



Attachment no. 1

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

(as of 30 June 2024)

in EUR		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	10 072 903 815	9 908 782 571	805 832 305
2	Of which the standardised approach	1 696 539 228	1 685 145 997	135 723 138
3	Of which the Foundation IRB (F-IRB) approach	1 026 556 381	999 326 335	82 124 510
4	Of which slotting approach	1 046 594 530	1 017 098 567	83 727 562
EU 4a	Of which equities under the simple riskweighted approach	19 846 012	13 885 383	1 587 681
5	Of which the Advanced IRB (A-IRB) approach	7 329 962 194	7 210 424 856	586 396 976
6	Counterparty credit risk - CCR	27 784 970	27 001 711	2 222 798
7	Of which the standardised approach	5 463 182	7 033 538	437 055
8	Of which internal model method (IMM)	22 321 789	19 968 173	1 785 743
EU 8a	Of which exposures to a CCP	266 411	96 498	21 313
EU 8b	Of which credit valuation adjustment - CVA	2 283 640	2 195 934	182 691
9	Of which other CCR	-	-	-
10	Not applicable	-	-	-
11	Not applicable	-	-	-
12	Not applicable	-	-	-
13	Not applicable	-	-	-
14	Not applicable	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	178 941 025	129 277 488	14 315 282
21	Of which the standardised approach	-	-	-
22	Of which IMA	178 941 025	129 277 500	14 315 282
EU 22a	Large exposures	-	-	-
23	Operational risk	469 358 434	431 586 137	37 548 675
EU 23a	Of which basic indicator approach	29 557 693	29 557 693	2 364 615
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	439 800 741	402 028 444	35 184 059
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	147 409 170	156 236 284	11 792 734
25	Not applicable	-	-	-
26	Not applicable	-	-	-
27	Not applicable	-	-	-
28	Not applicable	-	-	-
29	Total	10 748 988 245	10 496 647 907	859 919 060

EU KM1 – Key metrics template

in EUR		a	b	c	d	e
		30. jun 2024	31. mar 2024	31. dec 2023	30. sep 2023	30. jun 2023
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1 851 136 625	1 849 296 870	1 834 545 200	1 767 505 301	1 768 266 791
2	Tier 1 capital	1 851 136 625	1 849 296 870	1 834 545 200	1 767 505 301	1 768 266 791
3	Total capital	2 100 924 999	2 108 207 973	2 104 742 846	2 046 457 014	2 058 624 130
Risk-weighted exposure amounts						
4	Total risk exposure amount	10 748 988 245	10 496 647 906	10 633 178 745	10 414 833 547	10 533 895 782
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17,22%	17,62%	17,25%	16,97%	16,79%
6	Tier 1 ratio (%)	17,22%	17,62%	17,25%	16,97%	16,79%
7	Total capital ratio (%)	19,55%	20,08%	19,79%	19,65%	19,54%
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 (%)					
9	Institution specific countercyclical capital buffer (%)	1,35%	1,35%**	1,35%	1,39%	1,05%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1,75%	1,75%	1,75%	1,75%	1,75%
11	Combined buffer requirement (%)	5,60%	5,60%**	5,60%	5,64%	5,30%
EU 11a	Overall capital requirements (%)	15,10%	15,10%**	15,10%	15,14%	14,80%
12	CET1 available after meeting the total SREP own funds requirements (%)	10,05%	10,49%	10,12%	9,84%	9,66%
Leverage ratio						
13	Total exposure measure	26 386 979 374	25 855 165 281	25 909 377 923	25 487 290 601	24 864 420 708
14	Leverage ratio (%)	7,02%	7,15%	7,08%	6,93%	7,11%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	4 274 883 571	4 074 077 018	3 895 912 098	3 804 355 646	3 680 844 569
EU 16a	Cash outflows - Total weighted value	3 019 356 623	2 992 808 823	2 954 940 321	2 962 961 627	2 952 258 092
EU 16b	Cash inflows - Total weighted value	635 882 303	629 618 821	581 493 439	527 396 884	466 974 126
16	Total net cash outflows (adjusted value)	2 383 474 320	2 363 190 002	2 373 446 882	2 435 564 743	2 485 283 966
17	Liquidity coverage ratio (%)	179,44%	172,67%	164,62%	156,73%	148,78%
Net Stable Funding Ratio						
18	Total available stable funding	19 449 525 992	19 381 103 982	18 870 036 798	18 906 183 288	18 826 415 447
19	Total required stable funding	14 830 388 374	14 645 900 514	15 105 865 006	15 276 047 699	14 398 268 267
20	NSFR ratio (%)	131,15%	132,33%	124,92%	123,76%	130,75%

*from reference date 31.12.2022 is row 12 reported as percentage amount as of 31.03.2024 data has been modified

EU CC1 – Composition of regulatory own funds

		a)	b)
		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	524 538 000	22
	of which: Instrument type 1	-	-
	of which: Instrument type 2	-	-
	of which: Instrument type 3	-	-
2	Retained earnings	1 370 321 000	22
3	Accumulated other comprehensive income (and other reserves)	119 268 000	22
EU-3a	Funds for general banking risk	-	-
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	-
5	Minority interests (amount allowed in consolidated CET1)	-	-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	-
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	2 014 127 000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(167 814)	
8	Intangible assets (net of related tax liability) (negative amount)	(160 213 212)	15,16
9	Not applicable	-	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	-
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	-
12	Negative amounts resulting from the calculation of expected loss amounts	-	-
13	Any increase in equity that results from securitised assets (negative amount)	-	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	-
15	Defined-benefit pension fund assets (negative amount)	-	-
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	-
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have	-	-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a	-	-
20	Not applicable	-	-
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	-
EU-20c	of which: securitisation positions (negative amount)	-	-
EU-20d	of which: free deliveries (negative amount)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	-
22	Amount exceeding the 17,65% threshold (negative amount)	-	-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	-
24	Not applicable	-	-
25	of which: deferred tax assets arising from temporary differences	-	-
EU-25a	Losses for the current financial year (negative amount)	-	-
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	-
26	Not applicable	-	-
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	-
27a	Other regulatory adjustments	(2 609 348)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(162 990 375)	
29	Common Equity Tier 1 (CET1) capital	1 851 136 625	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	-
31	of which: classified as equity under applicable accounting standards	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	-
35	of which: instruments issued by subsidiaries subject to phase out	-	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-	-
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	-
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	-

		Amounts (in EUR)	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	-	
45	Tier 1 capital (T1 = CET1 + AT1)	1 851 136 625	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	199 409 957	11
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	50 378 416	
51	Tier 2 (T2) capital before regulatory adjustments	249 788 374	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
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)	-	
54a	Not applicable	-	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Not applicable	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	249 788 374	
59	Total capital (TC = T1 + T2)	2 100 924 999	
60	Total Risk exposure amount	10 748 988 245	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	1 851 136 625	
62	Tier 1 capital	1 851 136 625	
63	Total capital	2 100 924 999	
64	Institution CET1 overall capital requirements	0,1094	
65	of which: capital conservation buffer requirement	0,0250	
66	of which: countercyclical capital buffer requirement	0,0135	
67	of which: systemic risk buffer requirement	0,0000	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,0175	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0,0000	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0,1005	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities 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)	7 785 780	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	-	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	55 502 179	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	50 378 416	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

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

in EUR		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
15	Intangible assets	176 152 000	130 908 212	negative value in regulatory own funds
16	Goodwill	29 305 000	29 305 000	negative value in regulatory own funds
	Total Assets	205 457 000	160 213 212	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
11	Subordinated debt	300 364 423	199 409 957	
	Total Liabilities	300 364 423	199 409 957	
22	Shareholders' Equity			
	Share capital	510 819 000	510 819 000	
	Share premium	13 719 000	13 719 000	
	Retained earnings	1 370 321 000	1 370 321 000	
	Legal reserve fund	102 454 000	102 454 000	
	Other capital funds	8 464 000	8 464 000	
	Equity reserves	8 350 000	8 350 000	
	Total Shareholders' Equity	2 142 744 000	2 014 127 000	a) zahrňajúc čistý zisk za Jún 2024

