



Attachment no. 1

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

(30 June 2019)

**Template 4: EU OV1 – Overview of RWAs****Purpose:** Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines.**Content:** RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.**Frequency:** Quarterly**Format:** Fixed**Accompanying narrative:** Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum capital requirements in the application of Article 92 in the CRR do not correspond to 8% of RWAs in column (a), institutions should explain the adjustments made.

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	8,592,864,374	8,570,723,013	687,429,150
Article 438(c)(d)	2	Of which the standardised approach			
			3,258,126,715	3,236,586,748	260,650,137
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach			
			1,454,258,934	1,436,299,931	116,340,715
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach			
			3,818,566,288	3,839,565,715	305,485,303
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA			
			61,912,437	58,270,620	4,952,995
Article 107 Article 438(c)(d)	6	CCR			
			46,833,308	38,189,009	3,746,665
Article 438(c)(d)	7	Of which mark to market			
			0	0	0
Article 438(c)(d)	8	Of which original exposure			
			0	0	0
	9	Of which the standardised approach			
	10	Of which internal model method (IMM)			
Article 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP			
			0	0	0
Article 438(c)(d)	12	Of which CVA			
			46,833,308	38,189,009	3,746,665
Article 438(e)	13	Settlement risk			
			0	0	0
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)			
			0	0	0
	15	Of which IRB approach			
			0	0	0
	16	Of which IRB supervisory formula approach (SFA)			
	17	Of which internal assessment approach (IAA)			
	18	Of which standardised approach			
Article 438 (e)	19	Market risk			
			361,941,359	405,507,017	28,955,309
	20	Of which the standardised approach			
			14,017,896	11,445,042	1,121,432
	21	Of which IMA			
			347,923,463	394,061,975	27,833,877
Article 438 (e)	22	Large exposures			
			0	0	0
Article 438(f)	23	Operational risk			
			356,538,224	331,219,372	28,523,058
	24	Of which basic indicator approach			
			0	0	0
	25	Of which standardised approach			
			0	0	0
	26	Of which advanced measurement approach			
			356,538,224	331,219,372	28,523,058
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)			
			66,226,668	69,864,091	5,298,133
Article 500	28	Floor adjustment			
	29	Total	9,358,177,264	9,345,638,412	748,654,181

<b>TEMPLATE 5 - EU CR10 (IRB specialised lending and equities)</b>
<b>Purpose:</b> Provide quantitative disclosures of institutions' specialised lending and equity exposures using the simple risk-weighted approach
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines using one of the approaches included in the template in accordance with Article 153(5) or Article 155(2) of the CRR
<b>Content:</b> Carrying values, exposure amounts, RWAs and capital requirements.
<b>Frequency:</b> Semi-annual
<b>Format:</b> Flexible
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary

	a	b		c	d	e	
<b>Specialised lending</b>							
Regulatory categories	Remaining maturity	On-balance-sheet amount	Off-balance-sheet amount	Risk weight	Exposure amount	RWAs	Expected losses
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years	232,608,525	9,727,174	70%	242,335,699	167,932,734	959,616
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	395,005,034	73,840,005	90%	468,845,039	405,346,534	3,603,080
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	137,794,132	69,079,076	115%	206,873,208	218,117,268	5,310,681
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	95,594,387	73,748	250%	95,668,135	239,124,244	7,651,976
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	13,465,205		-	13,465,205	0	6,732,603
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	874,467,284	152,720,003		1,027,187,286	1,030,520,780	24,257,956
<b>Equities under the simple risk-weighted approach</b>							
Categories	On-balance-sheet	Off-balance-sheet amount	Risk weight	Exposure amount	RWAs	Capital requirements	
Exchange-traded equity exposures			190%				
Private equity exposure	1,251,050		290%	1,251,050	3,628,045	290,244	
Other equity exposure	10,313,708		370%	10,313,708	38,160,719	3,052,858	
Total	11,564,758			11,564,758	41,788,764	3,343,101	

**TEMPLATE 11 - EU CR1-A (Credit quality of exposures by exposure class and instrument)****Purpose:** Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)**Frequency:** Semi-annual**Format:** Fixed. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

