closing balance</b>	410,255,980

<b>TEMPLATE 18: EU CR3 - CRM techniques – Overview</b>
<b>Purpose:</b> Disclose the extent of the use of CRM techniques
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines
<b>Content:</b> Carrying values. Institutions should include all collateral, financial guarantees and credit derivatives used as credit risk mitigants for all secured exposures, irrespective of whether the standardised approach or the IRB approach is used for RWA calculation. Any secured exposures by collateral, financial guarantees or credit derivatives (eligible or not eligible as CRM techniques under Part Three, Title II, Chapter 4 of the CRR) used to reduce capital requirements should be disclosed
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed. Where institutions are unable to categorise exposures secured by collateral, financial guarantees or credit derivatives into loans and debt securities, they can either (i) merge two corresponding cells, or (ii) divide the amount by the pro rata weight of gross carrying values. They should explain which method they have used
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		a	b	c	d	e
in EUR		Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
01	Total loans	9,182,803,738	7,944,068,701	7,902,317,759	41,750,942	0
02	Total debt securities	1,811,654,571	0	0	0	0
03	<b>Total exposures</b>	<b>15,408,917,060</b>	<b>8,046,816,827</b>	<b>8,004,959,650</b>	<b>41,857,177</b>	<b>0</b>
04	Of which defaulted	109,112,830	98,508,866	98,508,866	0	0

**TEMPLATE 19 - EU CR4 (Standardised approach – Credit risk exposure and CRM effects)**

**Purpose:** Illustrate the effect of all CRM techniques applied in accordance with Part Three, Title II, Chapter 4 of the CRR, including the financial collateral simple method and the financial collateral comprehensive method in the application of Article 222 and Article 223 of the same regulation on standardised approach capital requirements' calculations. RWA density provides a synthetic metric on the riskiness of each portfolio

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines calculating the risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2

**Content:** Regulatory exposure amounts

**Frequency:** Semi-annual

**Format:** Fixed. (The columns cannot be altered. The rows reflect the exposure classes in Article 112 of the CRR)

**Accompanying narrative:** Institutions are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such

in EUR	Exposure classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
01	Central governments or central banks	2,781,175,120	6,775,618	2,780,901,619	3,387,777	169,686,767	6%
02	Regional government or local authorities	115,975,610	28,965,964	113,626,311	13,144,213	25,531,300	20%
03	Public sector entities	1,982,299	3,239,362	1,934,600	1,221,009	3,155,609	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	149,121,136	49,232,146	149,048,203	36,139,017	61,555,841	33%
07	Corporates	933,980,047	252,694,753	930,986,704	43,886,068	1,018,007,379	104%
08	Retail	1,633,665,720	297,270,749	1,599,432,590	148,341,045	1,310,645,913	75%
09	Secured by mortgages on immovable property						
10	Exposures in default	247,632,091	3,926,720	116,417,313	1,827,181	125,420,362	106%
11	Higher-risk categories						
12	Covered bonds	338,715,239	0	338,604,458	0	55,336,254	16%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	491,643,025	0	382,452,672	0	202,756,636	53%
17	<b>Total</b>	6,693,890,286	642,105,311	6,413,404,471	247,946,309	2,972,096,061	45%

**TEMPLATE 20: EU CR5 – Standardised approach**

**Purpose:** Present the breakdown of exposures under the standardised approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to the standardised approach). The risk weights in template EU CR5 encompass all those assigned to each credit quality step in Article 113 to Article 134 in Part Three, Title II, Chapter 2 of the CRR.

The template applies to all institutions included in paragraph 7 of these guidelines calculating the risk-weighted exposure amounts in accordance with Part Three, Title II, Chapter 2 of the CRR.

**Content:** Regulatory exposure values broken down by risk weights. Institutions should disclose exposures post conversion factor and post risk mitigation techniques. The risk weight used for the breakdown corresponds to the different credit quality steps applicable in accordance with Article 113 to Article 134 in Part Three, Title II, Chapter 2 of the CRR

**Frequency:** Semi-annual

**Format:** Fixed

**Accompanying narrative:** Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

in EUR	Exposure classes	a	b	c	d	e	f	g	Risk weight								q	r									
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	Of which unrated								
01	Central governments or central banks	2,696,805,088																32,682,669	54,801,639					2,784,289,396	1,498,085,089		
02	Regional government or local authorities					126,179,874		590,650																	126,770,524	126,770,524	
03	Public sector entities																								3,155,609	3,155,609	
04	Multilateral development banks																										
05	International organisations																										
06	Institutions					104,084,486		80,727,580																	185,187,220	8,644,145	
07	Corporates																								974,872,772	923,812,581	
08	Retail																								1,747,773,635	1,747,773,635	
09	Secured by mortgages on immovable property																										
10	Exposures in default																								103,892,723	14,351,771	
11	Higher-risk categories																										
12	Covered bonds				123,846,381	214,758,078																				338,604,458	
13	Institutions and corporates with a short-term credit assessment																										
14	Collective investment undertakings																										
15	Equity																										
16	Other items	176,094,188				4,502,311					0	201,856,174														382,452,672	382,452,672
17	Total	2,872,899,275			123,846,381	449,524,749		81,318,230		1,747,773,635	1,229,578,594	101,608,277	54,801,639													6,661,350,780	4,808,938,749

**TEMPLATE 21 – EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range**

**Purpose:** Provide main parameters used for the calculation of capital requirements for IRB models. This disclosure requirement aims at showing the exposure classes according to PD grades to allow for an assessment of the credit quality of the portfolio. The purpose of disclosing these parameters is to enhance the transparency of institutions' RWA calculations and the reliability of regulatory measures

**Scope of application:** The template applies to institutions included in paragraph 7 of these guidelines using either the FIRB approach or the AIRB approach for some or all of their exposures in accordance with Part Three, Title II, Chapter 3 of the CRR. Where an institution makes use of both the FIRB approach and the AIRB approach, it should disclose one template for each approach used

**Content:** Columns (a) and (b) are based on exposure values before CCF and CRM and columns (c) to (l) are regulatory values either determined by institutions or specified in the aforementioned chapter. All values in Template EU CR6 are based on the scope of regulatory consolidation as defined in Part One, Title II, Chapter 2 of the CRR

**Frequency:** Semi-annual

**Format:** Fixed. The columns, their contents and the PD scale in the rows cannot be altered, although the PD master scale in the template is the minimum granularity that an institution should provide (an institution can decide to expand the breakdown in the PD master scale)

**Accompanying narrative:** Institutions are expected to supplement the template with a narrative to explain the effect of credit derivatives on RWAs