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

in EUR	a		b		c		d	e	f	g	h			i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk				Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)			
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk			Relevant credit exposures – Securitisation positions in the non-trading book	Total								
010 Breakdown by country:																		
Slovenská Republika	1 619 836 428	16 283 199 729					17 903 036 157	562 635 238						562 635 238	7 032 940 470	0,7191	0,015	
Česká Republika	175 389 679	1 404 861 582					1 580 251 260	80 767 293						80 767 293	1 009 591 159	0,1032	0,0175	
Nemecko	2 739 221	335 746 229					338 485 450	17 267 869						17 267 869	215 848 361	0,0221	0,0075	
Holandsko	-	231 898 383					231 898 383	13 419 254						13 419 254	167 740 670	0,0172	0,02	
Poľsko	13 218 840	209 410 825					222 629 665	10 738 251						10 738 251	134 228 135	0,0137	-	
Luxembursko	30 209 607	180 662 775					210 872 382	12 706 019						12 706 019	158 825 237	0,0162	0,005	
Francúzsko	103 008 105	79 935 314					182 943 419	5 454 413						5 454 413	68 180 157	0,0070	0,01	
Švajčiarsko	70 355	137 917 217					137 987 572	4 182 278						4 182 278	52 278 472	0,0053	-	
Španielsko	5 023 857	121 093 186					126 117 043	6 030 015						6 030 015	75 375 182	0,0077	-	
Rakúsko	4 234 182	102 972 775					107 206 957	4 144 601						4 144 601	51 807 512	0,0053	-	
Kanada	101 655 414	531 072					102 186 486	816 475						816 475	10 205 932	0,0010	-	
Saudská Arábia	-	95 518 733					95 518 733	2 131 913						2 131 913	26 648 916	0,0027	-	
Švédsko	345 899	70 549 017					70 894 916	3 268 131						3 268 131	40 851 632	0,0042	0,02	
Taliansko	24 613 408	43 899 413					68 512 821	1 769 279						1 769 279	22 115 992	0,0023	-	
Veľká Británia	24 594 174	35 543 184					60 137 358	3 029 913						3 029 913	37 873 910	0,0039	0,02	
Belgicko	201 590	42 714 513					42 916 102	2 346 351						2 346 351	29 329 389	0,0030	0,005	
Rumunsko	3 743 415	36 344 424					40 087 839	2 195 566						2 195 566	27 444 576	0,0030	0,01	
Maďarsko	2 894 357	28 828 319					31 722 676	1 274 438						1 274 438	15 930 476	0,0016	-	
Írsko	-	30 833 533					30 833 533	1 325 126						1 325 126	16 564 072	0,0017	0,015	
Slovinsko	687 668	25 027 959					25 715 627	2 470 997						2 470 997	30 887 461	0,0032	0,005	
Fínsko	-	24 211 430					24 211 430	566 331						566 331	7 079 135	0,0007	-	
Estónsko	21 938 762	31					21 938 793	175 533						175 533	2 194 168	0,0002	0,015	
Rusko	-	18 129 155					18 129 155	3 442 693						3 442 693	43 033 668	0,0044	-	
Cyprus	-	15 544 537					15 544 537	826 288						826 288	10 328 602	0,0011	0,01	
USA	-	8 074 738					8 074 738	741 919						741 919	9 273 994	0,0009	-	
Dánsko	3 416 425	411 519					3 827 944	281 321						281 321	3 516 517	0,00036	0,025	
Turecko	45 698	3 697 134					3 742 831	79 440						79 440	993 005	0,0001	-	
India	-	2 911 738					2 911 738	85 945						85 945	1 074 311	0,0001	-	
Južná Kórea	-	2 901 665					2 901 665	24 139						24 139	301 732	-	0,01	
Macedónsko	-	995 899					995 899	12 844						12 844	160 552	-	0,0075	
Singapúr	-	720 281					720 281	5 181						5 181	64 766	-	-	
Bulharsko	195 938	440 958					636 896	21 012						21 012	262 652	-	0,02	
Argentína	-	593 848					593 848	5 342						5 342	66 780	-	-	
Čína	-	571 920					571 920	6 385						6 385	79 810	-	-	
Austrália	175 900	247 606					423 507	17 808						17 808	222 594	-	0,01	
Brazília	-	360 715					360 715	3 542						3 542	44 279	-	-	
Chorvátsko	197 849	145 776					343 624	16 892						16 892	211 146	-	0,01	
Mexiko	4 965	335 913					340 878	3 824						3 824	47 806	-	-	
Arménsko	-	296 346					296 346	3 915						3 915	48 941	-	0,015	
Malta	-	163 427					163 427	910						910	11 371	-	-	
Portugalsko	-	141 338					141 338	720						720	9 003	-	-	
Japonsko	112 769	-					112 769	9 022						9 022	112 769	-	-	
Južná Afrika	-	90 110					90 110	2 097						2 097	26 217	-	-	
Lichtenštajnsko	-	84 716					84 716	341						341	4 265	-	-	
Litva	59 211	-					59 211	4 737						4 737	59 212	-	0,01	
Grécko	-	18 667					18 667	369						369	4 609	-	-	
Filipíny	-	4 969					4 969	1 266						1 266	15 830	-	-	
Indonézia	-	304					304	130						130	1 627	-	-	
Lotyšsko	-	56					56	40						40	501	-	-	
Island	-	32					32	12						12	149	-	0,025	
Nórsko	-	32					32	12						12	147	-	0,025	
Chile	-	19					19	7						7	91	-	0,005	
020 Total	2 138 613 715	19 578 583 059	-	-	-	-	21 717 196 774	744 313 437						744 313 437	9 303 917 957	1		

EU CCyB2 – Amount of institution-specific countercyclical capital buffer

in EUR		a
1	Total risk exposure amount	10 748 988 245
2	Institution specific countercyclical capital buffer rate	0,0135
3	Institution specific countercyclical capital buffer requirement	145 111 341

EU LR1 – LRSum – Summary reconciliation of accounting assets and leverage ratio exposures

in EUR		a
		Applicable amount
1	Total assets as per published financial statements	24 786 867 395
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	(135 471 930)
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2 025 879 674
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(167 814)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(290 127 951)
13	Total exposure measure	26 386 979 374

EU LR2 – LRCom – Leverage ratio common disclosure

in EUR		CRR leverage ratio exposures	
		a	b
		T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	23 443 705 842	23 197 165 327
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(152 031 026)	(172 248 528)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	23 291 674 816	23 024 916 799
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	12 965 065	11 261 302
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	22 189 058	19 063 320
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	(1 332 053)	(266 506)
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	33 822 070	30 058 116
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	1 035 602 815	849 248 005
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	1 035 602 815	849 248 005
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5 511 628 365	5 337 379 653
20	(Adjustments for conversion to credit equivalent amounts)	3 485 748 690	3 332 224 649
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	2 025 879 674	2 005 155 004

in EUR		CRR leverage ratio exposures	
		a	b
		T	T-1
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	1 851 136 625	1 834 545 200
24	Total exposure measure	26 386 979 374	25 909 377 923
Leverage ratio			
25	Leverage ratio (%)	7,02%	7,08%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7,02%	7,08%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7,02%	7,08%
26	Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
EU-26b	of which: to be made up of CET1 capital	0,00%	0,00%
27	Leverage ratio buffer requirement (%)	0,00%	0,00%
EU-27a	Overall leverage ratio requirement (%)	3,00%	3,00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	834 550 114	676 852 472
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	1 035 602 815	849 095 627
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	26 185 926 674	25 737 134 769
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	26 185 926 674	25 737 134 769
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0,0707	0,0713
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	0,0707	0,0713