in EUR		Gross carrying values of		c	d	e	f	g
		Defaulted exposures	Non-defaulted exposures					
								Specific credit risk adjustment
01	Central governments or central banks							
02	Institutions							
03	Corporates	51,972,484	6,954,659,088	101,759,486			346,291,612	6,904,872,086
04	Of which: Specialised lending	13,465,205	1,013,722,081	52,163,739			82,441,662	975,023,547
05	Of which: SMEs	38,014,136	2,114,270,676	40,837,600			105,327,458	2,111,447,212
06	Retail	50,484,051	7,418,282,428	49,393,898			73,854,790	7,419,372,581
07	Secured by real estate property	40,278,929	7,149,419,118	37,081,353			62,235,428	7,152,616,694
08	SMEs	663,852	44,649,449	1,433,654			2,278,256	43,879,648
09	Non-SMEs	39,615,077	7,104,769,668	35,647,700			59,957,173	7,108,737,046
10	Qualifying revolving							
11	Other retail	10,205,122	268,863,310	12,312,545			11,619,362	266,755,887
12	SMEs	10,205,122	268,863,310	12,312,545			11,619,362	266,755,887
13	Non-SMEs							
14	Equity		19,614,227	0			4,952,995	19,614,227
15	<b>Total IRB approach</b>	<b>102,456,536</b>	<b>14,392,555,742</b>	<b>151,153,384</b>			<b>425,099,397</b>	<b>14,343,858,894</b>
16	Central governments or central banks		2,339,391,466	389,689			13,245,334	2,339,001,778
17	Regional governments or local authorities		150,649,833	2,119,121			2,229,315	148,530,713
18	Public sector entities		6,247,639	124,465			427,502	6,123,174
19	Multilateral development banks							
20	International organisations							
21	Institutions		420,873,423	462,014			19,260,410	420,411,409
22	Corporates		1,004,324,280	2,230,039			70,308,052	1,002,094,241
23	Of which: SMEs		253,440,415	1,620,686			20,113,991	251,819,729
24	Retail		2,288,494,792	78,548,933			122,096,770	2,209,945,859
25	Of which: SMEs		255,482,017	5,068,311			14,922,011	250,413,707
26	Secured by mortgages on immovable property							
27	Of which: SMEs							
28	Exposure in default	219,619,070		133,664,909			6,911,336	85,954,161
29	Items associated with particularly high risk							
30	Covered bonds							
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures		453,570,273	126,154,591			16,155,853	327,415,681
35	<b>Total standardised approach</b>	<b>219,619,070</b>	<b>6,663,551,706</b>	<b>343,693,760</b>			<b>250,634,572</b>	<b>6,539,477,016</b>
36	<b>Total</b>	<b>322,075,605</b>	<b>21,056,107,448</b>	<b>494,847,144</b>	<b>0</b>	<b>0</b>	<b>675,733,970</b>	<b>20,883,335,910</b>
37	Of which Loans	320,249,257	16,304,313,867	482,573,535			555,194,204	16,141,989,589
38	Of which: Debt securities	0	984,915,062	651,592			12,797,440	984,263,470
39	Of which: OFF-balance-sheet exposure	1,826,349	3,747,264,292	11,622,017			102,789,330	3,737,468,624

**Template 12: EU CR1-B - Credit quality of exposures by industry or counterparty types****Purpose:** Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by industry or counterparty types**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total exposures under the standardised approach and the IRB approach altogether**Frequency:** Semi-annual**Format:** Fixed. The row breakdown is flexible and should be consistent with the breakdown used in Template EU CRB-D, but the column breakdown is fixed**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

(in EUR)		a	b	c	d	e	f	g
		Gross carrying value		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a +b-c-d)
		Defaulted exposures	Non-defaulted exposures					
01	Agriculture, forestry and fishing	240,468	202,037,520	-	1,001,059	-	(563,945)	201,276,929
02	Mining and quarrying	29,420	140,935,408	-	184,817	-	(36,907)	140,780,012
03	Manufacturing	14,677,981	1,451,556,452	2,488,390	3,708,960	-	1,174,975	1,460,037,083
04	Electricity, gas, steam and air conditioning supply	215,197	1,175,323,260	-	4,221,195	-	1,097,647	1,171,317,262
05	Water supply	2,778,193	111,835,289	2,777,933	64,534	-	(25,158)	111,771,016
06	Construction	12,478,840	675,846,099	5,147,763	6,766,478	-	(3,175,328)	676,410,698
07	Wholesale and retail trade	34,677,696	1,247,607,097	15,880,659	4,512,740	-	(3,879,467)	1,261,891,394
08	Transport and storage	1,940,200	519,684,665	-	461,763	-	(1,754,918)	521,163,102
09	Accommodation and food service activities	511,368	40,754,173	-	5,984,281	-	1,497,354	35,281,260
10	Information and communication	198,231	205,992,377	-	1,599,249	-	1,364,901	204,591,359
11	Real estate activities	11,072,362	685,878,229	11,052,595	16,264,526	-	(8,108,263)	669,633,469
12	Professional, scientific and technical activities	11,661,737	312,985,853	10,159,381	4,754,305	-	(1,586,625)	309,733,904
13	Administrative and support service activities	1,408,147	224,521,003	1,140,045	735,738	-	(840,631)	224,053,367
14	Public administration and defence, compulsory social security	23	313,693	-	254	-	(17)	313,461
15	Education	530	1,019,790	-	333	-	(2,553)	1,019,987
16	Human health services and social work activities	49,162	44,192,846	-	39,235	-	(89,214)	44,202,773
17	Arts, entertainment and recreation	793,399	37,755,979	-	782,378	-	(48,696)	37,767,000
18	Other services	872,535	369,669,909	-	2,419,045	-	(3,908,177)	368,123,399
<b>19</b>	<b>Total</b>	<b>93,605,490</b>	<b>7,447,909,643</b>	<b>48,646,767</b>	<b>53,500,890</b>	<b>-</b>	<b>(18,885,023)</b>	<b>7,439,367,476</b>