in EUR		a	b	c	d	e	f	g	h	i	j	k	l
	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure class X													
CORPORATE - OTHERS	0,00 až <0,15	293,808,713	561,099,522	88.11	632,323,173	0.09	20	37.43	911	158,116,416	25%	216,523	90,968
CORPORATE - OTHERS	0,15 až <0,25	245,022,519	484,581,671	72.13	476,656,518	0.20	24	35.93	781	160,866,616	34%	337,415	183,176
CORPORATE - OTHERS	0,25 až <0,50	704,049,337	559,624,313	78.71	1,125,547,121	0.32	39	35.64	1108	586,333,800	52%	1,297,224	588,429
CORPORATE - OTHERS	0,50 až <0,75	239,070,278	130,913,329	75.08	320,455,473	0.51	21	37.34	1090	212,741,944	66%	613,595	251,239
CORPORATE - OTHERS	0,75 až <2,50	537,134,580	241,101,088	78.35	711,065,186	1.15	56	35.57	1001	579,264,965	81%	2,983,740	1,107,052
CORPORATE - OTHERS	2,50 až <10,00	237,646,698	81,938,300	77.33	277,515,055	4.45	34	39.03	473	336,393,157	121%	4,796,741	1,298,284
CORPORATE - OTHERS	10,00 až <100,00	0	8,365,431	99.95	8,357,716	12.14	2	37.46	1825	17,348,354	208%	379,971	218,496
CORPORATE - OTHERS	100,00	4,220,643	3,712,071	75.00	7,004,696	100.00	5	54.77	522	13,068,178	187%	3,995,969	4,118,288
CORPORATE - OTHERS	Medzisúčť	2,260,952,768	2,071,335,726	79.80	3,558,924,938	0.99	201	36.44	957	2,064,133,430	58%	14,621,179	7,855,931
CORPORATE - SME	0,00 až <0,15	24,234,903	31,187,107	75.18	47,617,733	0.10	82	41.02	584	7,005,285	15%	18,886	10,491
CORPORATE - SME	0,15 až <0,25	81,784,366	153,355,784	71.31	185,922,000	0.20	295	40.99	620	47,353,128	25%	152,215	30,371
CORPORATE - SME	0,25 až <0,50	100,527,986	162,630,477	68.17	195,692,239	0.35	250	40.01	796	75,964,650	39%	274,060	65,582
CORPORATE - SME	0,50 až <0,75	180,424,173	156,865,559	69.87	282,151,208	0.54	280	38.93	882	133,050,456	47%	593,191	94,812
CORPORATE - SME	0,75 až <2,50	411,063,268	248,416,443	72.90	579,532,820	1.37	683	38.70	729	354,133,236	61%	3,069,768	478,584
CORPORATE - SME	2,50 až <10,00	352,319,813	139,775,041	71.56	449,212,484	4.36	616	38.19	784	393,228,157	88%	7,460,605	1,303,966
CORPORATE - SME	10,00 až <100,00	211,979,141	25,171,344	70.74	228,541,287	14.37	248	36.48	591	316,792,199	139%	12,036,629	4,053,383
CORPORATE - SME	100,00	51,148,923	9,192,878	60.91	56,422,865	100.00	190	60.94	440	47,202,187	84%	38,317,081	38,338,102
CORPORATE - SME	Medzisúčť	1,413,482,572	926,594,633	71.10	2,025,092,634	5.90	2,644	39.38	732	1,374,729,297	68%	61,922,435	44,375,292
CORPORATE - SPECIAL LENDING	Strong	357,362,648	100517290.3	75.00	432,750,616		49	45.00	913	302925431.1	70%	1,731,002	3,031,438
CORPORATE - SPECIAL LENDING	Good	236,583,055	102,870,367	75.00	313,735,830		46	45.00	913	282,362,247	90%	2,509,887	6,189,822
CORPORATE - SPECIAL LENDING	Satisfactory	249,166,617	56,998,406	75.03	291,915,421		151	45.00	913	335,702,735	115%	8,173,632	15,472,821
CORPORATE - SPECIAL LENDING	Weak	43,773,489	31,456	75.00	43,797,081		10	45.00	913	109,492,703	250%	3,503,767	8,519,816
CORPORATE - SPECIAL LENDING	Default	4,808,448	229,011	75.00	4,980,206		7	45.00	913	0	0%	2,490,103	5,009,079
CORPORATE - SPECIAL LENDING	Medzisúčť	891,694,257	260,646,530	75.01	1,087,179,154		263	45.00	913	1,030,483,116	95%	18,408,390	38,222,976
RETAIL OTHER - SME	0,15 až <0,25	16,828,950	21,959,396	75.00	33,298,498	0.18	1,489	51.72		5,549,676	17%	31,599	9,974
RETAIL OTHER - SME	0,25 až <0,50	9,928,726	8,696,374	75.00	16,451,007	0.35	547	52.68		4,257,239	26%	30,332	14,560
RETAIL OTHER - SME	0,50 až <0,75	13,564,550	11,247,043	75.00	21,999,833	0.54	688	54.56		7,614,570	35%	64,817	21,650
RETAIL OTHER - SME	0,75 až <2,50	76,931,152	29,087,416	75.00	98,746,715	1.45	3,114	52.56		50,240,525	51%	748,281	462,875
RETAIL OTHER - SME	2,50 až <10,00	91,728,911	10,400,185	75.00	99,529,050	4.20	2,958	49.00		59,900,193	60%	2,045,071	1,753,288
RETAIL OTHER - SME	10,00 až <100,00	17,090,635	1,674,667	75.00	18,346,635	15.76	5,186	50.97		16,786,521	91%	1,492,430	1,903,002
RETAIL OTHER - SME	100,00	12,378,807	274,959	75.00	12,585,026	100.00	3,584	89.82		31,710,572	252%	8,977,739	9,010,043
RETAIL OTHER - SME	Medzisúčť	238,451,732	83,340,039	75.00	300,956,764	7.09	17,566	52.90		176,059,297	58%	13,390,270	13,175,395
RETAIL SEC IMOV - NON SME	0,00 až <0,15	6,096,517,938	389,506,982	100.00	6,486,024,919	0.07	95,556	19.98		252,839,153	4%	976,223	379,593
RETAIL SEC IMOV - NON SME	0,25 až <0,50	816,062,533	60,592,183	100.00	876,654,715	0.29	10,944	25.03		123,772,189	14%	643,920	239,550
RETAIL SEC IMOV - NON SME	0,50 až <0,75	303,134,733	36,962,242	100.00	340,096,975	0.55	4,291	25.92		77,414,130	23%	480,714	175,580
RETAIL SEC IMOV - NON SME	0,75 až <2,50	285,070,737	42,714,550	100.00	327,785,287	1.17	4,164	25.24		120,656,221	37%	965,194	1,108,771
RETAIL SEC IMOV - NON SME	2,50 až <10,00	152,355,445	12,727,946	100.00	165,083,391	4.28	2,377	22.29		109,091,034	66%	1,461,865	2,958,285
RETAIL SEC IMOV - NON SME	10,00 až <100,00	56,816,104	1,469,010	98.91	58,264,114	32.46	874	16.45		59,049,847	101%	3,111,600	3,838,315
RETAIL SEC IMOV - NON SME	100,00	89,646,647	1356880	100.00	91,003,527	100.00	2256	46.97		56,877,206	63%	38,198,399	33,334,642
RETAIL SEC IMOV - NON SME	Medzisúčť	7,799,604,135	545,329,793	100.00	8,344,912,928	1.56	119,577	21.27		799,699,781	10%	45,837,915	42,034,737
RETAIL SEC IMOV - SME	0,15 až <0,25	3,100,525	0		3,100,525	0.19	61	38.50		385,943	12%	2,279	1,264
RETAIL SEC IMOV - SME	0,25 až <0,50	1,443,168	0		1,443,168	0.35	26	38.50		281,624	20%	1,945	1,520
RETAIL SEC IMOV - SME	0,50 až <0,75	2,534,345	0		2,534,345	0.54	33	38.50		675,263	27%	5,269	2,754
RETAIL SEC IMOV - SME	0,75 až <2,50	10,469,613	0		10,469,613	1.45	201	38.66		5,367,962	51%	58,626	55,074
RETAIL SEC IMOV - SME	2,50 až <10,00	11,690,335	100,901	75.00	11,766,011	4.04	187	38.84		11,260,091	96%	184,230	302,744
RETAIL SEC IMOV - SME	10,00 až <100,00	1,215,664	0		1,215,664	15.77	17	38.73		2,018,317	166%	74,549	153,589
RETAIL SEC IMOV - SME	100,00	1,240,999	0		1,240,999	100.00	22	80.78		1,975,221	159%	850,568	850,568
RETAIL SEC IMOV - SME	Medzisúčť	31,694,649	100,901	75.00	31,770,324	6.56	547	40.34		21,964,421	69%	1,177,466	1,367,513
<b>Total (all portfolios)</b>		<b>12,635,880,113</b>	<b>3,887,347,621</b>	<b>81.44</b>	<b>15,348,836,743</b>	<b>2.01</b>	<b>140,533</b>	<b>29.52</b>	<b>383</b>	<b>5,467,069,342</b>	<b>36%</b>	<b>155,357,656</b>	<b>147,031,843</b>

**TEMPLATE 22 - EU CR7 - IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques**

**Purpose:** Illustrate the effect of credit derivatives on the IRB approach capital requirements' calculations. The pre-credit derivative RWAs before taking account of the credit derivatives mitigation effect has been selected to assess the impact of credit derivatives on RWAs. Template EU CR7 includes the impact of credit derivatives on RWAs due to the substitution effect and incidence on PD and LGD parameters in accordance with Part Three, Title II, Chapter 4 of the CRR

