



Attachment no. 1

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

(30 September 2021)

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA) in EUR		Total own funds requirements (in EUR)
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	8,697,528,746	8,620,297,274	695,802,300
2	Of which the standardised approach	3,186,200,172	3,100,308,667	254,896,014
3	Of which the Foundation IRB (F-IRB) approach	1,650,453,879	1,685,140,775	132,036,310
4	Of which slotting approach	1,087,809,470	1,088,731,955	87,024,758
EU 4a	Of which equities under the simple riskweighted approach	68,735,377	62,951,334	5,498,830
5	Of which the Advanced IRB (A-IRB) approach	3,792,139,318	3,771,896,498	303,371,145
6	Counterparty credit risk - CCR	48,690,292	47,516,141	3,895,223
7	Of which the standardised approach	22,416,387	24,082,956	1,793,311
8	Of which internal model method (IMM)	26,273,905	23,433,185	2,101,912
EU 8a	Of which exposures to a CCP	7,499,452	19,044,899	599,956
EU 8b	Of which credit valuation adjustment - CVA	5,272,000	1,883,100	421,760
9	Of which other CCR	0	0	0
10	Not applicable	0	0	0
11	Not applicable	0	0	0
12	Not applicable	0	0	0
13	Not applicable	0	0	0
14	Not applicable	0	0	0
15	Settlement risk	931	0	74
16	Securitisation exposures in the non-trading book (after the cap)	0	0	0
17	Of which SEC-IRBA approach	0	0	0
18	Of which SEC-ERBA (including IAA)	0	0	0
19	Of which SEC-SA approach	0	0	0
EU 19a	Of which 1250% / deduction	0	0	0
20	Position, foreign exchange and commodities risks (Market risk)	107,622,933	110,738,600	8,609,835
21	Of which the standardised approach	14,532,145	21,136,788	1,162,572
22	Of which IMA	93,090,788	89,601,813	7,447,263
EU 22a	Large exposures	0	0	0
23	Operational risk	356,909,211	356,909,211	28,552,737
EU 23a	Of which basic indicator approach	0	0	0
EU 23b	Of which standardised approach	0	0	0
EU 23c	Of which advanced measurement approach	356,909,211	356,909,211	28,552,737
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	130,377,789	114,055,000	10,430,223
25	Not applicable	0	0	0
26	Not applicable	0	0	0
27	Not applicable	0	0	0
28	Not applicable	0	0	0
29	Total	9,210,752,112	9,135,461,226	736,860,169

Template EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		30 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2020
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,588,228,388	1,585,205,153	1,588,309,070	1,513,064,297	1,486,293,284
2	Tier 1 capital	1,588,228,388	1,585,205,153	1,588,309,070	1,513,064,297	1,486,293,284
3	Total capital	1,790,717,051	1,782,456,340	1,785,186,011	1,705,867,383	1,679,096,370
Risk-weighted exposure amounts						
4	Total risk exposure amount	9,210,752,112	9,135,461,226	8,840,728,273	9,080,315,586	8,954,397,633
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.24%	17.35%	17.97%	16.66%	16.60%
6	Tier 1 ratio (%)	17.24%	17.35%	17.97%	16.66%	16.60%
7	Total capital ratio (%)	19.44%	19.51%	20.19%	18.79%	18.75%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.84%	0.84%	0.84%	0.84%	0.84%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.29%	0.29%	0.29%	0.29%	0.29%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.37%	0.37%	0.37%	0.37%	0.37%
EU 7d	Total SREP own funds requirements (%)	9.50%	9.50%	9.50%	9.50%	9.50%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.81%	0.81%	0.82%	0.80%	0.81%
EU 9a	Systemic risk buffer (%)	0.74%	0.75%	0.76%	0.74%	0.75%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	5.05%	5.06%	5.08%	5.04%	5.06%
EU 11a	Overall capital requirements (%)	14.55%	14.56%	14.58%	14.54%	14.56%
12	CET1 available after meeting the total SREP own funds requirements (%)	539,123,722	543,762,573	578,697,901	479,724,383	465,491,953
Leverage ratio						
13	Total exposure measure	24,199,702,965	22,275,147,209	21,507,067,339	21,103,551,868	20,510,630,398
14	Leverage ratio (%)	6.56%	7.12%	7.39%	7.17%	7.25%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	0	0	0	0	0
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0	0	0	0	0
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	0	0	0
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	2,992,966,600	2,981,191,975	2,876,111,968	2,646,788,978	2,491,772,647
EU 16a	Cash outflows - Total weighted value	2,534,002,998	2,472,210,771	2,442,454,356	2,312,438,412	2,190,168,711
EU 16b	Cash inflows - Total weighted value	309,614,817	293,184,561	294,026,999	301,562,457	304,273,877
16	Total net cash outflows (adjusted value)	2,224,388,181	2,179,026,210	2,148,427,358	2,010,875,955	1,885,894,834
17	Liquidity coverage ratio (%)	134.75	136.92	133.92	131.69	132.25
Net Stable Funding Ratio						
18	Total available stable funding	18,399,990,032	0	16,830,948,590	0	13,068,028,613
19	Total required stable funding	15,931,627,929	0	14,360,461,450	0	11,725,138,218
20	NSFR ratio (%)	115.4935%	0	117.2034%	0	111.4531%