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

in EUR

EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	23 443 705 842
EU-2	Trading book exposures	119 561 083
EU-3	Banking book exposures, of which:	23 324 144 758
EU-4	Covered bonds	439 319 393
EU-5	Exposures treated as sovereigns	3 290 533 291
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	408 917 964
EU-7	Institutions	220 717 390
EU-8	Secured by mortgages of immovable properties	9 473 872 492
EU-9	Retail exposures	1 759 951 926
EU-10	Corporates	7 055 304 165
EU-11	Exposures in default	204 644 883
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	470 883 255

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 June 2024	31 March 2024	31 December 2023	30 September 2023	30 June 2024	31 March 2024	31 December 2023	30 September 2023
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)					4 274 883 571	4 074 077 018	3 895 912 098	3 804 355 646
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	8 710 893 123	8 689 561 335	8 673 239 526	8 660 058 292	578 390 183	576 380 250	572 991 327	569 645 479
3	<i>Stable deposits</i>	6 715 479 419	6 707 970 071	6 718 497 587	6 742 596 795	335 773 971	335 398 504	335 924 879	337 129 840
4	<i>Less stable deposits</i>	1 995 413 704	1 981 591 264	1 954 741 939	1 917 461 496	242 616 213	240 981 746	237 066 448	232 515 639
5	Unsecured wholesale funding	4 623 472 834	4 522 098 301	4 495 008 771	4 505 661 567	1 925 623 414	1 899 011 242	1 848 938 678	1 837 200 935
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	860 167 625	874 991 418	905 898 453	951 499 215	211 981 022	215 726 141	223 521 184	234 959 647
7	<i>Non-operational deposits (all counterparties)</i>	3 688 837 218	3 551 702 994	3 530 158 883	3 521 878 380	1 639 174 402	1 587 881 212	1 566 466 059	1 569 957 316
8	Unsecured debt	74 467 990	95 403 888	58 951 435	32 283 973	74 467 990	95 403 888	58 951 435	32 283 973
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2 822 476 197	2 876 499 079	2 953 035 892	3 080 333 715	257 651 250	261 583 359	266 717 666	276 120 978
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	3 244 197	2 981 582	2 812 845	3 337 103	3 244 197	2 981 582	2 812 845	3 337 103
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	2 819 232 000	2 873 517 496	2 950 223 047	3 076 996 612	254 407 053	258 601 777	263 904 821	272 783 875
14	Other contractual funding obligations	35 431 812	31 770 312	39 942 525	50 228 457	35 431 812	31 770 312	39 942 525	50 228 457
15	Other contingent funding obligations	2 670 774 101	2 722 115 919	2 776 742 975	2 821 226 768	222 259 962	224 063 660	226 350 125	229 765 778
16	TOTAL CASH OUTFLOWS					3 019 356 623	2 992 808 823	2 954 940 321	2 962 961 627
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	715 692 448	615 231 272	499 700 488	510 725 560	-	-	-	-
18	Inflows from fully performing exposures	926 105 236	917 342 419	825 109 190	738 419 658	566 983 890	570 097 432	523 973 086	474 338 472
19	Other cash inflows	114 727 977	109 792 046	110 959 097	105 988 172	68 898 413	59 521 388	57 520 353	53 058 412
EU-19a	(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)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1 756 525 662	1 642 365 737	1 435 768 776	1 355 133 390	635 882 303	629 618 821	581 493 439	527 396 884
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	1 756 525 662	1 642 365 737	1 435 768 776	1 355 133 390	635 882 303	629 618 821	581 493 439	527 396 884
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					4 274 883 571	4 074 077 018	3 895 912 098	3 804 355 646
22	TOTAL NET CASH OUTFLOWS					2 383 474 320	2 363 190 002	2 373 446 882	2 435 564 743
23	LIQUIDITY COVERAGE RATIO					179,44	172,67	164,62	156,73

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

in accordance with Article 451a(2) CRR

Row	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main drivers of LCR results are high-quality liquid assets, outflows and inflows.
(b)	Explanations on the changes in the LCR over time	Over time, the Liquidity Buffer increased mainly due to increase of international organisations assets. During the analysed period, inflows decreased what resulted in decrease of the LCR ratio.
(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 from sovereigns and financial customers.
(d)	High-level description of the composition of the institution's liquidity buffer.	Liquidity buffer of the VÚB Bank consists of withdrawable central bank reserves, central government assets, international organisations 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's liquid assets is consistent with the distribution of its net liquidity outflows by currency. The LCR is calculated and reported in EUR. Beside EUR, in accordance with Article 415(2) of Regulation (EU) No 575/2013, CZK is also a significant currency for VÚB Bank, as the volume of deposits in this currency exceeds the threshold of 5% of Bank's total liabilities. LCR for this currency is calculated and reported separately.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The VÚB Bank does not consider other items relevant for its liquidity profile.

EU LIQ2 – Net Stable Funding Ratio

In accordance with Article 451a(3) CRR

in EUR		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	1 897 606 000		-	250 155 000	2 147 761 000
2	Own funds	1 897 606 000		-	250 155 000	2 147 761 000
3	Other capital instruments			-	-	-
4	Retail deposits		9 552 204 167	234 700 112	56 059 773	9 227 048 416
5	Stable deposits		7 137 958 134	117 537 708	25 624 143	6 918 345 192
6	Less stable deposits		2 414 246 033	117 162 405	30 435 630	2 308 703 224
7	Wholesale funding:		6 419 001 409	1 018 450 177	4 510 711 296	8 073 759 218
8	Operational deposits		844 701 024	-	-	422 350 512
9	Other wholesale funding		5 574 300 385	1 018 450 177	4 510 711 296	7 651 408 706
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:		790 583 561	844 293	535 211	957 358
12	NSFR derivative liabilities		-	-	-	-
13	All other liabilities and capital instruments not included in the above categories		790 583 561	844 293	535 211	957 358
14	Total available stable funding (ASF)					19 449 525 992
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					74 148 008
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		104 056 658	104 623 124	4 543 542 343	4 039 388 806
16	Deposits held at other financial institutions for operational purposes		25 870 779	-	-	12 935 389
17	Performing loans and securities:		2 612 803 451	1 023 388 863	10 281 300 573	9 520 813 881
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		237 077 308	79 132 119	328 576 094	391 849 885
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2 297 457 709	864 673 339	5 085 666 261	5 705 470 925
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		211 856 058	145 022 719	992 054 602	823 274 879
22	Performing residential mortgages, of which:		78 268 434	79 583 405	4 365 415 676	2 996 337 889
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		73 162 851	73 938 393	3 965 956 776	2 651 422 526
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		-	-	501 642 542	427 155 182
25	Interdependent assets		-	-	-	-
26	Other assets:		1 929 996 733	22 154 197	526 935 308	777 704 185
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets				8 129 943	8 129 943
30	NSFR derivative liabilities before deduction of variation margin posted				-	-
31	All other assets not included in the above categories		1 921 866 790	22 154 197	526 935 308	769 574 242
32	Off-balance sheet items		-	-	5 485 319 080	405 398 104
33	Total RSF					14 830 388 374
34	Net Stable Funding Ratio (%)					131,15%