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB approach and/or FIRB approach for some or all of their exposures

**Content:** RWAs subject to credit risk treatment

**Frequency:** Semi-annual

**Format:** Fixed. The disclosures of RWAs calculated assuming the absence of recognition of the credit derivative as a CRM technique (pre-credit

**Accompanying narrative:** Institutions may supplement the template with a narrative commentary to explain the effect of credit derivatives on the institution's RWAs.

in EUR		a	b
		Pre-credit derivatives RWAs	Actual RWAs
01	<b>Exposures under FIRB</b>		
02	Central governments and central banks		
03	Institutions		
04	Corporates – SMEs	188,642,681	188,642,681
05	Corporates – Specialised lending	1,030,483,116	1,030,483,116
06	Corporates – Other	241,059,554	241,059,554
07	<b>Exposures under AIRB</b>		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,186,086,616	1,186,086,616
11	Corporates – Specialised lending		
12	Corporates – Other	1,823,073,876	1,823,073,876
13	Retail – Secured by real estate SMEs	21,964,421	21,964,421
14	Retail – Secured by real estate non-SMEs	799,699,781	799,699,781
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	176,059,297	176,059,297
17	Retail – Other non-SMEs		
18	Equity IRB	55,770,353	55,770,353
19	Other non credit obligation assets		
20	<b>Total</b>	5,522,839,695	5,522,839,695

<b>TEMPLATE 23 - EU CR8 - RWA flow statements of credit risk exposures under the IRB approach</b>	
<b>Purpose:</b> Present a flow statement explaining variations in the credit RWAs of exposures for which the risk-weighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a)	
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB	
<b>Content:</b> RWAs do not include RWAs for derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Part Three, Title II, Chapter 6 of the CRR or subject to Article 92(3) point (f) of the same regulation, whose regulatory exposure value is calculated according to the methods laid down in the aforementioned chapter. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure	
<b>Frequency:</b> Quarterly	
<b>Format:</b> Fixed. Columns and rows 1 and 9 cannot be altered. Institutions may add additional rows between rows 7 and 8	
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes	

in EUR		a	b
		RWA amounts	Capital requirements
01	<b>RWAs as at the end of the previous reporting period</b>	5,343,003,493	427,440,279
02	Asset size	222,060,328	17,764,826
03	Asset quality	(81,449,805)	(6,515,984)
04	Model updates	0	0
05	Methodology and policy	49,369,703	3,949,576
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(10,144,025)	(811,522)
08	Other	0	0
09	<b>RWAs as at the end of the reporting period</b>	5,522,839,695	441,827,176

**TEMPLATE 25 - EU CCR1 (Analysis of CCR exposure by approach)****Purpose:** Provide a comprehensive view of the methods used to calculate CCR regulatory requirements and the main parameters used within each method**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines with instruments for which the exposure value is calculated in accordance with Part Three, Title II, Chapter 6 of the CRR**Content:** Regulatory exposures, RWAs and parameters used for RWA calculations for all exposures subject to the CCR framework (excluding CVA charges or**Frequency:** Semi-annual**Format:** Fixed

		a	b	c	d	e	f	g
in EUR		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
01	Mark to market		163,997,851	89,113,429			253,111,279	130,261,068
02	Original exposure							
03	Standardised approach							
04	IMM (for derivatives and SFTs)							
05	<i>Of which securities financing transactions</i>							
06	<i>Of which derivatives and long settlement transactions</i>							
07	<i>Of which from contractual cross-product netting</i>							
08	Financial collateral simple method (for SFTs)							
09	Financial collateral comprehensive method (for SFTs)							
10	VaR for SFTs							
11	<b>Total</b>							



<b>TEMPLATE 26 - EU CCR2 - CVA capital charge</b>
<b>Purpose:</b> Provide CVA regulatory calculations (with a breakdown by standardised and advanced approaches)
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines with exposures subject to CVA capital charges in accordance with Part Three, Title VI, Article 382 in the CRR
<b>Content:</b> RWAs and corresponding EAD
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		a	b
in EUR		Exposure value	RWAs
01	Total portfolios subject to the advanced method		
02	(i) VaR component (including the 3× multiplier)		
03	(ii) SVaR component (including the 3× multiplier)		
04	All portfolios subject to the standardised method	20,667,199	5,436,223
EU04	Based on the original exposure method		
05	Total subject to the CVA capital charge	20,667,199	5,436,223

<b>Template 27: EU CCR8 – Exposures to CCPs</b>	
<b>Purpose:</b> Provide a comprehensive picture of the institution’s exposures to CCPs in the scope of Part Three, Title II, Chapter 6, Section 9 of the CRR. In particular, the template includes all types of exposures (due to operations, margins, and contributions to default funds) and related capital requirements	
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines	
<b>Content:</b> EAD and RWAs corresponding to exposures to CCPs	
<b>Frequency:</b> Semi-annual	
<b>Format:</b> Fixed. Institutions are requested to provide a breakdown of the exposures by qualifying and non-qualifying CCPs as applicable for the requirements in Part Three, Title II, Chapter 6, Section 9 of the CRR	
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes	

		a	b
		EAD post CRM	RWAs
<b>1</b>	<b>Exposures to QCCPs (total)</b>		111,792,080
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	209,444,710	104,692,923
3	(i) OTC derivatives	209,444,710	104,692,923
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	35,495,784	7,099,157
9	Prefunded default fund contributions		
10	Alternative calculation of own funds requirements for exposures		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

**TEMPLATE 28 - EU CCR3 (Standardised approach – CCR exposures by regulatory portfolio and risk)****Purpose:** Provide a breakdown of CCR exposures calculated in accordance with Part Three, Title II, Chapter 6 of the CRR and risk-weighted according to Chapter 3 of the same title: by portfolio (type of counterparties) and by risk weight**Scope of application:** The template is mandatory for all institutions included in paragraph 7 of these guidelines using the credit risk standardised approach to compute RWAs for CCR exposures in accordance with Article 107 in the CRR,**Content:** Credit exposure amounts**Frequency:** Semi-annual**Format:** Fixed

in EUR	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l Total	m Of which unrated
		Risk weight												
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others		
01	Central governments or central banks													
02	Regional government or local authorities													
03	Public sector entities													
04	Multilateral development banks													
05	International organisations													
06	Institutions					9,972,395	219,629,167			155,693			229,757,254	1,956,680
07	Corporates									354,655			354,655	354,655
08	Retail								30,884				30,884	30,884
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					9,972,395	219,629,167		30,884	510,347			230,142,793	2,342,219