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation: (solo)

in EUR		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYYY)	30 September 2021	30 June 2021	31 March 2021	31 December 2020	30 September 2021	30 June 2021	31 March 2021	31 December 2020
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					2,992,966,600	2,981,191,975	2,876,111,968	2,646,788,978
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	7,431,749,087	7,179,577,791	6,919,525,658	6,679,323,234	465,113,117	448,646,406	432,193,804	418,864,368
3	<i>Stable deposits</i>	6,095,797,732	5,893,205,232	5,679,956,851	5,463,416,471	304,789,887	294,660,262	283,997,843	273,170,824
4	<i>Less stable deposits</i>	1,335,951,356	1,286,372,558	1,239,568,807	1,215,906,764	160,323,230	153,986,144	148,195,961	145,693,544
5	Unsecured wholesale funding	3,809,926,532	3,785,898,718	3,843,571,348	3,647,195,283	1,482,206,216	1,472,980,226	1,496,598,731	1,438,949,986
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1,333,543,759	1,303,359,663	1,269,987,254	1,228,016,623	330,723,353	323,218,637	314,894,403	304,409,864
7	<i>Non-operational deposits (all counterparties)</i>	2,470,035,085	2,470,192,753	2,561,240,672	2,402,444,863	1,145,135,174	1,137,415,287	1,169,360,906	1,117,806,325
8	Unsecured debt	6,347,688	12,346,302	12,343,422	16,733,797	6,347,688	12,346,302	12,343,422	16,733,797
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	3,229,961,908	3,195,934,559	3,084,583,242	2,924,309,452	314,708,558	313,053,081	297,768,310	270,410,397
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2,052,283	1,850,286	1,594,144	1,436,954	2,052,283	1,850,286	1,594,144	1,436,954
12	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0	0	0	0	0
13	<i>Credit and liquidity facilities</i>	3,227,909,625	3,194,084,273	3,082,989,098	2,922,872,498	312,656,275	311,202,794	296,174,167	268,973,444
14	Other contractual funding obligations	89,125,897	86,968,964	95,863,005	83,372,263	89,125,897	86,968,964	95,863,005	83,372,263
15	Other contingent funding obligations	2,202,431,343	1,869,371,634	1,566,081,844	1,379,116,097	182,849,210	150,562,095	120,030,506	100,841,398
16	TOTAL CASH OUTFLOWS					2,534,002,998	2,472,210,771	2,442,454,356	2,312,438,412
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	22,389	19,228	14,432	9,399	0	0	0	0
18	Inflows from fully performing exposures	394,551,863	371,064,755	371,486,711	376,617,289	225,764,585	207,560,286	208,735,868	213,348,557
19	Other cash inflows	136,248,878	138,717,467	139,019,835	141,905,736	83,850,233	85,624,275	85,291,131	88,213,900
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	TOTAL CASH INFLOWS	530,823,129	509,801,450	510,520,978	518,532,424	309,614,817	293,184,561	294,026,999	301,562,457
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows subject to 90% cap	0	0	0	0	0	0	0	0
EU-20c	Inflows subject to 75% cap	530,823,129	509,801,450	510,520,978	518,532,424	309,614,817	293,184,561	294,026,999	301,562,457
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					2,992,966,600	2,981,191,975	2,876,111,968	2,646,788,978
22	TOTAL NET CASH OUTFLOWS					2,224,388,181	2,179,026,210	2,148,427,358	2,010,875,955
23	LIQUIDITY COVERAGE RATIO					134.75	136.92	133.92	131.69

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

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

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

		Risk weighted exposure amount (in EUR)
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	5,519,988,605
2	Asset size (+/-)	174,291,583
3	Asset quality (+/-)	(178,515,419)
4	Model updates (+/-)	0
5	Methodology and policy (+/-)	(6,803,254)
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	2,367,056
8	Other (+/-)	0
9	Risk weighted exposure amount as at the end of the reporting period	5,511,328,570

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

	a	b	c	d	e	f	g
in EUR	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1 RWEAs at previous period end	13,353,750	76,248,063				89,601,813	7,168,145
1a <i>Regulatory adjustment</i>	9,679,100	51,156,125				60,835,225	4,866,818
1b <i>RWEAs at the previous quarter-end (end of the day)</i>	3,674,650	25,091,938				28,766,588	2,301,327
2 Movement in risk levels	844,063	2,644,913				3,488,975	279,118
3 Model updates/changes							
4 Methodology and policy							
5 Acquisitions and disposals							
6 Foreign exchange movements							
7 Other							
8a <i>RWEAs at the end of the disclosure period (end of the day)</i>	4,208,838	16,503,300				20,712,138	1,656,971
8b <i>Regulatory adjustment</i>	9,988,975	62,389,675				72,378,650	5,790,292
8 RWEAs at the end of the disclosure period	14,197,813	78,892,975				93,090,788	7,447,263

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