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
in EUR		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3						
005	Cash balances at central banks and other demand deposits	1 894 496 138	1 894 496 138	-	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	19 394 351 239	17 419 618 832	1 974 732 407	423 225 654	-	423 225 654	(157 004 352)	(33 299 004)	(123 705 348)	(216 507 930)	-	(216 507 930)	-	12 562 259 174	167 874 081	
020	Central banks	1 035 405 019	1 035 405 019	-	-	-	-	(9 147)	(9 147)	-	-	-	-	-	1 034 558 530	-	
030	General governments	250 511 473	193 055 488	57 455 985	77	-	77	(2 182 020)	(902 764)	(1 279 256)	(5)	-	(5)	-	25 563 615	-	
040	Credit institutions	172 630 015	172 629 256	759	64 965 764	-	64 965 764	(6 212)	(6 211)	(1)	(6 429 952)	-	(6 429 952)	-	-	58 535 812	
050	Other financial corporations	306 429 303	306 417 572	11 731	22 166	-	22 166	(76 477)	(76 410)	(67)	(3 151)	-	(3 151)	-	861 469	18 945	
060	Non-financial corporations	6 343 870 647	5 155 690 479	1 188 180 168	97 753 273	-	97 753 273	(68 974 496)	(18 677 864)	(50 296 632)	(48 706 655)	-	(48 706 655)	-	1 770 973 206	35 905 082	
070	Of which SMEs	1 933 588 260	1 264 686 418	668 901 842	66 968 023	-	66 968 023	(14 993 059)	(4 056 659)	(10 936 400)	(34 897 055)	-	(34 897 055)	-	961 384 636	21 989 625	
080	Households	11 285 504 782	10 556 421 018	729 083 764	260 484 374	-	260 484 374	(85 756 000)	(13 626 608)	(72 129 392)	(161 368 167)	-	(161 368 167)	-	9 730 302 354	73 414 242	
090	Debt securities	2 513 618 854	2 513 618 854	-	-	-	-	(336 116)	(336 116)	-	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	1 557 269 421	1 557 269 421	-	-	-	-	(62 243)	(62 243)	-	-	-	-	-	-	-	
120	Credit institutions	451 921 852	451 921 852	-	-	-	-	-	-	-	-	-	-	-	-	-	
130	Other financial corporations	324 947 305	324 947 305	-	-	-	-	(83 782)	(83 782)	-	-	-	-	-	-	-	
140	Non-financial corporations	179 480 276	179 480 276	-	-	-	-	(190 091)	(190 091)	-	-	-	-	-	-	-	
150	Off-balance-sheet exposures	5 492 629 298	4 646 406 222	846 223 076	19 036 805	-	19 036 805	13 807 011	5 191 835	8 615 176	4 393 418	-	4 393 418	-	374 288 262	3 947 025	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	164 668 494	154 460 585	10 207 909	-	-	-	155 790	73 503	82 287	-	-	-	-	1 301 996	-	
180	Credit institutions	229 912 836	229 903 595	9 241	-	-	-	8 153	8 149	4	-	-	-	-	-	-	
190	Other financial corporations	163 925 143	163 925 143	-	-	-	-	20 799	20 799	-	-	-	-	-	-	-	
200	Non-financial corporations	4 238 293 521	3 485 900 775	752 392 746	14 828 616	-	14 828 616	11 410 145	4 369 147	7 040 998	4 348 123	-	4 348 123	-	322 413 361	3 871 566	
210	Households	695 829 304	612 216 124	83 613 180	4 208 189	-	4 208 189	2 212 124	720 237	1 491 887	45 295	-	45 295	-	50 572 905	75 459	
220	Total	27 400 599 391	24 579 643 908	2 820 955 483	442 262 459	-	442 262 459	(143 533 457)	(28 443 285)	(115 090 172)	(212 114 512)	-	(212 114 512)	-	12 936 547 436	171 821 106	

EU CR1-A – Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
in EUR		On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1 226 685 000	2 605 943 000	5 949 465 000	8 576 623 000	87 233 000	18 445 949 000
2	Debt securities	35 000	254 458 000	1 304 354 000	1 061 419 000	-	2 620 266 000
3	Total	1 226 720 000	2 860 401 000	7 253 819 000	9 638 042 000	87 233 000	21 066 215 000

EU CQ1 – Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired					
in EUR									
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	161 704 009	159 587 728	159 587 728	159 587 728	(9 521 374)	(60 353 685)	196 548 079	91 411 928
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	103 931	-	-	-	(337)	-	-	-
040	Credit institutions	-	64 965 764	64 965 764	64 965 764	-	(6 429 952)	58 535 812	58 535 812
050	Other financial corporations	412	-	-	-	-	-	411	-
060	Non-financial corporations	80 750 949	56 500 098	56 500 098	56 500 098	(1 995 554)	(29 157 995)	79 875 682	24 251 195
070	Households	80 848 717	38 121 866	38 121 866	38 121 866	(7 525 483)	(24 765 738)	58 136 174	8 624 921
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	1 877 011	2 402 307	2 402 307	2 402 307	73	856 581	2 642 675	1 661 884
100	Total	163 581 020	161 990 035	161 990 035	161 990 035	(9 521 301)	(59 497 104)	199 190 754	93 073 812

EU CQ4 – Quality of non-performing exposures by geography

in EUR		a	b	c	d	e	f	g	
		Gross carrying/nominal amount				Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which defaulted					
010	On-balance-sheet exposures	21 182 045 927	408 529 273		408 529 273	21 182 045 927	(373 714 613)		-
020	<i>Slovak Republic</i>	16 710 696 509	332 045 117	332 045 117	16 699 211 090	(338 549 341)		-	
030	<i>Czech Republic</i>	1 801 522 538	1 376 041	1 376 041	1 801 522 538	(4 594 279)		-	
040	<i>Italy</i>	264 903 390	148 900	148 900	264 903 390	(14 717)		-	
070	<i>Other countries</i>	2 404 923 490	74 959 215	74 959 215	2 416 408 909	(30 556 276)		-	
080	Off-balance-sheet exposures	5 330 819 152	16 416 645	16 416 645			16 888 053		
090	<i>Slovak Republic</i>	3 385 754 957	16 412 379	16 412 379			15 549 948		
100	<i>Czech Republic</i>	1 326 819 153	586	586			809 719		
110	<i>Italy</i>	204 769 842	1 500	1 500			3 846		
140	<i>Other countries</i>	413 475 200	2 180	2 180			524 540		
150	Total	26 512 865 079	424 945 918	424 945 918	21 182 045 927	(373 714 613)	16 888 053	-	

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

in EUR		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted	Of which loans and advances subject to impairment		
010	Agriculture, forestry and fishing			269 899 044	5 363 914	5 363 914	269 899 044
020	Mining and quarrying	54 034 485	1 260 264	1 260 264	54 034 485	(1 676 614)	-
030	Manufacturing	1 073 054 521	17 204 958	17 204 958	1 073 054 521	(30 043 169)	-
040	Electricity, gas, steam and air conditioning supply	543 065 783	1 477 044	1 477 044	543 065 783	(2 411 596)	-
050	Water supply	65 898 647	19 533	19 533	65 898 647	(222 679)	-
060	Construction	393 517 235	15 424 118	15 424 118	393 517 235	(10 919 958)	-
070	Wholesale and retail trade	1 029 266 078	40 229 344	40 229 344	1 029 266 078	(25 413 318)	-
080	Transport and storage	488 868 667	1 968 870	1 968 870	488 868 667	(2 724 144)	-
090	Accommodation and food service activities	46 348 563	464 138	464 138	46 348 563	(761 666)	-
100	Information and communication	479 445 427	1 204 674	1 204 674	479 445 427	(1 193 065)	-
110	Financial and insurance activities	283 244 695	-	-	283 244 695	(410 373)	-
120	Real estate activities	880 528 616	4 846 637	4 846 637	880 528 616	(24 447 426)	-
130	Professional, scientific and technical activities	196 223 438	5 443 903	5 443 903	196 223 438	(6 614 261)	-
140	Administrative and support service activities	194 583 819	1 780 741	1 780 741	194 583 819	(3 464 652)	-
150	Public administration and defense, compulsory social security	323 819	-	-	323 819	(614)	-
160	Education	4 150 361	-	-	4 150 361	(29 311)	-
170	Human health services and social work activities	95 369 669	-	-	95 369 669	(484 635)	-
180	Arts, entertainment and recreation	12 037 176	879	879	12 037 176	(130 864)	-
190	Other services	331 763 877	1 064 255	1 064 255	331 763 877	(1 199 275)	-
200	Total	6 441 623 920	97 753 272	97 753 272	6 441 623 920	(117 681 151)	-

EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
in EUR		a			b	c
						e
1	Loans and advances	8 981 939 776	12 730 133 255	12 281 002 162	449 131 093	-
2	Debt securities	2 513 618 854	-	-	-	-
3	Total	11 495 558 630	12 730 133 255	12 281 002 162	449 131 093	-
4	<i>Of which non-performing exposures</i>	255 351 573	167 874 081	102 987 338	64 886 743	-
EU-5	<i>Of which defaulted</i>	255 351 573	167 874 081			

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

	Exposure classes	Exposures before CCF and before CRM (in EUR)		Exposures post CCF and post CRM (in EUR)		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs (in EUR)	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	4 326 136 106	62 086 229	4 384 471 918	30 906 032	209 799 576	0,05
2	Regional government or local authorities	182 251 010	52 599 743	182 251 010	23 127 072	41 191 128	0,20
3	Public sector entities						
4	Multilateral development banks						
5	International organisations	226 666 953	-	226 666 953	-	-	0,00
6	Institutions	220 717 390	228 312 859	220 717 390	37 473 477	83 330 110	0,32
7	Corporates	862 859 479	182 043 015	862 859 479	40 682 835	830 313 524	0,92
8	Retail	351 227 626	6 353 124	351 078 809	3 167 915	231 101 213	0,65
9	Secured by mortgages on immovable property	29 403 168	465 705	29 403 168	232 853	10 372 607	0,35
10	Exposures in default	81 928 176	428 646	23 592 364	214 323	25 538 144	0,31
11	Exposures associated with particularly high risk						
12	Covered bonds	439 319 393	-	439 319 393	-	43 931 939	0,10
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	463 097 475	-	463 246 293	-	220 960 987	0,48
17	Total	7 183 606 776	532 289 322	7 183 606 776	135 804 508	1 696 539 228	0,23

EU CR5 – standardised approach

in EUR		Risk weight															Total	Of which unrated	
Exposure classes		0%	2%	4%	10%	20%	25%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Others
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
1	Central governments or central banks	4 159 041 952					102 194 817					95 177 513		58 963 668				4 415 377 950	2 962 740 864
2	Regional government or local authorities					204 993 046			385 037									205 378 083	205 378 083
3	Public sector entities																		
4	Multilateral development banks																		
5	International organisations	226 666 953																226 666 953	
6	Institutions					161 013 344			92 100 163			5 077 360						258 190 867	6 490 669
7	Corporates	6 693										903 535 621						903 542 314	903 542 314
8	Retail exposures										354 395 541							354 395 541	354 395 541
9	Exposures secured by mortgages on immovable property							29 636 021										29 636 021	29 636 021
10	Exposures in default											78 679 585	3 462 914					82 142 499	23 806 687
11	Exposures associated with particularly high risk																		
12	Covered bonds				439 319 393													439 319 393	
13	Exposures to institutions and corporates with a short-term credit assessment																		
14	Units or shares in collective investment undertakings																		
15	Equity exposures																		
16	Other items	218 492 090				29 555 497					148 818	215 049 888						463 246 293	463 246 293
17	Total	4 604 207 688			439 319 393	395 561 887	102 194 817	29 636 021	92 485 200		354 544 359	1 297 519 967	3 462 914	58 963 668				7 377 895 914	4 949 236 471

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

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - OTHERS	0,00 až < 0,10	510 442 683	456 928 545	82	740 058 816	0,07	24	36	816	188 255 916	25%	174 741	75 948
CORPORATE - OTHERS	0,10 až < 0,15	700 559 065	785 333 675	84	1 032 661 032	0,12	79	37	784	368 711 384	36%	477 862	175 276
CORPORATE - OTHERS	0,15 až < 0,25	943 049 160	894 711 634	76	1 202 220 641	0,21	54	36	965	683 308 219	57%	905 838	372 625
CORPORATE - OTHERS	0,25 až < 0,50	874 650 788	378 430 102	72	1 054 908 477	0,36	51	36	755	673 148 497	64%	1 353 999	611 713
CORPORATE - OTHERS	0,50 až < 0,75	222 396 123	40 789 775	81	245 393 793	0,57	9	36	1 082	237 200 235	97%	498 806	191 657
CORPORATE - OTHERS	0,75 až < 1,75	506 975 786	459 330 995	77	691 586 923	1,33	111	37	812	677 139 924	98%	3 402 097	3 625 023
CORPORATE - OTHERS	1,75 až < 2,5	11 860 423	11 626 348	75	12 602 923	2,49	2	36	365	15 882 456	126%	112 209	14 396
CORPORATE - OTHERS	2,5 až < 5	54 072 219	55 177 372	67	77 846 946	3,58	16	41	929	106 729 235	137%	1 142 385	728 131
CORPORATE - OTHERS	5 až < 10	50 163 713	31 667 950	79	72 498 452	8,50	13	43	896	134 173 479	185%	2 671 599	2 119 811
CORPORATE - OTHERS	10 až < 20	-	5 604 858	100	5 604 858	17,69	1	35	365	14 597 927	260%	350 198	106 969
CORPORATE - OTHERS	20 až < 30	105 334 678	11 802 357	98	107 800 576	28,75	36	35	777	317 730 679	295%	10 954 858	18 087 493
CORPORATE - OTHERS	100,00	6 407 751	-	-	6 407 751	100,00	6	62	913	6 507 829	102%	3 467 685	3 132 872
Medzisúččet		3 985 912 389	3 131 403 611	79	5 249 591 188	1,26	402	37	844	3 423 385 780	65%	25 512 277	29 241 915
CORPORATE - SME	0,10 až < 0,15	177 759 084	192 443 402	74	316 048 661	0,11	565	38	913	60 222 990	19%	129 383	132 997
CORPORATE - SME	0,25 až < 0,50	282 085 410	210 409 658	73	429 229 839	0,41	650	37	913	161 571 618	38%	653 737	678 355
CORPORATE - SME	0,75 až < 1,75	662 992 146	343 564 295	71	886 925 345	1,03	1 265	37	913	488 228 074	55%	3 386 413	3 772 153
CORPORATE - SME	2,5 až < 5	143 302 904	75 224 993	66	185 405 837	3,52	212	39	913	163 410 544	88%	2 562 200	2 278 336
CORPORATE - SME	5 až < 10	178 477 233	68 445 584	70	223 680 889	7,80	273	38	913	239 945 635	107%	6 557 289	5 018 586
CORPORATE - SME	20 až < 30	75 962 579	20 004 562	69	89 201 050	22,46	338	38	913	132 263 163	148%	7 531 169	5 114 246
CORPORATE - SME	100,00	50 382 492	14 475 758	64	57 004 619	100,00	172	58	913	66 287 595	116%	27 907 658	32 005 801
Medzisúččet		1 570 961 849	924 568 251	71	2 187 496 241	5,13	3 475	38	913	1 311 929 619	60%	48 727 849	49 000 474
RETAIL - QRRE	0,00 až < 0,10	9 327 048	39 004 420	37	19 184 542	0,08	17 484	46		471 589	2%	7 146	5 012
RETAIL - QRRE	0,10 až < 0,15	11 774 633	49 414 033	32	21 247 546	0,12	23 714	46		741 071	3%	12 069	7 328
RETAIL - QRRE	0,25 až < 0,50	14 524 496	43 436 983	35	22 778 472	0,33	24 744	46		1 758 333	8%	34 253	54 305
RETAIL - QRRE	0,50 až < 0,75	7 166 426	10 339 710	45	9 218 832	0,62	7 943	46		1 193 981	13%	26 391	49 167
RETAIL - QRRE	0,75 až < 1,75	5 981 180	4 595 657	54	7 088 008	1,31	4 843	46		1 635 982	23%	43 003	65 357
RETAIL - QRRE	2,5 až < 5	4 910 099	1 854 869	55	5 407 364	3,41	3 498	47		2 479 440	46%	85 907	110 940
RETAIL - QRRE	5 až < 10	1 135 135	261 043	65	1 222 835	6,62	767	47		881 274	72%	37 770	46 573
RETAIL - QRRE	10 až < 20	1 613 736	254 197	52	1 680 559	14,34	953	47		1 846 269	110%	112 498	141 446
RETAIL - QRRE	30,00 až < 100,00	905 344	71 359	66	927 582	44,56	442	49		1 375 108	148%	201 837	207 184
RETAIL - QRRE	100,00	3 058 357	392 601		3 058 630	100,00	2 257	58		7 059 874	231%	1 204 052	1 467 106
Medzisúččet		60 396 455	149 624 872	36	91 814 370	4,62	86 645	46		19 442 923	21%	1 764 927	2 154 419
RETAIL_OTHER - NON_SME	0,00 až < 0,10	49 353 054	14 846 075	37	54 058 851	0,08	14 909	57		6 915 420	13%	24 927	19 790
RETAIL_OTHER - NON_SME	0,10 až < 0,15	193 509 448	24 097 840	39	199 759 151	0,12	32 542	60		36 640 346	18%	148 001	123 109
RETAIL_OTHER - NON_SME	0,25 až < 0,50	256 670 281	55 109 308	33	268 448 541	0,34	76 935	58		95 438 818	36%	540 037	434 716
RETAIL_OTHER - NON_SME	0,50 až < 0,75	217 353 275	23 578 085	35	220 695 250	0,62	55 511	62		116 311 595	53%	839 062	889 789
RETAIL_OTHER - NON_SME	0,75 až < 1,75	173 518 583	13 217 858	41	175 289 033	1,31	48 044	62		130 284 770	74%	1 419 367	1 593 100
RETAIL_OTHER - NON_SME	2,5 až < 5	132 707 873	6 883 693	47	133 629 986	3,43	36 985	63		125 782 401	94%	2 891 357	2 851 225
RETAIL_OTHER - NON_SME	5 až < 10	36 810 837	227 467	67	36 934 373	6,62	9 090	63		37 743 349	102%	1 544 487	1 674 104
RETAIL_OTHER - NON_SME	10 až < 20	55 865 351	223 174	66	56 002 429	14,47	12 715	63		72 266 179	129%	5 111 376	6 902 262
RETAIL_OTHER - NON_SME	30,00 až < 100,00	32 446 630	83 748	81	32 554 218	45,08	7 304	68		58 313 835	179%	9 998 376	11 665 024
RETAIL_OTHER - NON_SME	100,00	111 582 953	1 852 835		111 586 672	100,00	31 741	80		127 761 635	114%	79 532 964	94 578 937

