



Attachment no. 1

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

(30 June 2020)

<b>Template 4: EU OV1 – Overview of RWAs</b>
<b>Purpose:</b> 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
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines.
<b>Content:</b> RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.
<b>Frequency:</b> Quarterly
<b>Format:</b> Fixed
<b>Accompanying narrative:</b> 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 capital requirements in the application of Article 92 in the CRR do not correspond to 8% of RWAs in column (a), institutions should explain the adjustments made.

		RWAs in EUR		Minimum capital requirements in EUR	
		T	T-1	T	
	1	Credit risk (excluding CCR)	8,644,006,570	8,667,403,815	691,520,526
Article 438(c)(d)	2	Of which the standardised approach	3,103,552,804	3,139,432,002	248,284,224
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,375,032,009	1,399,744,136	110,002,561
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	4,096,251,184	4,067,070,779	327,700,095
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	69,170,572	61,156,898	5,533,646
Article 107 Article 438(c)(d)	6	CCR	8,054,650	7,266,830	644,372
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			
	10	Of which internal model method (IMM)			
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	8,054,650	7,266,830	644,372
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)			
	17	Of which internal assessment approach (IAA)			
	18	Of which standardised approach			
Article 438 (e)	19	Market risk	189,481,306	63,574,658	15,158,505
	20	Of which the standardised approach	15,162,894	13,393,720	1,213,032
	21	Of which IMA	174,318,413	50,180,938	13,945,473
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	354,860,950	349,913,256	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	354,860,950	349,913,256	28,388,876
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	62,726,377	69,140,189	5,018,110
Article 500	28	Floor adjustment			
	29	Total	9,196,403,476	9,088,158,559	735,712,278

**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 in accordance with Article 153(5) or Article 155(2) of the CRR**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	337,781,895	19,881,068	70%	357,662,963	246,884,887	1,410,771
Category 2	Less than 2.5 years			90%			
	Equal to or more than 2.5 years	280,361,803	95,357,691	90%	375,719,494	316,692,064	2,815,041
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	191,687,859	44,630,359	115%	236,318,218	258,963,473	6,305,198
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	45,506,063	2,631,554	250%	48,137,617	118,699,320	3,798,378
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	5,323,158		-	5,323,158	0	2,661,579
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	860,660,784	162,500,672		1,023,161,456	941,239,745	16,990,969
<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				190%			
Private equity exposure		937,940		290%	937,940	2,720,026	217,602
Other equity exposure		11,576,037		370%	11,576,037	42,831,337	3,426,507
Total		12,513,977			12,513,977	45,551,362	3,644,109