<b>TEMPLATE 29 - EU CCR4 - IRB approach - CCR exposures by portfolio and PD scale</b>
<b>Purpose:</b> Provide all relevant parameters used for the calculation of CCR capital requirements for IRB models
<b>Scope of application:</b> The template is mandatory for all institutions included in paragraph 7 of these guidelines using an AIRB approach or an FIRB approach to compute RWAs for CCR exposures in accordance with Article 107 in the CRR, whatever the CCR approach used to determine EAD in accordance with Part Three, Title II, Chapter 6 of that regulation. Where an institution makes use of an FIRB approach for certain exposures and an AIRB approach for others, it must disclose two separate sets of portfolio breakdowns in two separate templates. To provide meaningful information, the institution should include (in this template) the key models used at the group level (according to the scope of regulatory consolidation) and explain how the scope of models
<b>Content:</b> RWAs and parameters used in RWA calculations for exposures subject to the CCR framework (excluding CVA charges or exposures cleared through a CCP) and where the credit risk approach used (in accordance with Article 107 in the CRR) to compute RWAs is an IRB approach
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed. Columns and PD scales in the rows are fixed
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		a	b	c	d	e	f	g
in EUR	PD scale	EAD post CRM	Average PD	Numbers of obligors	Average LGD	Average maturity	RWAs	RWA density
Exposure class X								
CORPORATE - OTHERS	0,25 až <0,50	14,263,993	0	4	37	1,789	10,255,925	72%
CORPORATE - OTHERS	0,50 až <0,75	197,376	1	1	45	913	157,093	80%
CORPORATE - OTHERS	0,75 až <2,50	3,917,485	1	5	38	744	3,051,027	78%
CORPORATE - OTHERS	2,50 až <10,00	1,542,169	3	3	45	913	2,167,285	141%
CORPORATE - OTHERS	Medzisúččet	19,921,023	1	13	38	1,507	15,631,330	78%
CORPORATE - SME	0,15 až <0,25	790,925	0	6	45	913	332,690	42%
CORPORATE - SME	0,25 až <0,50	61,477	0	1	45	913	32,838	53%
CORPORATE - SME	0,50 až <0,75	302,734	1	3	45	913	183,784	61%
CORPORATE - SME	0,75 až <2,50	1,028,135	1	8	45	913	844,177	82%
CORPORATE - SME	2,50 až <10,00	382,731	4	9	45	913	498,641	130%
CORPORATE - SME	100,00	38,751	100	1	45	913	0	0%
CORPORATE - SME	Medzisúččet	2,604,753	3	28	45	913	1,892,129	73%
CORPORATE - SPECIAL_LENDING	Strong	183,107		4	45	913	128,175	70%
CORPORATE - SPECIAL_LENDING	Good	119,559		2	45	913	107,603	90%
CORPORATE - SPECIAL_LENDING	Satisfactory	138,486		2	45	913	159,259	115%
CORPORATE - SPECIAL_LENDING	Default	1,558		1	45	913	0	0%
CORPORATE - SPECIAL_LENDING	Medzisúččet	442,710		9	45	913	395,037	89%
<b>Total (all portfolios)</b>		22,968,486	1	50	39	1,428	17,918,496	78%

<b>Template 32: EU CCR5-B – Composition of collateral for exposures to CCR</b>
<b>Purpose:</b> Provide a breakdown of all types of collateral (cash, sovereign debt, corporate bonds, etc.) posted or received by banks to support or reduce CCR exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines.
<b>Content:</b> Carrying values of collateral used in derivative transactions or SFTs, whether or not the transactions are cleared through a CCP and whether or not the collateral is posted to a CCP.
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fully flexible
<b>Accompanying narrative:</b> Banks are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

in EUR	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash collateral	16,614,338	7,154,613	46,111,667	18,971,180	0	0
<b>Total</b>	<b>16,614,338</b>	<b>7,154,613</b>	<b>46,111,667</b>	<b>18,971,180</b>	<b>0</b>	<b>0</b>

<b>Template 34: EU MR1 – Market risk under the standardised approach</b>
<b>Purpose:</b> Display the components of own funds requirements under the standardised approach for market risk.
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines calculating their capital
<b>Content:</b> Capital requirements and RWAs (as specified in Article 92(4)(b) in the CRR).
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any

		a	b
		RWAs	Capital requirements
	Outright products		
1	Interest rate risk (general and specific)		
2	Equity risk (general and specific)	0	0
3	Foreign exchange risk		
4	Commodity risk	15,020,174	1,201,614
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	<b>Total</b>	15,020,174	1,201,614

For this kind of risk we are using internal model.

No position

For this kind of risk we are using internal model.

For this kind of risk we are using internal model.

Not applicable

Not applicable

Not applicable

Not applicable

<b>Template 35: EU MR2-A – Market risk under the IMA</b>
<b>Purpose:</b> Display the components of the own funds requirements under the IMA for market risk
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for market risk
<b>Content:</b> Capital requirements and RWAs (as specified in Article 92(4)(b) of the CRR)
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant changes in the reporting period and the key drivers of such changes

		in EUR		
		a	b	
		RWAs	Capital requirements	
<b>1</b>	<b>VaR</b> (higher of values a and b)	32,366,288	2,589,303	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))		910,138	
(b)	Average of the daily VaR (Article 365(1)) of the CRR on each of the preceding 60 business days (VaRavg) x multiplication factor (mc) in accordance with Article 366 of the CRR		2,589,303	
<b>2</b>	<b>SVaR</b> (higher of values a and b)	77,818,975	6,225,518	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))		1,219,013	
(b)	Average of the SVaR (Article 365(2) of the CRR) during the preceding 60 business days (SVaRavg) x multiplication factor (ms) (Article 366 of the CRR)		6,225,518	
<b>3</b>	<b>IRC</b> (higher of values a and b)			N.A.
(a)	Most recent IRC value (incremental default and migration risks calculated in accordance with Article 370 and Article 371 of the CRR)			N.A.
(b)	Average of the IRC number over the preceding 12 weeks			N.A.
<b>4</b>	Comprehensive risk measure (higher of values a, b and c)			N.A.
(a)	Most recent risk number for the correlation trading portfolio (Article 377 of the CRR)			N.A.
(b)	Average of the risk number for the correlation trading portfolio over the preceding 12 weeks			N.A.
(c)	8% of the own funds requirement in the standardised approach on the most recent risk number for the correlation trading portfolio (Article 338(4) of the CRR)			N.A.
<b>5</b>	<b>Other</b>			N.A.
<b>6</b>	<b>Total</b>	110,185,263	8,814,821	

**Template 36: EU MR2-B – RWA flow statements of market risk exposures under the IMA**

**Purpose:** Present a flow statement explaining variations in the market RWAs (as specified in Article 92(4)(b)) determined under an Part Three, Title IV, Chapter 5 of the CRR (IMA).

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines permitted to use the IMA for the calculation of their market risk capital requirements.

**Content:** RWAs for market risk. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure.

**Frequency:** Quarterly

**Format:** Fixed format for all columns and for rows 1 and 8. Institutions may add additional rows between rows 7 and 8 to disclose additional elements that contribute to RWA variations.

**Accompanying narrative:** Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and

		a	b	c	d	e	f	g
		in EUR VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
<b>1</b>	<b>RWAs at previous quarter end</b>	3,210,929	5,924,603				114,194,150	9,135,532
1a	Regulatory adjustment	2,384,841	4,522,960				86,347,513	6,907,801
1b	RWAs at the previous quarter-end (end of the day)	826,088	1,401,643				27,846,638	2,227,731
2	Movement in risk levels	(621,626)	300,915				(4,008,888)	(320,711)
3	Model updates/changes	0	0				0	0
4	Methodology and policy	0	0				0	0
5	Acquisitions and disposals	0	0				0	0
6	Foreign exchange movements	0	0				0	0
7	Other	0	0				0	0
8a	RWAs at the end of the reporting period (end of the day)	910,138	1,219,013				26,614,388	2,129,151
8b	Regulatory adjustment	1,679,165	5,006,505				83,570,875	6,685,670
<b>8</b>	<b>RWAs at the end of the reporting period</b>	2,589,303	6,225,518				110,185,263	8,814,821

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



**Template 37: EU MR3 – IMA values for trading portfolios**

**Purpose:** Display the values (maximum, minimum, average and the ending for the reporting period) resulting from the different types of models approved to be used for computing the regulatory capital charge at the group level, before any additional capital charge is applied on the value in accordance with Article 365 in Part Three, Title V,

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines permitted to use an IMA for

**Content:** Outputs of internal models approved for use in accordance with Part Three, Title IV, Chapter 5 of the CRR for regulatory capital purposes at the group level (according to the scope of regulatory consolidation as per Part One, Title II of the same regulation).

**Frequency:** Semi-annual

**Format:** Fixed

**Accompanying narrative:** Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

in EUR

**VaR (10 day 99%)**

Period 1.7.2020 - 31.12.2020

1	Maximum value	1,403,865
2	Average value	808,452
3	Minimum value	496,386
4	Period end	910,138

**SVaR (10 day 99%)**

5	Maximum value	2,898,085
6	Average value	1,688,451
7	Minimum value	561,443
8	Period end	1,219,014

**IRC (99.9%)**

9	Maximum value	0
10	Average value	0
11	Minimum value	0
12	Period end	0

N.A.

N.A.

N.A.

N.A.

**Comprehensive risk capital charge (99.9%)**

13	Maximum value	
14	Average value	
15	Minimum value	
16	Period end	

N.A.

N.A.

N.A.

N.A.