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Medzisúččet		1 259 818 285	140 120 082	36	1 288 958 504	11,35	325 776	63		807 458 347	63%	102 049 953	120 732 056
RETAIL_OTHER - SME	0,00 až < 0,10	19 728 451	24 898 864	75	38 402 600	0,10	1 333	64		4 905 449	13%	24 224	2 356
RETAIL_OTHER - SME	0,15 až < 0,25	34 724 442	16 093 671	75	46 794 696	0,19	1 448	69		10 179 639	22%	60 253	23 344
RETAIL_OTHER - SME	0,25 až < 0,50	43 769 181	12 366 117	75	53 043 769	0,28	1 786	71		15 332 031	29%	102 982	55 702
RETAIL_OTHER - SME	0,50 až < 0,75	50 977 503	9 843 893	75	58 360 425	0,73	2 097	72		30 544 619	52%	305 034	168 431
RETAIL_OTHER - SME	0,75 až < 1,75	31 882 058	5 973 637	75	36 362 287	1,35	1 300	73		25 359 868	70%	360 657	226 783
RETAIL_OTHER - SME	2,5 až < 5	32 216 409	3 419 721	75	34 781 200	3,80	1 144	73		30 315 052	87%	969 534	707 979
RETAIL_OTHER - SME	20 až < 30	20 159 365	954 836	75	20 875 492	25,88	9 236	77		33 178 541	159%	4 141 203	2 502 484
RETAIL_OTHER - SME	100,00	10 759 395	90 266	75	10 827 095	100,00	2 304	58		17 587 478	162%	4 844 242	3 800 298
Medzisúččet		244 216 805	73 641 005	75	299 447 566	6,26	20 648	70		167 402 676	56%	10 808 130	7 487 377
RETAIL_SEC_IMOV - NON_SME	0,00 až < 0,10	1 874 926 521	46 970 683	100	1 921 897 204	0,08	25 204	30		123 151 066	6%	466 618	628 230
RETAIL_SEC_IMOV - NON_SME	0,10 až < 0,15	5 755 281 724	152 449 571	100	5 907 731 294	0,12	69 333	30		505 327 138	9%	2 090 747	3 588 833
RETAIL_SEC_IMOV - NON_SME	0,25 až < 0,50	718 473 951	40 485 421	100	758 959 372	0,31	9 216	31		139 817 073	18%	742 411	1 187 328
RETAIL_SEC_IMOV - NON_SME	0,50 až < 0,75	536 793 562	39 586 933	100	576 380 494	0,62	6 491	32		173 982 703	30%	1 121 526	3 054 746
RETAIL_SEC_IMOV - NON_SME	0,75 až < 1,75	163 657 223	15 927 529	100	179 584 752	1,31	2 055	32		92 158 969	51%	760 312	3 981 768
RETAIL_SEC_IMOV - NON_SME	2,5 až < 5	172 651 802	20 571 831	100	193 223 633	3,23	2 238	32		165 628 593	86%	1 968 872	10 794 205
RETAIL_SEC_IMOV - NON_SME	5 až < 10	25 649 882	4 843 477	100	30 493 359	6,62	412	31		37 975 119	125%	625 943	2 624 650
RETAIL_SEC_IMOV - NON_SME	10 až < 20	47 008 360	3 753 240	100	50 761 600	13,35	656	30		80 588 761	159%	2 041 371	6 690 035
RETAIL_SEC_IMOV - NON_SME	30,00 až < 100,00	29 443 578	765 800	100	30 209 378	41,81	415	38		62 867 667	208%	5 113 201	8 417 909
RETAIL_SEC_IMOV - NON_SME	100,00	100 988 007	1 634 730	100	102 622 737	100,00	2 625	58		136 119 603	133%	48 668 897	42 366 553
Medzisúččet		9 424 874 609	326 989 215	100	9 751 863 823	1,51	118 645	31		1 517 616 693	16%	63 599 898	83 334 256
RETAIL_SEC_IMOV - SME	0,00 až < 0,10	9 886 114	110 000	75	9 968 614	0,10	151	43		965 415	10%	4 211	641
RETAIL_SEC_IMOV - SME	0,15 až < 0,25	10 429 138	-	-	10 429 138	0,19	167	49		1 915 403	18%	9 527	7 047
RETAIL_SEC_IMOV - SME	0,25 až < 0,50	9 134 755	142 600	75	9 241 705	0,28	131	48		2 218 778	24%	12 211	19 169
RETAIL_SEC_IMOV - SME	0,50 až < 0,75	11 652 228	406 910	75	11 957 411	0,73	158	49		5 941 670	50%	42 509	62 105
RETAIL_SEC_IMOV - SME	0,75 až < 1,75	6 800 777	30 000	75	6 823 277	1,35	98	52		5 651 535	83%	48 336	69 620
RETAIL_SEC_IMOV - SME	2,5 až < 5	7 599 850	40 600	75	7 630 300	3,80	85	53		11 723 580	154%	152 878	267 482
RETAIL_SEC_IMOV - SME	20 až < 30	11 276 131	179 700	75	11 410 906	25,88	136	48		33 507 658	294%	1 413 011	1 290 803
RETAIL_SEC_IMOV - SME	100,00	2 023 180	-	-	2 023 180	100,00	41	44		2 660 739	132%	678 180	665 311
Medzisúččet		68 802 174	909 810	75	69 484 532	7,92	967	48		64 584 779	93%	2 360 863	2 382 177
Total (all exposure classes)		16 614 982 566	4 747 256 846	79	18 938 656 224	2,64	457 885	36	339	7 311 820 817	39%	254 823 896	294 332 674