**TEMPLATE 11 - EU CR1-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	79,936,492	7,100,407,517	77,199,983			355,027,226	7,103,144,026
04	Of which: Specialised lending	5,323,158	1,017,838,298	31,671,414			75,299,180	991,490,042
05	Of which: SMEs	61,319,503	2,097,414,072	40,094,306			108,115,916	2,118,639,269
06	Retail	99,399,560	8,206,587,096	57,130,403			80,916,803	8,248,856,253
07	Secured by real estate property	87,413,416	7,922,561,389	44,485,959			67,872,401	7,965,488,847
08	SMEs	780,985	34,260,228	1,431,713			1,990,768	33,609,501
09	Non-SMEs	86,632,431	7,888,301,161	43,054,246			65,881,633	7,931,879,346
10	Qualifying revolving							
11	Other retail	11,986,144	284,025,706	12,644,444			13,044,402	283,367,406
12	SMEs	11,986,144	284,025,706	12,644,444			13,044,402	283,367,406
13	Non-SMEs							
14	Equity	0	21,961,661	0			5,533,646	21,961,661
15	<b>Total IRB approach</b>	<b>179,336,052</b>	<b>15,328,956,274</b>	<b>134,330,386</b>	<b>0</b>	<b>0</b>	<b>441,477,676</b>	<b>15,373,961,940</b>
16	Central governments or central banks		2,490,530,879	172,766			12,952,490	2,490,358,114
17	Regional governments or local authorities		157,092,628	2,681,174			2,203,564	154,411,454
18	Public sector entities		5,564,395	78,478			344,601	5,485,917
19	Multilateral development banks							
20	International organisations							
21	Institutions		178,820,680	433,614			4,482,342	178,387,066
22	Corporates		1,134,050,150	2,126,029			80,765,655	1,131,924,121
23	Of which: SMEs		264,587,285	1,247,934			21,054,699	263,339,351
24	Retail		2,014,881,811	38,488,655			108,867,930	1,976,393,156
25	Of which: SMEs		214,101,875	1,911,143			12,668,994	212,190,733
26	Secured by mortgages on immovable property							
27	Of which: SMEs							
28	Exposure in default	278,210,590		146,567,901			11,352,612	131,642,688
29	Items associated with particularly high risk							
30	Covered bonds		368,294,191	81,848			4,906,739	368,212,344
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures	0	448,647,208	114,997,015			14,387,764	333,650,193
35	<b>Total standardised approach</b>	<b>278,210,590</b>	<b>6,797,881,943</b>	<b>305,627,479</b>			<b>240,263,698</b>	<b>6,770,465,054</b>
36	<b>Total</b>	<b>457,546,642</b>	<b>22,126,838,217</b>	<b>439,957,864</b>			<b>681,741,374</b>	<b>22,144,426,994</b>
37	Of which Loans	434,447,195	16,107,290,961	430,303,298			558,886,797	16,111,434,858
38	Of which: Debt securities	0	1,966,238,722	460,432			15,397,556	1,965,778,290
39	Of which: OFF-balance-sheet exposure	23,099,446	4,053,308,534	9,194,135			107,457,021	4,067,213,846

<b>Template 12: EU CRI-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	64,185	238,291,346	-	986,609	-	(24,147)	237,368,921
02	Mining and quarrying	-	140,252,287	-	107,792	-	14,099	140,144,495
03	Manufacturing	31,154,733	1,428,826,570	9,881,774	2,054,259	-	1,245,505	1,448,045,270
04	Electricity, gas, steam and air conditioning supply	210,419	1,134,978,399	-	2,957,093	-	(1,123,995)	1,132,231,725
05	Water supply	2,760,762	106,980,351	2,760,747	131,704	-	4,266	106,848,662
06	Construction	15,438,746	696,060,512	3,685,119	5,680,620	-	(2,990,034)	702,133,519
07	Wholesale and retail trade	27,285,544	1,051,062,213	16,751,317	5,451,435	-	(6,598,011)	1,056,145,006
08	Transport and storage	9,312,683	673,868,703	-	4,415,779	-	2,646,779	678,765,607
09	Accommodation and food service activities	234,100	31,590,910	-	321,536	-	(119,011)	31,503,474
10	Information and communication	410,046	163,134,160	-	493,243	-	88,851	163,050,962
11	Real estate activities	3,561,929	663,228,287	3,476,879	13,952,134	-	(7,327,994)	649,361,202
12	Professional, scientific and technical activities	2,508,429	355,414,258	338,029	3,020,753	-	401,113	354,563,904
13	Administrative and support service activities	1,111,092	220,691,669	1,019,963	1,022,925	-	(565,733)	219,759,873
14	Public administration and defence, compulsory social security	-	243,270	-	249	-	(2,263,482)	243,021
15	Education	266	470,617	-	1,360	-	(8,015)	469,523
16	Human health services and social work activities	571	43,835,045	-	27,284	-	(88,026)	43,808,333
17	Arts, entertainment and recreation	753,517	31,711,633	-	975,961	-	96,567	31,489,189
18	Other services	2,960,409	361,897,849	-	6,028,352	-	289,500	358,829,906
<b>19</b>	<b>Total</b>	<b>97,767,432</b>	<b>7,342,538,079</b>	<b>37,913,829</b>	<b>47,629,087</b>	<b>-</b>	<b>(16,321,769)</b>	<b>7,354,762,594</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 exposures