**Template 38: EU MR4 – Comparison of VaR estimates with gains/losses**

**Purpose:** Present a comparison of the results of estimates from the regulatory VaR model approved in the application of Part Three, Title IV, Chapter 5

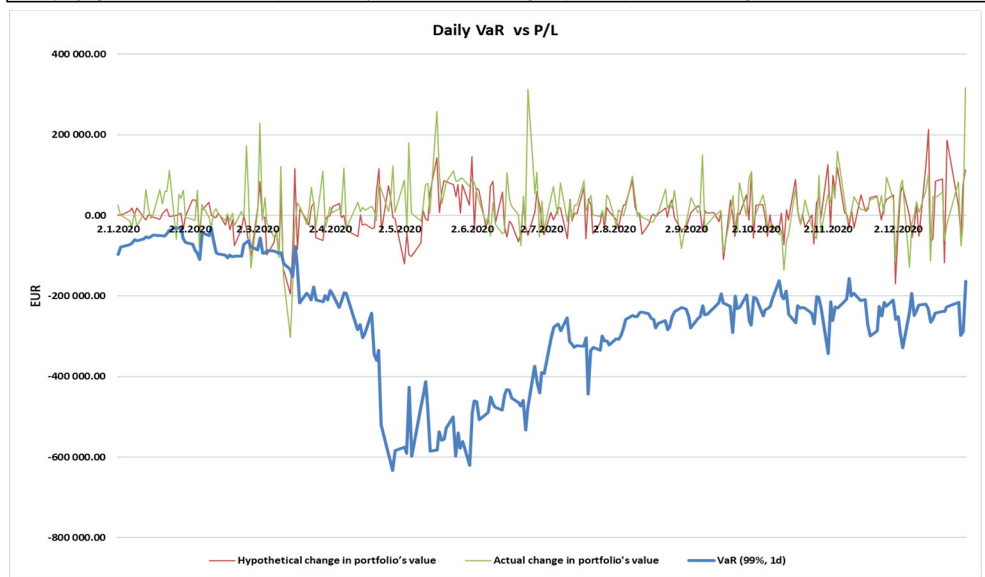
**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures.

**Content:** VaR model outcomes

**Frequency:** Semi-annual

**Format:** Flexible

**Accompanying narrative:** Institutions must present an analysis of 'outliers' (backtesting exceptions as per Article 366 of Regulation (EU) No 575/2013) in



Date	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	Actual change in portfolio's value (EUR)	Main impact	
27.1.2020	30,938		240	(60,003)	The main reason is negative PL -55 800 EUR from EURO-BUND FUTURE Mar20 (decrease of price from 174.25 EUR to 173.59 EUR, as coronavirus impacts global markets and economic).
27.2.2020	62,649	(63,082)		59,959	
28.2.2020	77,693	(101,393)		(130,757)	COVID19 - An unprecedented increase in volatility on all markets (FX, FX Vol, IR, Bond, Futures). The multiplier for calculation of capital requirement increased from 3 to 3.75.
6.3.2020	86,607	(98,303)		(18,282)	
11.3.2020	94,597	(102,790)		(105,083)	
13.3.2020	119,620	(133,159)		(150,711)	
16.3.2020	134,080	(195,069)		(302,916)	
17.3.2020	152,340	(71,964)		(159,451)	
17.3.2020	152,340	(71,964)		(159,451)	

**Daily VaR:** In this template, it should reflect the risk measures (used for regulatory purposes and whose characteristics are in accordance with Part Three,

**Hypothetical gain/loss:** This is based on hypothetical changes in portfolio values that would occur if end-of-day positions remain unchanged.

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	31.12.2020
	Entity name	VUB Group
	Level of application	consolidated
<b>Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures</b>		
		<b>Applicable Amounts</b>
1	Total assets as per published financial statements	19,228,219,145
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	0
4	Adjustments for derivative financial instruments	88,658,949
5	Adjustments for securities financing transactions "SFTs"	(100,730)
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,524,192,185
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	0
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	0
7	Other adjustments	(737,417,681)
8	<b>Total leverage ratio exposure</b>	<b>21,103,551,868</b>
<b>Table LRCom: Leverage ratio common disclosure</b>		
		<b>CRR leverage ratio exposures</b>
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	18,351,031,083
2	(Asset amounts deducted in determining Tier 1 capital)	(110,085,065)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>18,240,946,018</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	163,997,838
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	89,113,441
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>253,111,279</b>
<b>SFT exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	604,233,889
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>604,233,889</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	4,529,452,867
18	(Adjustments for conversion to credit equivalent amounts)	(2,524,192,185)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>2,005,260,682</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)</b>		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
<b>Capital and total exposures measure</b>		
20	<b>Tier 1 capital</b>	<b>1,513,064,297</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>21,103,551,868</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>7.17%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	0
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0
<b>Table LRSpI: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)</b>		
		<b>CRR leverage ratio exposures</b>
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	18,351,031,084
EU-2	Trading book exposures	0
EU-3	Banking book exposures, of which:	18,351,031,084
EU-4	Covered bonds	338,604,458
EU-5	Exposures treated as sovereigns	2,176,667,730
EU-6	Exposures to regional governments, MDB, international organisations and PSE <b>not</b> treated as sovereigns	115,560,911
EU-7	Institutions	90,739,845
EU-8	Secured by mortgages of immovable properties	7,765,506,639
EU-9	Retail exposures	1,822,113,824
EU-10	Corporate	5,224,676,580
EU-11	Exposures in default	203,432,356
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	613,728,741
<b>Table LRQua: Free format text boxes for disclosure on qualitative items</b>		
		<b>Column</b>
		<b>Free format</b>
<b>Row</b>		
1	Description of the process used to manage the risk of excessive leverage	VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has decreased in the fourth quarter of 2020 mainly due to increase of total balance sheet exposure.

Common Equity Tier 1 capital: instruments and reserves (1)		(A) AMOUNT AT DISCLOSURE DATE in EUR	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE
1	Capital instruments and the related share premium accounts	444,538,000	26 (1), 27, 28, 29, EBA list 26 (3)
	of which: instrument type 1	0	EBA list 26 (3)
	of which: instrument type 2	0	EBA list 26 (3)
	of which: instrument type 3	0	EBA list 26 (3)
2	Retained earnings	1,152,288,000	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	27,419,000	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)
	Public sector capital injections grandfathered until 1 January 2018	0	483 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84,479, 480
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	1,624,245,000	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(46,815)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(129,040,829)	36 (1) (b), 37, 472 (4)
9	Empty set in the EU	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	0	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	(8,416,422)	36 (1) (d), 40, 159, 472 (6)
13	Any increase in equity that results from securitised assets (negative amount)	0	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)
15	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)
20	Empty set in the EU	0	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k)
20b		0	36 (1) (k) (i), 89 to 91
20c	of which: securitisation positions (negative amount)	0	36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258
20d	of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)
21	Deferred tax assets arising from temporary difference (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
23	of which: 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	0	36 (1) (i), 48 (1) (b), 470, 472 (11)
24	Empty set in the EU	0	
25	of which: deferred tax assets arising from temporary difference	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (i)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	(111,180,703)	
29	<b>Common Equity Tier 1 (CET1) capital</b>	1,513,064,297	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	0	51, 52
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	0	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (d), 59, 79, 475 (4)
41	Empty set in the EU	0	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	0	
44	<b>Additional Tier 1 (AT1) capital</b>	0	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	1,513,064,297	
<b>Tier 2 (T2) capital: instruments and provisions</b>			

