

Attachment no. 1

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

(30 September 2020)

Template 4: EU OV1 – 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**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 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)	8,460,154,785	8,644,006,570	676,812,383
Article 438(c)(d)	2	Of which the standardised approach	3,096,659,159	3,103,552,804	247,732,733
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,497,383,813	1,375,032,009	119,790,705
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	3,791,097,979	4,096,251,184	303,287,838
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	75,013,835	69,170,572	6,001,107
Article 107 Article 438(c)(d)	6	CCR	7,501,950	8,054,650	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	7,501,950	8,054,650	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	131,879,948	189,481,306	10,550,396
	20	Of which the standardised approach	17,685,798	15,162,894	1,414,864
	21	Of which IMA	114,194,150	174,318,425	9,135,532
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	354,860,950	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	354,860,950	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)	58,963,526	62,726,377	4,717,082
Article 500	28	Floor adjustment	0	0	0
	29	Total	8,954,397,633	9,196,403,476	716,351,811

TEMPLATE 23 - EU CR8 - RWA flow statements of credit risk exposures under the IRB approach	
Purpose: 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)	
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB	
Content: 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	
Frequency: Quarterly	
Format: Fixed. Columns and rows 1 and 9 cannot be altered. Institutions may add additional rows between rows 7 and 8 to disclose additional elements that contribute significantly to RWA variations	
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		a	b
		RWA amounts	Capital requirements
01	RWAs as at the end of the previous reporting period	5,518,470,945	441,477,676
02	Asset size	154,986,736	12,398,939
03	Asset quality	2,333,963	186,717
04	Model updates	(322,121,593)	(25,769,727)
05	Methodology and policy	(25,491,074)	(2,039,286)
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	14,824,515	1,185,961
08	Other	0	0
09	RWAs as at the end of the reporting period	5,343,003,493	427,440,279

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 the key drivers of such changes.

		a	b	c	d	e	f	g
		in EUR VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
1	RWAs at previous quarter end	5,351,603	8,593,871				174,318,425	13,945,474
<i>1a</i>	<i>Regulatory adjustment</i>	4,167,121	6,859,925				137,838,075	11,027,046
<i>1b</i>	<i>RWAs at the previous quarter-end (end of the day)</i>	1,184,482	1,733,946				36,480,350	2,918,428
2	Movement in risk levels	(2,140,674)	(2,669,268)				(60,124,275)	(4,809,942)
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</i>	<i>RWAs at the end of the reporting period (end of the day)</i>	826,088	1,401,643				27,846,638	2,227,731
<i>8b</i>	<i>Regulatory adjustment</i>	2,384,841	4,522,960				86,347,513	6,907,801
8	RWAs at the end of the reporting period	3,210,929	5,924,603				114,194,150	9,135,532

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	30.9.2020
	Entity name	VUB Group
	Level of application	consolidated
Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		
		Applicable Amounts
1	Total assets as per published financial statements	18,772,263,317
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	86,445,336
5	Adjustments for securities financing transactions "SFTs"	(11,253)
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,358,355,717
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	(706,422,719)
8	Total leverage ratio exposure	20,510,630,398
Table LRCom: Leverage ratio common disclosure		
		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	18,387,274,442
2	(Asset amounts deducted in determining Tier 1 capital)	(132,132,078)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	18,255,142,364
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	155,722,321
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	87,481,251
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	Total derivative exposures (sum of lines 4 to 10)	243,203,572
SFT exposures		
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	99,217,661
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	Total securities financing transaction exposures (sum of lines 12 to 15a)	99,217,661
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	4,271,422,519
18	(Adjustments for conversion to credit equivalent amounts)	(2,358,355,717)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1,913,066,802
Exempted exposures in accordance with CRR Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
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
Capital and total exposures measure		
20	Tier 1 capital	1,486,293,284
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	20,510,630,398
Leverage ratio		
22	Leverage ratio	7.25%
Choice on transitional arrangements and amount of derecognised fiduciary items		
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
Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	18,387,274,447
EU-2	Trading book exposures	106,943,330
EU-3	Banking book exposures, of which:	18,280,331,117
EU-4	Covered bonds	332,054,764
EU-5	Exposures treated as sovereigns	2,429,847,087
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	121,752,215
EU-7	Institutions	125,973,907
EU-8	Secured by mortgages of immovable properties	7,559,543,244
EU-9	Retail exposures	1,859,947,221
EU-10	Corporate	5,093,401,666
EU-11	Exposures in default	209,090,605
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	548,720,410
Table LRQua: Free format text boxes for disclosure on qualitative items		
		Column
		Free format
Row		
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 third quarter of 2020 mainly due to increase of total balance sheet exposure.