**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					
1	SK 82.74%	453,936,034	18,027,775,031	40,845,904	300,415,470	-	(6,904,022)	18,140,449,691
2	CZ 4.96%	2,557,265	1,101,994,990	332,577	3,667,706	-	(412,954)	1,100,551,972
3	IT 2.83%	107,773	631,807,335	-	44,721	-	3,400	631,870,387
4	Other 9.46%	990,165	2,107,012,138	-	6,177,796	-	192,326	2,101,824,507
5	<b>Total</b>	<b>457,591,237</b>	<b>21,868,589,494</b>	<b>41,178,481</b>	<b>310,305,693</b>	<b>-</b>	<b>(7,121,250)</b>	<b>21,974,696,557</b>

**Template 14 : EU CR1-D - Ageing of past-due exposures****Purpose:** Provide an ageing analysis of accounting on-balance-sheet past-due exposures regardless of their impairment status**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Gross carrying values (corresponding to the accounting values before impairment and provisions but after the write-off reported in financial statements according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)**Frequency:** Semi-annual**Format:** 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**Accompanying narrative:** 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	14,733,992,390	18,408,240	10,305,168	43,372,811	76,407,697	212,668,921
02	Debt securities	1,965,301,128	-	-	-	-	-
<b>03</b>	<b>Total exposures</b>	<b>16,699,293,518</b>	<b>18,408,240</b>	<b>10,305,168</b>	<b>43,372,811</b>	<b>76,407,697</b>	<b>212,668,921</b>

**Template 15: EU CRI-E - Non-performing and forborne exposures**
**Purpose:** Provide an overview of non-performing and forborne exposures as per the Commission Implementing Regulation (EU) No 680/2014

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

**Content:** 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

**Frequency:** Semi-annual

**Format:** Flexible

**Accompanying narrative:** 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

		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	
(in EUR)		Of which performing but past due > 30 days and <= 90 days	Of which performing forborne		Of which non-performing			On performing exposure		On non-performing exposure		On non-performing exposure	Of which forborne exposure	
					Of which defaulted	Of which impaired	Of which forborne	Of which forborne	Of which forborne					
010	Debt securities	1,965,301,128	-	-	-	-	-	-	-	-	-	-	-	-
020	Loans and advances	15,095,155,227	21,254,592	95,377,706	433,700,374	433,700,374	-	65,018,236	94,896,808	3,952,597	246,470,653	41,351,052	92,925,144	80,568,551
030	Off-balance-sheet exposures	4,080,803,670	-	-	23,890,863	23,890,863	-	-	6,201,628	-	4,266,215	-	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	(614,111)	(356,947)
05	Transfers between credit risk adjustments	4,862,899	28,057,524
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	(10,782,208)	(26,209,481)
09	<b>Closing balance</b>	43,147,190	203,323,463
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>	445,430,400
02	Loans and debt securities that have defaulted or impaired since the last reporting period	72,520,279
03	Returned to non-defaulted status	(6,211,706)
04	Amounts written off	(18,455,092)
05	Other changes	(59,584,541)
06	<b>Closing balance</b>	433,699,340

<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	7,492,875,996	8,618,558,862	8,618,558,862	0	0
02	Total debt securities	1,965,778,290	0	0	0	0
03	<b>Total exposures</b>	13,404,667,647	8,739,759,347	8,739,759,347	0	0
04	Of which defaulted	103,474,481	123,972,976	123,972,976	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

**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 changes

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	2,483,748,427	6,782,453	2,483,575,711	3,391,201	161,906,130	7%
02	Regional government or local authorities	124,320,932	32,771,696	121,718,488	15,036,966	27,544,545	20%
03	Public sector entities	3,402,491	2,161,903	3,341,148	966,363	4,307,511	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	138,514,209	40,306,471	138,113,945	27,699,230	56,029,279	34%
07	Corporates	947,688,600	186,361,550	945,604,729	20,608,406	1,009,570,687	104%
08	Retail	1,691,390,596	323,491,214	1,653,454,777	161,340,209	1,360,849,130	75%
09	Secured by mortgages on immovable property						
10	Exposures in default	274,683,073	3,527,517	128,471,101	1,585,742	141,907,650	109%
11	Higher-risk categories						
12	Covered bonds	368,294,191	0	368,212,344	0	61,334,243	17%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	448,647,208	0	333,650,193	0	179,847,053	54%
17	<b>Total</b>	<b>6,480,689,728</b>	<b>595,402,804</b>	<b>6,176,142,435</b>	<b>230,628,117</b>	<b>3,003,296,227</b>	<b>47%</b>