46	Capital instruments and the related share premium accounts	200,000,000	62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	0	486 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party	0	87, 88
49	of which: instruments issued by subsidiaries subject to phase-out	0	486 (4)
50	Credit risk adjustments	0	62 (c) & (d)
51	<b>Tier 2 (T2) capital before regulatory adjustment</b>	200,000,000	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)
55	Direct, indirect and synthetic holdings 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 amounts)	0	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	(7,196,914)	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	(7,196,914)	
58	<b>Tier 2 (T2) capital</b>	192,803,087	
59	<b>Total capital (TC = T1 + T2)</b>	1,705,867,383	
60	<b>Total risk-weighted assets</b>	9,080,315,586	
<b>Capital ratios and buffers</b>			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	16.7%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	16.7%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)	18.8%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	5.04%	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.80%	
67	of which: systemic risk buffer requirement	0.74%	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.00%	CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128
69	[non-relevant in EU regulation]	0	
70	[non-relevant in EU regulation]	0	
71	[non-relevant in EU regulation]	0	
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	14,312,062	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	10,900,816	36 (1) (i), 45, 48, 470, 472 (11)
74	Empty set in the EU	0	
75	Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	0	36 (1) (c), 38, 48, 470, 472 (5)
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	0	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	33,244,549	62
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	- Current cap on CET 1 instruments subject to phase out arrangements	0	484 (3), 486 (2) & (5)
81	- Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)
82	- Current cap on AT1 instruments subject to phase-out arrangements	0	484 (4), 486 (3) & (5)
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)
84	- Current cap on T2 instruments subject to phase-out arrangements	0	484 (5), 486 (4) & (5)
85	- Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)

# ANNEX I

## Capital instruments' main features template of Tier 2 capital issued by institution

Disclosure according to Article 3 in Commission implementing regulation (EU) No 1423/2013

Disclosure according to Article 437 (1) (b) CRR 575/2013 from 26th June 2013

Capital instruments' main features template (1)		
1	Issuer	Všeobecná úverová banka, a.s. (VUB)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private place)	N/A, the instrument is a subordinated loan provided on the basis of a bilateral agreement
3	Governing law(s) of the instrument	Laws of the Grand Duchy of Luxembourg
<i>Regulatory treatment</i>		
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo and (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 as published in regulation (EU) No 575/2013
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	The amount recognised in regulatory capital is 200 000 000 €. Instrument is in one of tiers of the regulatory capital and the amount recognised in regulatory capital is not different from the amount issued.
9	Nominal amount of instrument	EUR 200.00 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Liability-amortized costs
11	Original date of issuance	20th December 2016
12	Perpetual or dated	Dated
13	Original maturity date	22nd December 2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates, and redemption amount	-
16	Subsequent call dates, if applicable	-
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	EURIBOR 3-month + 3.285 %
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down features	-
31	If write-down, write-down trigger (s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify instrument type in liquidation)	Senior debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

## Balance Sheet Reconciliation Methodology

Disclosure according to Article 2 in Commission implementing regulation (EU) No 1423/2013

<b>Balance sheet reconciliation methodology to own funds' items based on IFRS to 31.12.2020 in EUR</b>	<b>Balance sheet</b>	<b>Regulatory adjustments</b>	<b>Own funds</b>
Paid up capital instruments	430,819,000	0	430,819,000
Share premium	13,719,000	0	13,719,000
Retained earnings	1,054,474,000	0	1,054,474,000
Accumulated other comprehensive income	27,419,000	0	27,419,000
Other reserves	97,814,000	0	97,814,000
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	0	0	0
Goodwill	29,305,000	0	29,305,000
Other intangible assets	129,527,000	(29,791,171)	99,735,829
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

Liquidity coverage ratio (LCR) disclosure

(in ths. EUR)

r.n.	Date	Total unweighted value (average)				Total weighted value (average)			
		1	2	3	4	5	6	7	8
<b>1</b>	<b>HIGH-QUALITY LIQUID ASSETS</b>								
<b>2</b>	<b>Total high-quality liquid assets (HQLA)</b>					2,213,948	2,358,117	2,491,773	2,646,789
<b>3</b>	<b>CASH – OUTFLOWS</b>								
<b>4</b>	<b>Retail deposits and deposits from small business customers, of which:</b>	6,091,788	6,280,641	6,472,969	6,679,323	384,228	395,771	407,082	418,864
5	Stable deposits	4,954,286	3,776,361	2,574,650	1,337,631	247,714	190,670	132,536	72,545
6	Less stable deposits	1,137,502	1,061,388	979,774	893,716	136,513	123,650	109,866	95,453
7	Unsecured wholesale funding	3,173,111	3,355,629	3,464,047	3,647,195	1,263,579	1,328,213	1,368,771	1,438,950
8	Operational deposits	1,159,641	1,162,038	1,171,203	1,228,017	287,486	288,014	290,240	304,410
9	Non-operational deposits	1,994,812	2,179,484	2,276,098	2,402,445	957,435	1,026,092	1,061,786	1,117,806
10	Unsecured debt	18,657	14,107	16,745	16,734	18,657	14,107	16,745	16,734
11	Secured wholesale funding					0	0	0	0
12	Additional requirements	2,598,725	2,651,789	2,790,077	2,924,309	231,190	233,548	252,545	270,410
13	Outflows related to derivative exposures and other collateral requirements	2,111	1,186	1,294	1,437	2,111	1,186	1,294	1,437
14	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
15	Credit and liquidity facilities	2,596,614	2,650,603	2,788,783	2,922,872	229,079	232,363	251,252	268,973
16	Other contractual funding obligations	56,149	71,433	71,499	83,372	56,149	71,433	71,499	83,372
17	Other contingent funding obligations	1,240,560	1,276,894	1,276,010	1,379,116	78,518	89,321	90,271	100,841
18	TOTAL CASH OUTFLOWS					2,013,663	2,118,287	2,190,169	2,312,438
19	<b>CASH – INFLOWS</b>								
20	Secured lending	462,992	180,625	10,487	9	353	139	7	0
21	Inflows from fully performing exposures	348,752	367,117	365,582	376,617	217,804	223,379	213,153	213,349
22	Other cash inflows	175,153	163,629	149,273	141,906	96,862	95,036	91,114	88,214
23	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies					0	0	0	0
24	Excess inflows from a related specialised credit institution					0	0	0	0
25	TOTAL CASH INFLOWS	986,898	711,371	525,342	518,532	315,018	318,554	304,274	301,562
26	Fully exempt inflows	0	0	0	0	0	0	0	0
27	Inflows Subject to 90% Cap	0	0	0	0	0	0	0	0
28	Inflows Subject to 75% Cap	986,898	711,371	525,342	518,532	315,018	318,554	304,274	301,562
29	<b>LIQUIDITY BUFFER</b>					2,213,948	2,358,117	2,491,773	2,646,789
30	TOTAL NET CASH OUTFLOWS					1,698,645	1,799,733	1,885,895	2,010,876
31	<b>LIQUIDITY COVERAGE RATIO (%)</b>					131	131	132	132



**Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer in EUR**

Row		General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: securitisation exposures	Total		
010	Breakdown by country	010	020	030	040	050	060	070	080	090	100	110	120
	Austria	10,913,277.66	95,158,835.11	0.00	0.00	0.00	0.00	5,062,359.55	0.00	0.00	0.00	0.01	0.0000
	Belgium	12,179,303.30	652,154.26	0.00	0.00	0.00	0.00	1,000,899.68	0.00	0.00	0.00	0.00	0.0000
	Bulgaria	109,579.26	11,068,687.41	0.00	0.00	0.00	0.00	305,789.34	0.00	0.00	0.00	0.00	0.0050
	Croatia	15,070.09	11,460,126.67	0.00	0.00	0.00	0.00	729,210.11	0.00	0.00	0.00	0.00	0.0000
	Cyprus	52.15	4,889,577.05	0.00	0.00	0.00	0.00	103,642.40	0.00	0.00	0.00	0.00	0.0000
	Czech Republic	211,030,683.33	879,182,516.34	0.00	0.00	0.00	0.00	58,039,686.20	0.00	0.00	0.00	0.09	0.0050
	Denmark	954,367.68	135,547.28	0.00	0.00	0.00	0.00	58,580.96	0.00	0.00	0.00	0.00	0.0000
	Estonia	22,789,718.66	0.00	0.00	0.00	0.00	0.00	182,318.54	0.00	0.00	0.00	0.00	0.0000
	Finland	19,043,062.97	14,139,947.14	0.00	0.00	0.00	0.00	1,936,057.05	0.00	0.00	0.00	0.00	0.0000
	France	34,068,624.56	623,638.50	0.00	0.00	0.00	0.00	557,475.89	0.00	0.00	0.00	0.00	0.0000
	Germany	1,686,581.07	252,469,347.97	0.00	0.00	0.00	0.00	10,494,830.92	0.00	0.00	0.00	0.02	0.0000
	Greece	2,506.07	40,300.43	0.00	0.00	0.00	0.00	191.47	0.00	0.00	0.00	0.00	0.0000
	Hungary	3,156,746.69	132,820,474.76	0.00	0.00	0.00	0.00	5,888,032.57	0.00	0.00	0.00	0.01	0.0000
	Iceland	56.13	0.00	0.00	0.00	0.00	0.00	4.11	0.00	0.00	0.00	0.00	0.0000
	Ireland	21,795.41	944,793.05	0.00	0.00	0.00	0.00	8,322.72	0.00	0.00	0.00	0.00	0.0000
	Italy	2,303,063.40	30,781,215.59	0.00	0.00	0.00	0.00	1,411,162.99	0.00	0.00	0.00	0.00	0.0000
	Latvia	28.47	0.00	0.00	0.00	0.00	0.00	1.70	0.00	0.00	0.00	0.00	0.0000
	Lithuania	36.97	0.00	0.00	0.00	0.00	0.00	2.99	0.00	0.00	0.00	0.00	0.0000
	Luxembourg	4,046,961.29	189,254,989.69	0.00	0.00	0.00	0.00	15,287,628.66	0.00	0.00	0.00	0.02	0.0025
	Netherlands	21,918,247.94	20,536,408.67	0.00	0.00	0.00	0.00	2,350,130.19	0.00	0.00	0.00	0.00	0.0000
	Norway	49.53	0.00	0.00	0.00	0.00	0.00	3.67	0.00	0.00	0.00	0.00	0.0100
	Poland	77,395,282.30	114,766,164.05	0.00	0.00	0.00	0.00	4,635,982.71	0.00	0.00	0.00	0.01	0.0000
	Portugal	3,474.24	161,612.67	0.00	0.00	0.00	0.00	434.71	0.00	0.00	0.00	0.00	0.0000
	Romania	1,747,869.37	11,234,120.00	0.00	0.00	0.00	0.00	440,660.84	0.00	0.00	0.00	0.00	0.0000
	Slovakia	2,784,226,691.80	13,100,124,670.00	0.00	0.00	0.00	0.00	499,688,431.88	0.00	0.00	0.00	0.76	0.0100
	Slovenia	109.81	23,369,837.87	0.00	0.00	0.00	0.00	860,809.31	0.00	0.00	0.00	0.00	0.0000
	Spain	68,406,466.79	556,678.16	0.00	0.00	0.00	0.00	4,296,785.65	0.00	0.00	0.00	0.01	0.0000
	Sweden	58,325.82	10.31	0.00	0.00	0.00	0.00	3,505.70	0.00	0.00	0.00	0.00	0.0000
	United Kingdom	38,632,448.94	166,727,558.39	0.00	0.00	0.00	0.00	16,815,185.79	0.00	0.00	0.00	0.03	0.0000

**Amount of institution-specific countercyclical capital buffer**

Row		Column
		010
010	Total risk exposure amount in EUR	9,080,315,586
020	Institution specific countercyclical buffer rate	0.008
030	Institution specific countercyclical buffer requirement in EUR	72,642,525

<b>Quantitative template</b>					
	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
<b>Available capital (amounts in thousand of EUR)</b>					
1 Common Equity Tier 1 (CET1) capital	1,513,064	1,486,293	1,478,309	1,355,444	1,376,249
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,481,651	1,454,880	1,446,896	1,324,030	1,338,104
3 Tier 1 capital	1,513,064	1,486,293	1,478,309	1,355,444	1,376,249
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,481,651	1,454,880	1,446,896	1,324,030	1,338,104
5 Total capital	1,705,867	1,679,096	1,671,112	1,548,247	1,567,510
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,681,651	1,654,880	1,646,896	1,524,030	1,538,104
<b>Risk-weighted assets (amounts in thousand of EUR)</b>					
7 Total risk-weighted assets	9,080,316	8,954,398	9,196,403	9,088,159	9,019,114
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	9,057,612	8,931,829	9,173,610	9,065,462	8,991,428
<b>Capital ratios</b>					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	16.66%	16.60%	16.07%	14.91%	15.26%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.32%	16.25%	15.73%	14.57%	14.84%
11 Tier 1 (as a percentage of risk exposure amount)	16.66%	16.60%	16.07%	14.91%	15.26%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.32%	16.25%	15.73%	14.57%	14.84%
13 Total capital (as a percentage of risk exposure amount)	18.79%	18.75%	18.17%	17.04%	17.38%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	18.52%	18.48%	17.91%	16.77%	17.05%
<b>Leverage ratio</b>					
15 Leverage ratio total exposure measure	21,103,552	20,510,630	20,100,946	19,257,494	19,203,757
16 Leverage ratio	7.17%	7.25%	7.35%	7.04%	7.17%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.02%	7.09%	7.20%	6.88%	6.97%

Disclosure according to EBA/GL/2018/10 Guidelines on disclosure of non-performing and forborne exposures

**Template 1: Credit quality of forborne exposures**

<b>Purpose:</b> provide an overview of the quality of forborne exposures as per Commission Implementing Regulation (EU) No 680/2014.
<b>Scope of application:</b> the template applies to all credit institutions as defined in paragraph 6.
<b>Content:</b> gross carrying amount of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi annual or annual in accordance with paragraph 15.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

in EUR		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
	Of which defaulted		Of which impaired						
1	Loans and advances	85,794,764	62,990,470	62,990,470	62,990,470	(2,674,151)	(43,009,398)	76,221,691	14,355,674
2	Central banks								
3	General governments								
4	Credit institutions								
5	Other financial corporations								
6	Non-financial corporations	45,778,024	35,318,986	35,318,986	35,318,986	(968,538)	(26,518,430)	45,386,147	7,098,096
7	Households	40,016,740	27,671,484	27,671,484	27,671,484	(1,705,613)	(16,490,968)	30,835,544	7,257,578
8	Debt Securities								
9	Loan commitments given	1,270,021	4,199,812	4,199,812	4,199,812	(3,650)	(1,142,249)		
10	<b>Total</b>	<b>87,064,785</b>	<b>67,190,282</b>	<b>67,190,282</b>	<b>67,190,282</b>	<b>(2,677,801)</b>	<b>(44,151,647)</b>	<b>76,221,691</b>	<b>14,355,674</b>

**Template 3: Credit quality of performing and non-performing exposures by past due days**

<b>Purpose:</b> provide an overview of credit quality of non-performing exposures, as per Commission Implementing Regulation (EU) No 680/2014.
<b>Scope of application:</b> the template applies to all credit institutions as defined in paragraph 6.
<b>Content:</b> gross carrying amount of performing and non-performing exposures according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi annual or annual in accordance with paragraph 15.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period. Institutions are also expected to disclose the gross NPL ratio, which is calculated as column (d) row (1) divided by the sum of column (d) row (1) plus column (a) row (1).

	in EUR	a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	15,778,416,680	15,762,132,567	16,284,113	410,256,015	98,669,570	32,037,825	51,593,772	90,086,581	88,359,888	16,817,602	32,690,777	410,256,015
2	Central banks	611,955,129	611,955,129										
3	General governments	153,642,549	153,642,549		50	50							50
4	Credit institutions	206,127,690	206,127,690										
5	Other financial corporations	366,408,707	366,408,707		5,467	693		4,774					5,467
6	Non-financial corporations	4,689,747,055	4,685,721,376	4,025,679	74,640,172	30,456,205	4,985,490	12,820,241	13,170,277	4,408,435	974,111	7,825,413	74,640,172
7	Of which SMEs	1,627,683,840	1,623,744,202	3,939,638	64,570,660	26,027,954	4,985,490	12,314,668	12,714,126	4,255,036	147,224	4,126,162	64,570,660
8	Households	9,750,535,550	9,738,277,116	12,258,434	335,610,326	68,212,622	27,052,335	38,773,531	76,911,530	83,951,453	15,843,491	24,865,364	335,610,326
9	Debt securities	200,483,494	200,483,494										
10	Central banks												
11	General governments												
12	Credit institutions												
13	Other financial corporations	50,056,429	50,056,429										
14	Non-financial corporations	150,427,065	150,427,065										
15	Off-balance-sheet exposures	4,514,793,127			17,838,805								17,838,805
16	Central banks												
17	General governments	28,965,964											
18	Credit institutions	52,884,038											
19	Other financial corporations	251,433,618											
20	Non-financial corporations	3,252,984,471			12,270,325								12,270,325
21	Households	928,525,036			5,568,480								5,568,480
22	<b>Total</b>	<b>20,493,693,301</b>	<b>15,962,616,061</b>	<b>16,284,113</b>	<b>428,094,820</b>	<b>98,669,570</b>	<b>32,037,825</b>	<b>51,593,772</b>	<b>90,086,581</b>	<b>88,359,888</b>	<b>16,817,602</b>	<b>32,690,777</b>	<b>428,094,820</b>