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Exposure class X													
CORPORATE - SPECIAL_LENDING	Default	23 882 020	-	-	23 882 020	-	5	-	913	-	0%	11 941 010	10 552 074
CORPORATE - SPECIAL_LENDING	Good	434 735 195	163 236 773	75	556 787 775	-	126	-	913	501 108 997	90%	4 454 302	6 618 569
CORPORATE - SPECIAL_LENDING	Satisfactory	210 847 057	30 224 206	75	226 511 251	-	127	-	913	260 487 939	115%	6 342 315	11 192 368
CORPORATE - SPECIAL_LENDING	Strong	142 856 248	37 515 738	75	170 993 052	-	24	-	913	119 695 136	70%	683 972	1 025 243
CORPORATE - SPECIAL_LENDING	Weak	64 769 116	790 877	75	65 362 274	-	42	-	913	163 405 686	250%	5 228 982	15 350 806
Subtotal		877 089 636	231 767 594	75	1 043 536 371	-	324	-	913	1 044 697 758	100%	28 650 581	44 739 060
Total		877 089 636	231 767 594	75	1 043 536 371		324		913	1 044 697 758	100%	28 650 581	44 739 060

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

in EUR		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Exposures under F-IRB		
2	Central governments and central banks		
3	Institutions		
4	Corporates	1 044 697 758	1 044 697 758
4,1	<i>of which Corporates - SMEs</i>		
4,2	<i>of which Corporates - Specialised lending</i>	1 044 697 758	1 044 697 758
5	Exposures under A-IRB		
6	Central governments and central banks		
7	Institutions		
8	Corporates	4 735 315 400	4 735 315 400
8,1	<i>of which Corporates - SMEs</i>	1 311 929 619	1 311 929 619
8,2	<i>of which Corporates - Specialised lending</i>		
9	Retail	2 576 505 417	2 576 505 417
9,1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	64 584 779	64 584 779
9,2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	1 517 616 693	1 517 616 693
9,3	<i>of which Retail – Qualifying revolving</i>	19 442 923	19 442 923
9,4	<i>of which Retail – SMEs - Other</i>	167 402 676	167 402 676
9,5	<i>of which Retail – Non-SMEs- Other</i>	807 458 347	807 458 347
10	TOTAL (including F-IRB exposures and A-IRB exposures)	8 356 518 575	8 356 518 575

EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of			
		Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
a	b	c	d	e	f	g	h	i	j	k	l	m	n		
1	Central governments and central banks														
2	Institutions														
3	Corporates	7 437 087 430	1 770 575	308 120 543	308 046 382	-	74 161	-	-	-	-	-	-	-	4 735 315 400
3.1	Of which Corporates – SMEs	2 187 496 241	1 770 575	255 019 231	254 945 070	-	74 161	-	-	-	-	-	-	-	1 311 929 619
3.2	Of which Corporates – Specialised lending														
3.3	Of which Corporates – Other	5 249 591 188	-	53 101 312	53 101 312	-	-	-	-	-	-	-	-	-	3 423 385 780
4	Retail	11 501 568 794	463 151	9 747 254 722	9 647 800 476	-	99 454 246	-	-	-	-	-	-	-	2 576 505 417
4.1	Of which Retail – Immovable property SMEs	69 484 532	-	64 159 012	63 736 655	-	422 357	-	-	-	-	-	-	-	64 584 779
4.2	Of which Retail – Immovable property non-SMEs	9 751 863 823	-	9 663 085 637	9 564 053 749	-	99 031 889	-	-	-	-	-	-	-	1 517 616 693
4.3	Of which Retail – Qualifying revolving	91 814 370	-	-	-	-	-	-	-	-	-	-	-	-	19 442 923
4.4	Of which Retail – Other SMEs	299 447 566	463 151	20 010 072	20 010 072	-	-	-	-	-	-	-	-	-	167 402 676
4.5	Of which Retail – Other non-SMEs	1 288 958 504	-	-	-	-	-	-	-	-	-	-	-	-	807 458 347
5	Total	18 938 656 224	2 233 726	10 055 375 265	9 955 846 858	-	99 528 407	-	-	-	-	-	-	-	7 311 820 817

F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of			
		Funded credit Protection (FCP)										Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
		Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
a	b	c	d	e	f	g	h	i	j	k	l	m	n		
1	Central governments and central banks														
2	Institutions														
3	Corporates	1 043 536 371	-	-	-	-	-	-	-	-	-	-	-	-	1 044 697 758
3.1	Of which Corporates – SMEs														
3.2	Of which Corporates – Specialised lending	1 043 536 371	-	-	-	-	-	-	-	-	-	-	-	-	1 044 697 758
3.3	Of which Corporates – Other														
4	Total	1 043 536 371	-	-	-	-	-	-	-	-	-	-	-	-	1 044 697 758

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

in EUR		Risk weighted exposure amount
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	8 223 636 579
2	Asset size (+/-)	120 012 489
3	Asset quality (+/-)	(56 323 418)
4	Model updates (+/-)	26 321 560
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	7 942 640
8	Other (+/-)	54 774 749
9	Risk weighted exposure amount as at the end of the reporting period	8 376 364 599

EU CR10 – Specialised lending and equity exposures under the simple riskweighted approach

in EUR

Specialised lending : Project finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50 %			
	Equal to or more than 2.5 years	22 289 798	35 623 528	70 %	49 007 444	34 305 211	196 030
Category 2	Less than 2.5 years			70 %			
	Equal to or more than 2.5 years	76 881 129	5 918 962	90 %	81 320 350	73 188 315	650 563
Category 3	Less than 2.5 years			115 %			
	Equal to or more than 2.5 years	126 248 952	780 859	115 %	126 853 636	145 881 681	3 551 902
Category 4	Less than 2.5 years			250 %			
	Equal to or more than 2.5 years	46 548 709	-	250 %	46 548 709	116 371 772	3 723 897
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	6 703 077	-	-	6 703 077	-	3 351 539
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	278 671 665	42 323 349		310 433 216	369 746 979	11 473 930

Template EU CR10.2 in EUR

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years	121 203 601	1 892 209	70%	122 622 758	85 835 931	490 491
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	358 221 473	157 317 811	90%	475 834 832	428 251 349	3 806 679
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	84 669 857	29 443 347	115%	99 729 367	114 688 772	2 792 422
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	18 635 442	790 877	250%	19 228 600	48 071 500	1 538 288
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	17 178 942	-	-	17 178 942	-	8 589 471
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	599 909 315	189 444 245		734 594 499	676 847 551	17 217 351

Template EU CR10.3 in EUR

Specialised lending : Object finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years						

Template EU CR10.4 in EUR

Specialised lending : Commodities finance (Slotting approach)							
Regulatory categories	Remaining maturity	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years			115%			
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years						

Template EU CR10.5 in EUR

Equity exposures under the simple risk-weighted approach						
Categories	On-balancesheet exposure	Off-balancesheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Private equity exposures	4 978 541		190%	4 978 541	9 459 227	756 738
Exchange-traded equity exposures			290%			
Other equity exposures	2 807 239		370%	2 807 239	10 386 785	830 943
Total	7 785 780			7 785 780	19 846 012	1 587 681

EU CCR1 – Analysis of CCR exposure by approach

Fixed format

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
in EUR									
EU-1	EU - Original Exposure Method (for derivatives)	-	-	-	1,4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-	-	1,4	-	-	-	-
1	SA-CCR (for derivatives)	9 260 761	15 849 327	-	1,4	35 154 123	35 154 123	35 154 123	25 501 331
2	IMM (for derivatives and SFTs)	-	-	-	-	-	-	-	-
2a	<i>Of which securities financing transactions netting sets</i>	-	-	-	-	-	-	-	-
2b	<i>Of which derivatives and long settlement transactions netting sets</i>	-	-	-	-	-	-	-	-
2c	<i>Of which from contractual cross-product netting sets</i>	-	-	-	-	-	-	-	-
3	Financial collateral simple method (for SFTs)	-	-	-	-	-	-	-	-
4	Financial collateral comprehensive method (for SFTs)	-	-	-	-	1 035 602 815	1 035 602 815	1 035 602 815	-
5	VaR for SFTs	-	-	-	-	-	-	-	-
6	Total	-	-	-	-	1 070 756 938	1 070 756 938	1 070 756 938	25 501 331