**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		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
Exposure classes		Risk weight															Total	Of which unrated	
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others			Deducted
01	Central governments or central banks	2,419,150,348									5,090,188		62,726,377					2,486,966,913	927,831,896
02	Regional government or local authorities					136,110,607		644,848										136,755,454	136,755,454
03	Public sector entities										4,307,511							4,307,511	4,307,511
04	Multilateral development banks																		
05	International organisations																		
06	Institutions					92,523,345		71,530,440			1,759,390							165,813,175	5,054,773
07	Corporates										879,186,797	87,026,337						966,213,134	964,720,779
08	Retail								1,814,794,986									1,814,794,986	1,814,794,986
09	Secured by mortgages on immovable property																		
10	Exposures in default										106,355,203	23,701,640						130,056,843	130,056,843
11	Higher-risk categories																		
12	Covered bonds				123,082,253	245,130,091												368,212,344	
13	Institutions and corporates with a short-term credit assessment																		
14	Collective investment undertakings																		
15	Equity																		
16	Other items	137,147,533				20,819,509				0	175,683,151							333,650,193	333,650,193
17	<b>Total</b>	<b>2,556,297,881</b>			<b>123,082,253</b>	<b>494,583,551</b>		<b>72,175,287</b>		<b>1,814,794,986</b>	<b>1,172,382,240</b>	<b>110,727,977</b>	<b>62,726,377</b>					<b>6,406,770,552</b>	<b>4,317,172,435</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	185,383,686	185,383,686
05	Corporates – Specialised lending	941,239,745	941,239,745
06	Corporates – Other	243,718,171	243,718,171
07	<b>Exposures under AIRB</b>		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,166,065,259	1,166,065,259
11	Corporates – Specialised lending		
12	Corporates – Other	1,901,433,470	1,901,433,470
13	Retail – Secured by real estate SMEs	24,884,603	24,884,603
14	Retail – Secured by real estate non-SMEs	823,520,412	823,520,412
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	163,055,027	163,055,027
17	Retail – Other non-SMEs		
18	Equity IRB	69,170,572	69,170,572
19	Other non credit obligation assets		
20	<b>Total</b>	5,518,470,945	5,518,470,945

<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>	5,505,124,214	440,409,937
02	Asset size	9,007,625	720,610
03	Asset quality	9,177,678	734,214
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(4,838,572)	(387,086)
08	Other		0
09	<b>RWAs as at the end of the reporting period</b>	5,518,470,945	441,477,676



**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		145,557,210	85,323,557			230,880,767	122,239,398
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	19,837,375	8,054,650
EU04	Based on the original exposure method		
05	Total subject to the CVA capital charge	19,837,375	8,054,650

<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>		99,499,131
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	185,208,590	92,399,974
3	(i) OTC derivatives	185,208,590	92,399,974
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 (riskiness attributed according to the standardised approach)

**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, irrespective of the approach used to determine EAD in accordance with Part Three, Title II, Chapter 6 of the same regulation. In order to provide meaningful information to users, an institution may choose not to disclose the information requested in the table if the exposures and risk-weighted exposure amounts determined in accordance with Part Three, Title II, Chapter 2 of the CRR are not material in accordance with Article 432(1) of the same regulation, as specified in the EBA Guidelines 2014/14. In accordance with that article and paragraph 19 of these guidelines, the institution should clearly state that fact. In addition, it should explain why it considers the information not to be meaningful to users and not material, including a description of the exposure classes concerned and the aggregate total risk exposure these exposure classes represent

**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	m
		Risk weight											Total	Of which unrated
		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					8,411,940	196,232,454						204,644,394	695,144
07	Corporates									401,571			401,571	401,571
08	Retail								75,187				75,187	75,187
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					8,411,940	196,232,454		75,187	401,571			205,121,153	1,171,903