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

(in EUR)	a		b		c	d	e	f	g
	Gross carrying value of				Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values
	Defaulted exposures		Non-defaulted exposures						(a+b-c-d)
1	SK 80.3%	450,935,053	15,775,473,000		52,458,411	325,995,995	-	(23,318,427)	15,847,953,648
2	CZ 9.6%	2,477,109	2,446,673,101		349,380	(349,380)	-	(10,131,936)	2,449,150,210
3	IT 1.6%	1,702	455,986,082		-	8,965	-	(3,552)	455,978,819
4	Other 8.6%	894,335	1,770,458,305		-	13,344,790	-	5,215,479	1,758,007,850
5	<b>Total</b>	<b>454,308,199</b>	<b>20,448,590,488</b>		<b>52,807,790</b>	<b>339,000,370</b>	-	<b>(28,238,436)</b>	<b>20,511,090,527</b>

**Template 14 : EU CR1-D - Ageing of past-due exposures****Purpose:** Provide an ageing analysis of accounting on-balance-sheet past-due exposures regardless of their impairment status**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Gross carrying values (corresponding to the accounting values before impairment and provisions but after the write-off reported in financial statements according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)**Frequency:** Semi-annual**Format:** Fixed. Minimum past-due bands can be supplemented by additional past-due bands to better reflect the ageing of past-due exposures in an institution's portfolio**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

(in EUR)		a	b	c	d	e	f
		Gross carrying values					
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
01	Loans	15,772,226,459	54,646,194	26,968,957	36,720,244	49,883,060	228,496,367
02	Debt securities	984,915,377	-	-	-	-	-
<b>03</b>	<b>Total exposures</b>	<b>16,757,141,836</b>	<b>54,646,194</b>	<b>26,968,957</b>	<b>36,720,244</b>	<b>49,883,060</b>	<b>228,496,367</b>

**Template 15: EU CR1-E - Non-performing and forborne exposures**
**Purpose:** Provide an overview of non-performing and forborne exposures as per the Commission Implementing Regulation (EU) No 680/2014

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

**Content:** Gross carrying values (corresponding to the accounting values before impairment, provisions and accumulated negative fair value adjustments due to credit risk reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). When the amount of accumulated impairment and provisions and negative fair value adjustments due to credit risk is materially different from the amount of specific and general credit risk adjustments disclosed in Templates EU CR1-A to D, institutions should separately disclose the amount of accumulated negative changes in fair value due to credit risk

**Frequency:** Semi-annual

**Format:** Flexible

**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period and explain the differences between the amounts of non-performing, impaired and defaulted exposures

		a	b	c	d	e	f	g	h	i	j	k	l	m
		Gross carrying amount of performing and non-performing exposures							Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received	
(in EUR)		Of which performing but past due > 30 days and <= 90 days	Of which performing forborne	Of which non-performing			On performing exposure		On non-performing exposure		On non-performing exposure	Of which forborne	On non-performing exposure	Of which forborne exposure
				Of which defaulted	Of which impaired	Of which forborne	Of which performing	Of which forborne						
010	Debt securities	984,915,377	-	-	-	-	-	-	-	-	-	-	-	-
020	Loans and advances	16,168,941,282	58,630,669	122,030,632	437,763,763	346,339,567	437,763,763	55,536,493	115,064,660	16,176,198	271,882,344	39,025,294	79,448,112	81,629,828
030	Off-balance-sheet exposures	3,749,042,028	-	-	16,544,436	16,544,436	-	-	8,912,772	-	3,753,914	-	4,864,211	-



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

(in EUR)		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
01	<b>Opening balance</b>	95,892,642	191,134,006
02	Increases due to amounts set aside for estimated loan losses during the period	714,373	1,303,718
03	Decreases due to amounts reversed for estimated loan losses during the period	-	-
04	Decreases due to amounts taken against accumulated credit risk adjustments	(9,224,731)	(17,093,781)
05	Transfers between credit risk adjustments	5,946,386	34,837,727
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	-	(31,627,996)
09	<b>Closing balance</b>	93,328,670	178,553,674
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-	-
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	-	-