EU CCR2 – Transactions subject to own funds requirements for CVA risk

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method	-	-
2	(i) VaR component (including the 3× multiplier)		-
3	(ii) stressed VaR component (including the 3× multiplier)		-
4	Transactions subject to the Standardised method	9 909 991	2 283 640
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)	-	-
5	Total transactions subject to own funds requirements for CVA risk	9 909 991	2 283 640

EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

Fixed format

in EUR

	Exposure classes	Risk weight											Total exposure value		
		a	b	c	d	e	f	g	h	i	j	k			
		0 %	2 %	4 %	10 %	20 %	50 %	70 %	75 %	100 %	150 %	Others			
1	Central governments or central banks	1 035 602 815													1 035 602 815
2	Regional government or local authorities														
3	Public sector entities														
4	Multilateral development banks														
5	International organisations														
6	Institutions					1 567 940	9 078 594			111 383					10 757 917
7	Corporates									484 127					484 127
8	Retail								19 716						19 716
9	Institutions and corporates with a short-term credit assessment														
10	Other items														
11	Total exposure value	1 035 602 815				1 567 940	9 078 594		19 716	595 510					1 046 864 574

EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

Fixed format

in EUR

Exposure class X =

Corporates - SME without own estimates of LGD or conversion factors

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
1 ... x	Exposure class X							
1	CORPORATE - SME	269 297	0,00	3	0,47	2	56 999	0,21
2	CORPORATE - SME							
3	CORPORATE - SME	269 297	0,00	3	0,47	2	56 999	0,21
4	CORPORATE - SME							
5	CORPORATE - SME	171 978	0,00	4	0,47	2	76 740	0,45
6	CORPORATE - SME							
7	CORPORATE - SME	139 113	0,01	8	0,47	2	87 888	0,63
8	CORPORATE - SME	139 113	0,01	8	0,47	2	87 888	0,63
9	CORPORATE - SME							
10	CORPORATE - SME	31 198	0,07	4	0,47	2	41 469	1,33
11	CORPORATE - SME	15 135	0,04	2	0,47	1	17 599	1,16
12	CORPORATE - SME	16 063	0,10	2	0,47	3	23 869	1,49
13	CORPORATE - SME	6 441	0,22	1	0,47	1	10 814	1,68
14	CORPORATE - SME							
15	CORPORATE - SME	6 441	0,22	1	0,47	1	10 814	1,68
16	CORPORATE - SME							
17	CORPORATE - SME							
18	Total	618 027	0,01	20	0,47	2	273 910	0,44

Exposure class X =

Corporates - Other with own estimates of LGD or conversion factors

		a	b	c	d	e	f	g	
	in EUR	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts	
1 ... x	trieda expozícií X								
1	CORPORATE - Other with own estimates	0.00 to <0.15							
2	CORPORATE - Other with own estimates	0.00 to <0.10							
3	CORPORATE - Other with own estimates	0.10 to <0.15							
4	CORPORATE - Other with own estimates	0.15 to <0.25	9 994 678	0,00	5	0,38	4	7 321 347	0,73
5	CORPORATE - Other with own estimates	0.25 to <0.50	1 557 841	0,00	4	0,38	4	1 407 695	0,90
6	CORPORATE - Other with own estimates	0.50 to <0.75	6 930 296	0,01	1	0,38	1	5 070 572	0,73
7	CORPORATE - Other with own estimates	0.75 to <2.5	3 300 178	0,02	8	0,44	2	4 067 853	1,23
8	CORPORATE - Other with own estimates	0.75 to <1.75	2 275 804	0,02	7	0,47	2	2 643 341	1,16
9	CORPORATE - Other with own estimates	1.75 to <2.5	1 024 374	0,02	1	0,38	2	1 424 512	1,39
10	CORPORATE - Other with own estimates	2.5 to <10							
11	CORPORATE - Other with own estimates	2.5 to <5							
12	CORPORATE - Other with own estimates	5 to <10							
13	CORPORATE - Other with own estimates	10 to <100							
14	CORPORATE - Other with own estimates	10 to <20							
15	CORPORATE - Other with own estimates	20 to <30							
16	CORPORATE - Other with own estimates	30 to <100							
17	CORPORATE - Other with own estimates	100 (default)							
18	Total		21 782 993	0,01	18	0,39	3	17 867 468	0,82

EU CCR5 – Composition of collateral for CCR exposures

Fixed format

in EUR		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	2 450 000	-	17 851 377	-	-	-	-	-
2	Cash – other currencies	-	-	6 989	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	4 199 108	-	3 700 020	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	6 649 108	-	21 558 386	-	-	-	-	-

EU CCR8 – Exposures to CCPs

Fixed format

in EUR		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		21 428 425
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		
3	(i) OTC derivatives	1 332 053	266 411
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	104 669 678	21 162 014
9	Prefunded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	Exposures to non-QCCPs (total)		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Prefunded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

EU MR1 – Market risk under the standardised approach

in EUR		a	
		RWEAs	
	Outright products		
1	Interest rate risk (general and specific)	-	For this type of risk, the bank uses an internal model.
2	Equity risk (general and specific)	-	No position.
3	Foreign exchange risk	-	For this type of risk, the bank uses an internal model.
4	Commodity risk	-	
	Options		
5	Simplified approach	-	
6	Delta-plus approach	-	
7	Scenario approach	-	
8	Securitisation (specific risk)	-	Not applicable.
9	Total	-	

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

in EUR		a	b	
		RWEAs	Own funds requirements	
1	VaR (higher of values a and b)	20 987 900	1 679 032	
a)	Previous day's VaR (VaRt-1)		529 745	
b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		1 679 032	
2	SVaR (higher of values a and b)	157 953 131	12 636 250	
a)	Latest available SVaR (SVaRt-1)		4 591 363	
b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		12 636 250	
3	IRC (higher of values a and b)	-	-	Not applicable.
a)	Most recent IRC measure			Not applicable.
b)	12 weeks average IRC measure			Not applicable.
4	Comprehensive risk measure (higher of values a, b and c)	-	-	Not applicable.
a)	Most recent risk measure of comprehensive risk measure			Not applicable.
b)	12 weeks average of comprehensive risk measure			Not applicable.
c)	Comprehensive risk measure - Floor			Not applicable.
5	Other	-	-	
6	Total	178 941 031	14 315 282	

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	31 739 100	97 538 400				129 277 500	10 342 200
1a	Regulatory adjustment	22 489 201	44 345 594				66 834 795	5 346 784
1b	RWEAs at the previous quarter-end (end of the day)	9 249 899	53 192 806				62 442 705	4 995 416
2	Movement in risk levels	(10 751 200)	60 414 731				49 663 531	3 973 082
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	RWEAs at the end of the disclosure period (end of the day)	9 249 900	53 192 800				62 442 700	4 995 416
8b	Regulatory adjustment	11 738 000	104 760 331				116 498 331	9 319 866
8	RWEAs at the end of the disclosure period	20 987 900	157 953 131				178 941 031	14 315 282

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

EU MR3 – IMA values for trading portfolios

	in EUR	a
	VaR (10 day 99%)	
1	Maximum value	1 447 318
2	Average value	693 482
3	Minimum value	202 585
4	Period end	529 745
	SVaR (10 day 99%)	
5	Maximum value	5 291 386
6	Average value	3 357 955
7	Minimum value	745 616
8	Period end	4 591 363
	IRC (99.9%)	
9	Maximum value	-
10	Average value	-
11	Minimum value	-
12	Period end	-
	Comprehensive risk measure (99.9%)	
13	Maximum value	-
14	Average value	-
15	Minimum value	-
16	Period end	-

EU MR4 – Comparison of VaR estimates with gains/losses