<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
<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	13,593,265	0	4	41	1,824	11,161,671	82%
CORPORATE - OTHERS	0,50 až <0,75	1,241,271	1	1	45	913	987,938	80%
CORPORATE - OTHERS	0,75 až <2,50	7,518,301	1	6	41	685	6,210,955	83%
CORPORATE - OTHERS	2,50 až <10,00	1,535,970	3	2	45	913	2,158,573	141%
CORPORATE - OTHERS	100,00	9,285	100	1	45	913	0	0%
CORPORATE - OTHERS	Medzisúčet	23,898,091	1	14	42	1,359	20,519,138	86%
CORPORATE - SME	0,15 až <0,25	308,128	0	5	45	913	127,685	41%
CORPORATE - SME	0,25 až <0,50	19,476	0	2	45	913	10,391	53%
CORPORATE - SME	0,50 až <0,75	109,106	1	3	45	913	67,210	62%
CORPORATE - SME	0,75 až <2,50	299,439	2	12	45	913	278,099	93%
CORPORATE - SME	2,50 až <10,00	184,738	3	6	45	913	229,087	124%
CORPORATE - SME	100,00	46,572	100	1	45	913	0	0%
CORPORATE - SME	Medzisúčet	967,458	6	29	45	913	712,473	74%
CORPORATE - SPECIAL_LENDING	Default	5,054		1	45	913	0	0%
CORPORATE - SPECIAL_LENDING	Good	158,485		3	45	913	142,636	90%
CORPORATE - SPECIAL_LENDING	Satisfactory	216,013		5	45	913	248,415	115%
CORPORATE - SPECIAL_LENDING	Strong	514,514		4	45	913	360,160	70%
CORPORATE - SPECIAL_LENDING	Medzisúčet	894,066		13	45	913	751,211	84%
<b>Total (all portfolios)</b>		25,759,615	1	56	42	1,327	21,982,821	85%

<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	9,992,300	20,377,315	46,111,667	15,535,473	0	0
<b>Total</b>	<b>9,992,300</b>	<b>20,377,315</b>	<b>46,111,667</b>	<b>15,535,473</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)	1,875,880	150,070
3	Foreign exchange risk		
4	Commodity risk	13,287,014	1,062,961
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	<b>Total</b>	15,162,894	1,213,032

For this kind of risk we are using internal model.

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)	66,895,038	5,351,603	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))		1,184,482	
(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		5,351,603	
<b>2</b>	<b>SVaR</b> (higher of values a and b)	107,423,388	8,593,871	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))		1,733,946	
(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)		8,593,871	
<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>	<b>Comprehensive risk measure</b> (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 328(4) of the CRR)			N.A.
<b>5</b>	<b>Other</b>			N.A.
<b>6</b>	<b>Total</b>	174,318,425	13,945,474	



**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

in EUR		a	b	c	d	e	f	g
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
<b>1</b>	<b>RWAs at previous quarter end</b>	1,126,209	2,888,266				50,180,938	4,014,475
	<i>1a Regulatory adjustment</i>	449,890	2,216,954				33,335,550	2,666,844
	<i>1b RWAs at the previous quarter-end (end of the day)</i>	676,319	671,312				16,845,388	1,347,631
2	Movement in risk levels	4,225,394	5,705,605				124,137,488	9,930,999
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
	<i>8a RWAs at the end of the reporting period (end of the day)</i>	1,184,482	1,733,946				36,480,350	2,918,428
	<i>8b Regulatory adjustment</i>	4,167,121	6,859,925				137,838,075	11,027,046
<b>8</b>	<b>RWAs at the end of the reporting period</b>	5,351,603	8,593,871				174,318,425	13,945,474

Change of structure and time to maturity of interest rate positions. Increase of market volatility.