**Template 4: Performing and non-performing exposures and related provisions.**

<b>Purpose:</b> provide an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.
<b>Scope of application:</b> the template applies to all credit institutions as defined in paragraph 6.
<b>Content:</b> gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi annual or annual in accordance with paragraph 15.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

	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				
1	Loans and advances	15,778,416,680	14,569,987,358	1,208,429,322	410,256,015	0	410,256,015	(93,682,577)	(41,079,719)	(52,602,858)	(237,928,584)		(237,928,584)		9,822,839,437	106,413,954
2	Central banks	611,955,129	611,955,129					(130,031)	(130,031)						0	
3	General governments	153,642,549	126,925,648	26,716,901	50		50	(2,679,121)	(1,074,493)	(1,604,628)	(7)		(7)		388,093	
4	Credit institutions	206,127,690	206,127,690					(576,326)	(576,326)						85,590,533	
5	Other financial corporations	366,408,707	366,408,707		5,467		5,467	(158,546)	(158,546)		(4,015)		(4,015)		28,641,036	1,135
6	Non-financial corporations	4,689,747,055	4,084,874,951	604,872,104	74,640,172		74,640,172	(38,484,532)	(25,817,418)	(12,667,114)	(50,907,582)		(50,907,582)		1,572,282,812	16,765,624
7	Of which SMEs	1,627,683,839	1,388,136,029	239,547,810	64,570,661		64,570,661	(7,336,545)	(3,243,833)	(4,092,712)	(42,255,023)		(42,255,023)		807,846,975	15,778,999
8	Households	9,750,535,550	9,173,695,233	576,840,317	335,610,326		335,610,326	(51,654,021)	(13,322,905)	(38,331,116)	(187,016,980)		(187,016,980)		8,135,936,963	89,647,195
9	Debt securities	200,483,494	192,003,022	8,480,472				(312,604)	(147,551)	(165,053)					30,140,468	
10	Central banks	0														
11	General governments	0														
12	Credit institutions	0														
13	Other financial corporations	50,056,429	50,056,429					(47,756)	(47,756)							
14	Non-financial corporations	150,427,065	141,946,593	8,480,472				(264,848)	(99,795)	(165,053)					30,140,468	
15	Off-balance-sheet exposures	4,514,793,127	4,420,551,507	94,241,620	17,838,805		17,838,805	(9,164,324)	(7,001,608)	(2,162,716)	(4,768,226)		(4,768,226)			
16	Central banks															
17	General governments	28,965,964	28,537,792	428,172				(52,510)	(47,343)	(5,167)						
18	Credit institutions	52,884,038	52,884,038					(65,737)	(65,737)							
19	Other financial corporations	251,433,618	251,433,618					(480,799)	(480,799)							
20	Non-financial corporations	3,252,984,471	3,174,503,239	78,481,232	12,270,325		12,270,325	(7,235,704)	(5,919,243)	(1,316,461)	(3,418,941)		(3,418,941)			
21	Households	928,525,036	913,192,820	15,332,216	5,568,480		5,568,480	(1,329,574)	(488,486)	(841,088)	(1,349,285)		(1,349,285)			
22	<b>Total</b>	<b>20,493,693,301</b>	<b>19,182,541,887</b>	<b>1,311,151,414</b>	<b>428,094,820</b>	<b>0</b>	<b>428,094,820</b>	<b>(103,159,505)</b>	<b>(48,228,878)</b>	<b>(54,930,627)</b>	<b>(242,696,810)</b>	<b>0</b>	<b>(242,696,810)</b>	<b>0</b>	<b>9,852,979,905</b>	<b>106,413,954</b>



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

(31 December 2020)

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

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	o		
		Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk								Gross carrying amount	Gross carrying amount
		Performing				Non performing				Performing				Non performing				Inflows to non-performing exposures	Inflows to non-performing exposures
		Of which: exposures with forbearance measures		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due <= 90 days		Of which: exposures with forbearance measures		Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due <= 90 days			
in EUR																			
1	Loans and advances subject to moratorium	478,144,509	473,182,848	13,248,720	79,201,887	4,961,661	807,889	2,002,518	(12,700,115)	(10,254,809)	(611,826)	(7,106,381)	(2,445,306)	(511,290)	(910,626)	5,587,704	3,606,791		
2	of which: Households	384,036,807	379,716,279	8,682,385	67,289,240	4,320,528	276,912	1,361,385	(9,691,311)	(7,653,439)	(509,392)	(6,805,173)	(2,037,872)	(128,592)	(503,192)	5,018,394	3,442,715		
3	of which: Collateralised by residential immovable property	241,192,359	239,794,594	3,921,289	18,952,329	1,397,765	0	383,966	(1,304,644)	(767,880)	(36,032)	(705,289)	(536,764)	-	(115,233)	1,665,069	1,153,468		
4	of which: Non-financial corporations	94,107,702	93,466,568	4,566,336	11,912,647	641,133	530,977	641,133	(3,008,804)	(2,601,370)	(102,435)	(301,208)	(407,434)	(382,698)	(407,434)	569,310	164,076		
5	of which: Small and Medium-sized Enterprises	48,927,481	48,286,347	4,566,336	11,912,647	641,133	530,977	641,133	(766,365)	(358,931)	(102,435)	(301,208)	(407,434)	(382,698)	(407,434)	569,310	164,076		
6	of which: Collateralised by commercial immovable property	78,885,887	78,533,887	4,544,018	9,182,438	352,000	352,000	352,000	(2,737,947)	(2,449,147)	(99,555)	(211,111)	(288,799)	(288,799)	(288,799)	-	-		

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

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

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
in EUR					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
1	Loans and advances for which moratorium was offered	29,613	1,567,949,111							
2	Loans and advances subject to moratorium (granted)	28,087	1,437,235,530	1,385,938,724	959,091,022	384,331,978	65,192,507	28,616,555	901	2,567
3	of which: Households		1,120,310,483	1,079,764,812	736,273,676	324,313,516	37,744,931	21,974,892	901	2,567
4	of which: <i>Collateralised by residential immovable property</i>		814,392,724	786,687,831	573,200,366	196,290,761	28,078,443	16,823,155	0	0
5	of which: Non-financial corporations		316,915,989	306,164,854	222,808,288	60,018,463	27,447,576	6,641,663	0	0
6	of which: <i>Small and Medium-sized Enterprises</i>		202,206,974	198,122,422	153,279,494	46,715,809	1,169,998	1,041,673	0	0
7	of which: <i>Collateralised by commercial immovable property</i>		200,157,911	199,805,911	121,272,024	45,381,261	26,862,964	6,641,663	0	0



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

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

		CORRECTED INFORMATION			INCORRECT INFORMATION	
		a	b	c	d	
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount	
in EUR			of which: forborne	Public guarantees received	Inflows to non-performing exposures	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	130,171,059	0	60,381,013	586,698	0
2	of which: Households	27,653,983			0	0
3	of which: Collateralised by residential immovable property	0			0	0
4	of which: Non-financial corporations	102,517,075	0	48,142,750	586,698	0
5	of which: Small and Medium-sized Enterprises	100,095,377			586,698	0
6	of which: Collateralised by commercial immovable property	1,393,040			0	0