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	1,147,564,000	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	26,460,000	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	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,618,562,000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(39,694)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(150,324,000)	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	(6,228,384)	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)
20d	of which: free deliveries (negative amount)	0	258 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	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(132,268,716)	
29	Common Equity Tier 1 (CET1) capital	1,486,293,284	
Additional Tier 1 (AT1) capital: instruments			
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	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: instruments			
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	Total regulatory adjustments to Additional Tier 1 (AT1) capital		0	
44	Additional Tier 1 (AT1) capital		0	
45	Tier 1 capital (T1 = CET1 + AT1)		1,486,293,284	
Tier 2 (T2) capital: instruments and provisions				
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	Tier 2 (T2) capital before regulatory adjustment		200,000,000	
Tier 2 (T2) capital: regulatory adjustments				
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	Total regulatory adjustments to Tier 2 (T2) capital	(7,196,914)		
58	Tier 2 (T2) capital	192,803,087		
59	Total capital (TC = T1 + T2)	1,679,096,370		
60	Total risk-weighted assets	8,954,397,633		
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	16.6%		92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	16.6%		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)	5.06%		CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.50%		
66	of which: countercyclical buffer requirement	0.81%		
67	of which: systemic risk buffer requirement	0.75%		
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		
Amounts below the thresholds for deduction (before risk weighting)				
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)	13,583,501		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)	10,185,306		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)
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		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	32,180,974		62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)				
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 immediately senior to instrument)	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

Balance sheet reconciliation methodology to own funds' items based on IFRS to 30.09.2020 in EUR	Balance sheet	Regulatory adjustments	Own funds
Paid up capital instruments	430,819,000	0	430,819,000
Share premium	13,719,000	0	13,719,000
Retained earnings	1,049,750,000	0	1,049,750,000
Acumulated other comprehensive income	26,460,000	0	26,460,000
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	121,019,000	0	121,019,000
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

Liquidity coverage ratio (LCR) disclosure

r.n.	Date	Total unweighted value (average)				Total weighted value (average)			
		1	2	3	4	5	6	7	8
a	b								
1	HIGH-QUALITY LIQUID ASSETS								
2	Total high-quality liquid assets (HQLA)					2,166,029	2,213,948	2,358,117	2,491,773
3	CASH – OUTFLOWS								
4	Retail deposits and deposits from small business customers, of which:	5,916,273	6,091,788	6,280,641	6,472,969	372,337	384,228	395,771	407,082
5	Stable deposits	4,818,028	4,954,286	3,776,361	2,574,650	240,901	247,714	190,670	132,536
6	Less stable deposits	1,098,245	1,137,502	1,061,388	979,774	131,436	136,513	123,650	109,866
7	Unsecured wholesale funding	3,148,352	3,173,111	3,355,629	3,464,047	1,265,216	1,263,579	1,328,213	1,368,771
8	Operational deposits	1,140,302	1,159,641	1,162,038	1,171,203	282,745	287,486	288,014	290,240
9	Non-operational deposits	1,995,205	1,994,812	2,179,484	2,276,098	969,625	957,435	1,026,092	1,061,786
10	Unsecured debt	12,846	18,657	14,107	16,745	12,846	18,657	14,107	16,745
11	Secured wholesale funding					0	0	0	0
12	Additional requirements	2,624,404	2,598,725	2,651,789	2,790,077	242,260	231,190	233,548	252,545
13	Outflows related to derivative exposures and other collateral requirements	2,225	2,111	1,186	1,294	2,225	2,111	1,186	1,294
14	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
15	Credit and liquidity facilities	2,622,179	2,596,614	2,650,603	2,788,783	240,036	229,079	232,363	251,252
16	Other contractual funding obligations	63,695	56,149	71,433	71,499	63,695	56,149	71,433	71,499
17	Other contingent funding obligations	1,161,724	1,240,560	1,276,894	1,276,010	62,523	78,518	89,321	90,271
18	TOTAL CASH OUTFLOWS					2,006,031	2,013,663	2,118,287	2,190,169
19	CASH – INFLOWS								
20	Secured lending	785,637	462,992	180,625	10,487	572	353	139	7
21	Inflows from fully performing exposures	343,299	348,752	367,117	365,582	216,910	217,804	223,379	213,153
22	Other cash inflows	182,977	175,153	163,629	149,273	93,781	96,862	95,036	91,114
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	1,311,913	986,898	711,371	525,342	311,263	315,018	318,554	304,274
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	1,311,913	986,898	711,371	525,342	311,263	315,018	318,554	304,274
29	LIQUIDITY BUFFER					2,166,029	2,213,948	2,358,117	2,491,773
30	TOTAL NET CASH OUTFLOWS					1,694,768	1,698,645	1,799,733	1,885,895
31	LIQUIDITY COVERAGE RATIO (%)					128	131	131	132