**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

**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 1.1.2020 - 30.06.2020

1	Maximum value	2,001,175
2	Average value	843,705
3	Minimum value	95,102
4	Period end	1,312,491

**SVaR (10 day 99%)**

5	Maximum value	4,001,600
6	Average value	1,490,418
7	Minimum value	425,371
8	Period end	1,820,030

**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	

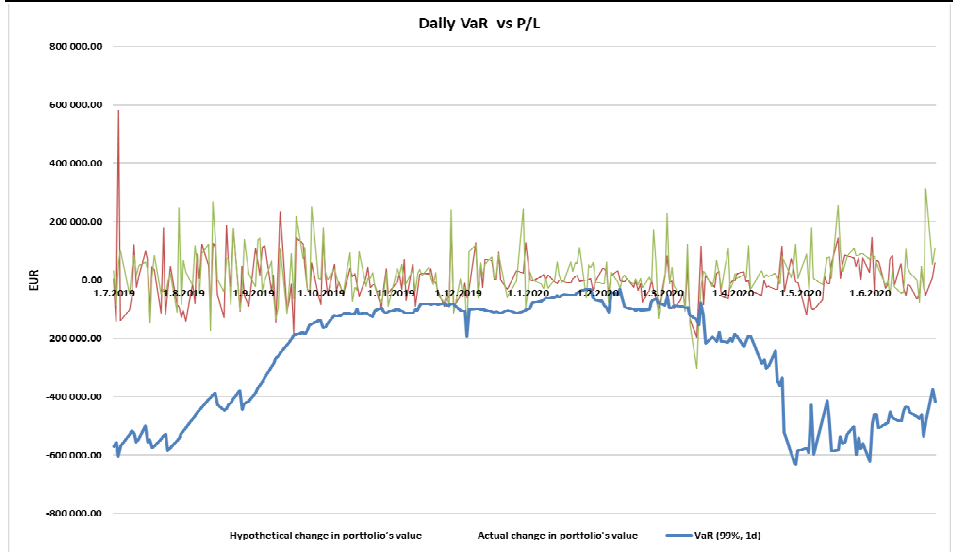
N.A.

N.A.

N.A.

N.A.

<b>Template 38: EU MR4 – Comparison of VaR estimates with gains/losses</b>
<b>Purpose:</b> Present a comparison of the results of estimates from the regulatory VaR model approved in the application of Part Three, Title IV, Chapter 5 of the CRR with both hypothetical and actual trading outcomes, in order to highlight the frequency and the extent of the backtesting exceptions and to give an
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures. To provide meaningful information to users on the backtesting of their internal models, institutions must include (in this template) the key models
<b>Content:</b> VaR model outcomes
<b>Frequency:</b> Semi-annual
<b>Format:</b> Flexible
<b>Accompanying narrative:</b> Institutions must present an analysis of 'outliers' (backtesting exceptions as per Article 366 of Regulation (EU) No 575/2013) in backtested results, specifying the dates and the corresponding excess (VaR-P&L). The analysis should at least specify the key drivers of the exceptions.



Date	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	Actual change in portfolio's value	Main impact
25.11.2019	79,838	(89,113)	(76,665)	Significant decrease of CZK deposit rates on CZK curve on term 1M to 3M and decrease of swap points for EUR/CZK for short term tenors
27.11.2019	85,679	(55,766)	(96,016)	Significant decrease of CZK deposit rates on CZK curve on term 1M to 3M and decrease of swap points for EUR/CZK for short term tenors
29.11.2019	81,125	(94,542)	(112,957)	Significant decrease of CZK deposit rates on CZK curve on term 1M to 3M and decrease of swap points for EUR/CZK for short term tenors
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,
27.2.2020	62,649	(63,082)	59,959	
28.2.2020	77,693	(101,393)	(130,757)	
6.3.2020	86,607	(98,303)	(18,282)	
11.3.2020	94,597	(102,790)	(105,083)	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.
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)	

<b>Daily VaR:</b> In this template, it should reflect the risk measures (used for regulatory purposes and whose characteristics are in accordance with Part Three, Title IV, Chapter 5, Section 2 of the CRR) calibrated to a 1-day holding period to compare with the 99% confidence level with its trading outcomes.
<b>Hypothetical gain/loss:</b> 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	30.6.2020
	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	18,503,588,818
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	84,799,016
5	Adjustments for securities financing transactions "SFTs"	0
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,276,522,859
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	(763,964,676)
8	<b>Total leverage ratio exposure</b>	<b>20,100,946,017</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)	18,210,297,373
2	(Asset amounts deducted in determining Tier 1 capital)	(140,117,169)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>18,070,180,204</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	145,542,959
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	85,337,808
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>230,880,767</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	0
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>0</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	4,076,407,904
18	(Adjustments for conversion to credit equivalent amounts)	(2,276,522,859)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>1,799,885,046</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>1,478,309,193</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>20,100,946,017</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>7.35%</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 LRSpl: 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:	18,210,297,373
EU-2	Trading book exposures	118,859,633
EU-3	Banking book exposures, of which:	18,091,437,740
EU-4	Covered bonds	368,212,344
EU-5	Exposures treated as sovereigns	2,483,575,711
EU-6	Exposures to regional governments, MDB, international organisations and PSE <u>not</u> treated as sovereigns	125,059,636
EU-7	Institutions	135,015,065
EU-8	Secured by mortgages of immovable properties	7,370,484,301
EU-9	Retail exposures	1,857,821,426
EU-10	Corporate	4,963,582,348
EU-11	Exposures in default	216,825,009
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	570,861,901
<b>Table LRQua: Free format text boxes for disclosure on qualitative items</b>		
		<b>Column</b>
<b>Row</b>		<b>Free format</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 increased in the second quarter of 2020 mainly due to increase in Tier 1 capital.

Common Equity Tier 1 capital: instruments and reserves (*)		(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	1,147,565,000	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	17,872,000	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>	1,609,975,000	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	-51,946	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-145,907,000	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	-12,030,223	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	0	36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)	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) (l)
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>	-131,665,807	
29	<b>Common Equity Tier 1 (CET1) capital</b>	1,478,309,193	
<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>	1,478,309,193	
<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 494 (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>	1,671,112,279	
60	<b>Total risk-weighted assets</b>	9,196,403,476	
<b>Capital ratios and buffers</b>			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	16.1%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	16.1%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)	18.2%	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)	511,320,033	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	229,910,087	
66	of which: countercyclical buffer requirement	120,472,886	
67	of which: systemic risk buffer requirement	68,973,026	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	91,964,035	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)	12,513,977	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)	9,447,684	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	33,242,723	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 placement)	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)	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 30.06.2020 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	1,049,751,000	0	1,049,751,000
Acumulated other comprehensive income	17,872,000	0	17,872,000
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	116,602,000	0	116,602,000
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000