Quantitative template					
	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
Available capital (amounts in thousand of EUR)					
1 Common Equity Tier 1 (CET1) capital	1,486,293	1,478,309	1,355,444	1,376,249	1,397,941
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,454,880	1,446,896	1,324,030	1,338,104	1,359,796
3 Tier 1 capital	1,486,293	1,478,309	1,355,444	1,376,249	1,397,941
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,454,880	1,446,896	1,324,030	1,338,104	1,359,796
5 Total capital	1,679,096	1,671,112	1,548,247	1,567,510	1,607,619
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,654,880	1,646,896	1,524,030	1,538,104	1,578,213
Risk-weighted assets (amounts in thousand of EUR)					
7 Total risk-weighted assets	8,954,398	9,196,403	9,088,159	9,019,114	9,427,239
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	8,931,829	9,173,610	9,065,462	8,991,428	9,400,462
Capital ratios					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	16.60%	16.07%	14.91%	15.26%	14.83%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.25%	15.73%	14.57%	14.84%	14.42%
11 Tier 1 (as a percentage of risk exposure amount)	16.60%	16.07%	14.91%	15.26%	14.83%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.25%	15.73%	14.57%	14.84%	14.42%
13 Total capital (as a percentage of risk exposure amount)	18.75%	18.17%	17.04%	17.38%	17.05%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	18.48%	17.91%	16.77%	17.05%	16.74%
Leverage ratio					
15 Leverage ratio total exposure measure	20,510,630	20,100,946	19,257,494	19,203,757	19,089,554
16 Leverage ratio	7.25%	7.35%	7.04%	7.17%	7.32%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.09%	7.20%	6.88%	6.97%	7.12%



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

(30 September 2020)

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

Purpose: 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.
Scope of application: 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.
Content: 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.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: 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
		Gross carrying amount									Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing				Non performing					Performing				Non performing			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 or 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 or past-due <= 90 days				
1	Loans and advances subject to moratorium	1,101,047,111	1,095,798,950	23,487,157	224,519,140	5,248,161	1,408,814	3,462,185	(26,415,369)	(24,427,230)	(1,300,511)	(19,325,490)	(1,988,139)	(567,574)	(1,163,578)	1,980,913		
2	of which: Households	863,874,226	859,562,584	19,621,267	181,942,176	4,311,642	947,256	2,578,433	(20,902,306)	(19,382,043)	(1,195,493)	(17,612,976)	(1,520,263)	(324,429)	(707,338)	1,575,679		
3	of which: Collateralised by residential immovable property	637,032,456	635,809,544	12,145,107	90,942,985	1,222,912	0	824,374	(3,998,740)	(3,712,040)	(158,487)	(3,509,269)	(286,700)	-	(137,088)	511,601		
4	of which: Non-financial corporations	237,172,885	236,236,366	3,865,890	42,576,964	936,519	461,558	883,752	(5,513,063)	(5,045,187)	(105,018)	(1,712,514)	(467,876)	(243,145)	(456,240)	405,234		
5	of which: Small and Medium-sized Enterprises	138,767,001	137,830,482	3,865,890	34,326,908	936,519	461,558	883,752	(1,820,702)	(1,352,825)	(105,018)	(1,066,095)	(467,876)	(243,145)	(456,240)	405,234		
6	of which: Collateralised by commercial immovable property	167,158,870	167,158,870	3,142,209	31,731,736	0	0	0	(4,478,128)	(4,478,128)	(69,278)	(1,477,707)	-	-	-	0		

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

Purpose: 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.
Scope of application: 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.
Content: 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.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: 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				
						<= 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	28,728	1,545,632,465							
2	Loans and advances subject to moratorium (granted)	27,278	1,417,292,002	1,358,065,163	316,244,890	668,131,837	380,911,954	51,970,518	13,300	19,503
3	of which: Households		1,096,147,235	1,051,192,094	232,273,009	513,120,126	327,072,482	23,648,816	13,300	19,503
4	of which: Collateralised by residential immovable property		797,219,841	767,689,254	160,187,385	418,995,281	199,291,519	18,731,726	0	13,929
5	of which: Non-financial corporations		321,133,733	306,862,037	83,960,848	155,011,711	53,839,472	28,321,702	0	0
6	of which: Small and Medium-sized Enterprises		206,772,590	199,080,692	68,005,589	94,958,474	43,558,508	250,019	0	0
7	of which: Collateralised by commercial immovable property		192,530,636	191,609,557	25,371,766	102,938,975	36,468,236	27,751,659	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

Purpose: provide an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.
Scope of application: 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.
Content: 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.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the size, length and the sectoral coverage of the public guarantees as well as the performing, forbearance and non-performing status of these newly originated loans.

		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
			of which: forborene	Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	67,738,554	0	27,708,496	0
2	of which: Households	15,806,040			0
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	51,932,514	0	21,416,844	0
5	of which: Small and Medium-sized Enterprises	51,280,058			0
6	of which: Collateralised by commercial immovable property	300,072			0