r.n.	Date	Total unweighted value (average)				Total weighted value (average)			
a	b	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>					<b>2,136,426</b>	<b>2,166,029</b>	<b>2,213,948</b>	<b>2,358,117</b>
<b>3</b>	<b>CASH – OUTFLOWS</b>								
<b>4</b>	<b>Retail deposits and deposits from small business customers, of which:</b>	<b>5,749,882</b>	<b>5,916,273</b>	<b>6,091,788</b>	<b>6,280,641</b>	<b>361,393</b>	<b>372,337</b>	<b>384,228</b>	<b>395,771</b>
5	Stable deposits	4,686,750	4,818,028	4,954,286	3,776,361	234,338	240,901	247,714	190,670
6	Less stable deposits	1,063,132	1,098,245	1,137,502	1,061,388	127,055	131,436	136,513	123,650
<b>7</b>	<b>Unsecured wholesale funding</b>	<b>3,117,255</b>	<b>3,148,352</b>	<b>3,173,111</b>	<b>3,355,629</b>	<b>1,270,015</b>	<b>1,265,216</b>	<b>1,263,579</b>	<b>1,328,213</b>
8	Operational deposits	1,120,300	1,140,302	1,159,641	1,162,038	277,832	282,745	287,486	288,014
9	Non-operational deposits	1,984,059	1,995,205	1,994,812	2,179,484	979,286	969,625	957,435	1,026,092
10	Unsecured debt	12,896	12,846	18,657	14,107	12,896	12,846	18,657	14,107
<b>11</b>	<b>Secured wholesale funding</b>					<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>12</b>	<b>Additional requirements</b>	<b>2,641,507</b>	<b>2,624,404</b>	<b>2,598,725</b>	<b>2,651,789</b>	<b>251,906</b>	<b>242,260</b>	<b>231,190</b>	<b>233,548</b>
13	Outflows related to derivative exposures and other collateral requirements	2,508	2,225	2,111	1,186	2,508	2,225	2,111	1,186
14	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
15	Credit and liquidity facilities	2,638,999	2,622,179	2,596,614	2,650,603	249,398	240,036	229,079	232,363
<b>16</b>	<b>Other contractual funding obligations</b>	<b>64,847</b>	<b>63,695</b>	<b>56,149</b>	<b>71,433</b>	<b>64,847</b>	<b>63,695</b>	<b>56,149</b>	<b>71,433</b>
<b>17</b>	<b>Other contingent funding obligations</b>	<b>1,125,734</b>	<b>1,161,724</b>	<b>1,240,560</b>	<b>1,276,894</b>	<b>49,876</b>	<b>62,523</b>	<b>78,518</b>	<b>89,321</b>
<b>18</b>	<b>TOTAL CASH OUTFLOWS</b>					<b>1,998,037</b>	<b>2,006,031</b>	<b>2,013,663</b>	<b>2,118,287</b>
<b>19</b>	<b>CASH – INFLOWS</b>								
20	Secured lending	1,007,554	785,637	462,992	180,625	713	572	353	139
21	Inflows from fully performing exposures	355,770	343,299	348,752	367,117	221,423	216,910	217,804	223,379
22	Other cash inflows	165,083	182,977	175,153	163,629	86,685	93,781	96,862	95,036
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
<b>25</b>	<b>TOTAL CASH INFLOWS</b>	<b>1,528,407</b>	<b>1,311,913</b>	<b>986,898</b>	<b>711,371</b>	<b>308,821</b>	<b>311,263</b>	<b>315,018</b>	<b>318,554</b>
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	1,528,407	1,311,913	986,898	711,371	308,821	311,263	315,018	318,554
<b>29</b>	<b>LIQUIDITY BUFFER</b>					<b>2,136,426</b>	<b>2,166,029</b>	<b>2,213,948</b>	<b>2,358,117</b>
<b>30</b>	<b>TOTAL NET CASH OUTFLOWS</b>					<b>1,689,216</b>	<b>1,694,768</b>	<b>1,698,645</b>	<b>1,799,733</b>
<b>31</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>					<b>127</b>	<b>128</b>	<b>131</b>	<b>131</b>

<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	1,478,309	1,355,444	1,376,249	1,397,941	1,399,490
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,446,896	1,324,030	1,338,104	1,359,796	1,361,345
3 Tier 1 capital	1,478,309	1,355,444	1,376,249	1,397,941	1,399,490
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,446,896	1,324,030	1,338,104	1,359,796	1,361,345
5 Total capital	1,671,112	1,548,247	1,567,510	1,607,619	1,614,724
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,646,896	1,524,030	1,538,104	1,578,213	1,585,318
<b>Risk-weighted assets (amounts in thousand of EUR)</b>					
7 Total risk-weighted assets	9,196,403	9,088,159	9,019,114	9,427,239	9,358,177
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	9,173,610	9,065,462	8,991,428	9,400,462	9,331,552
<b>Capital ratios</b>					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	16.07%	14.91%	15.26%	14.83%	14.95%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	15.73%	14.57%	14.84%	14.42%	14.55%
11 Tier 1 (as a percentage of risk exposure amount)	16.07%	14.91%	15.26%	14.83%	14.95%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	15.73%	14.57%	14.84%	14.42%	14.55%
13 Total capital (as a percentage of risk exposure amount)	18.17%	17.04%	17.38%	17.05%	17.25%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	17.91%	16.77%	17.05%	16.74%	16.94%
<b>Leverage ratio</b>					
15 Leverage ratio total exposure measure	20,100,946	19,257,494	19,203,757	19,089,554	19,044,894
16 Leverage ratio	7.35%	7.04%	7.17%	7.32%	7.35%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.20%	6.88%	6.97%	7.12%	7.15%