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

(in EUR)		a
		Gross carrying value defaulted exposures
01	<b>Opening balance</b>	455,861,058
02	Loans and debt securities that have defaulted or impaired since the last reporting period	77,975,492
03	Returned to non-defaulted status	(21,668,199)
04	Amounts written off	(38,398,075)
05	Other changes	(36,006,513)
06	<b>Closing balance</b>	437,763,763

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

		a	b	c	d	e
in EUR		Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
01	Total loans	13,734,441,083	6,145,017,130	6,145,017,130	0	0
02	Total debt securities	984,263,470	0	0	0	0
03	<b>Total exposures</b>	14,718,704,553	6,145,017,130	6,145,017,130	0	0
04	Of which defaulted	98,760,827	19,105,055	19,105,055	0	0

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

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

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

Template EU CR4 does not cover derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Part Three, Title II, Chapter 6 of the CRR or subject to Article 92(3) point (f) of the same regulation, whose regulatory exposure value is calculated according to the methods laid down in the aforementioned chapter.

An institution may risk weight exposures under Chapter 3 of the same regulation, and the exposures and RWA amounts calculated in accordance with Chapter 2 is not material in accordance with Article 432(1) of the same regulation (as specified in the EBA Guidelines 2014/14). In such circumstances—and to provide only meaningful information to users—an institution may choose not to disclose Template EU CR4. In accordance with that article and paragraph 19 of these guidelines, the institution should clearly state that fact. In addition, it should explain why it considers the information in Template EU CR4 not to be meaningful to users. The explanation should include a description of the exposures included in the respective exposure classes and the aggregate total of RWAs from such exposure classes

**Content:** Regulatory exposure amounts

**Frequency:** Semi-annual

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

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

in EUR	Exposure classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
01	Central governments or central banks	2,333,854,216	5,537,250	2,333,464,575	2,768,602	165,566,671	7%
02	Regional government or local authorities	132,162,772	18,487,061	130,077,044	8,190,724	27,866,441	20%
03	Public sector entities	4,907,277	1,340,362	4,790,950	552,822	5,343,772	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	372,987,708	47,885,715	372,557,748	32,108,325	240,755,122	59%
07	Corporates	854,784,217	149,540,063	852,606,778	26,638,718	878,850,649	100%
08	Retail	1,938,606,132	349,888,660	1,860,956,361	174,365,913	1,526,209,626	75%
09	Secured by mortgages on immovable property						
10	Exposures in default	219,129,555	489,515	85,464,646	244,757	86,391,705	101%
11	Higher-risk categories						
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	453,570,273	0	327,415,681	0	201,948,168	62%
17	<b>Total</b>	6,310,002,150	573,168,626	5,967,333,782	244,869,860	3,132,932,156	50%

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

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

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

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

**Frequency:** Semi-annual

**Format:** Fixed

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

in EUR		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
Exposure classes		Risk weight														Total	Of which unrated		
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Others	Deducted
01	Central governments or central banks	2,270,006,508											66,226,668					2,336,233,176	1,958,954,175
02	Regional government or local authorities					137,558,141		709,626										138,267,768	138,267,768
03	Public sector entities									5,343,772								5,343,772	5,343,772
04	Multilateral development banks																		
05	International organisations																		
06	Institutions					157,597,417		161,367,345				85,701,311						404,666,072	199,738,280
07	Corporates								0	879,245,495								879,245,495	879,245,495
08	Retail								2,035,322,273									2,035,322,273	2,035,322,273
09	Secured by mortgages on immovable property																		
10	Exposures in default									84,344,800	1,364,604							85,709,403	85,709,403
11	Higher-risk categories																		
12	Covered bonds																		
13	Institutions and corporates with a short-term credit assessment																		
14	Collective investment undertakings																		
15	Equity																		
16	Other items	103,041,937				28,031,970				196,341,774								327,415,681	327,415,681
17	<b>Total</b>	<b>2,373,048,445</b>				<b>323,187,528</b>		<b>162,076,971</b>		<b>2,035,322,273</b>	<b>1,165,275,842</b>	<b>87,065,914</b>	<b>66,226,668</b>					<b>6,212,203,642</b>	<b>5,629,996,849</b>

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

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

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

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

**Frequency:** Semi-annual

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

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

In EUR		a	b	c	d	e	f	g	h	i	j	k	l
	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Value adjustments and provisions
Exposure class X													
CORPORATE - OTHERS	0,00 to <0,15	532,429,157	412,068,588	92.12	789,110,469	0.10	23	39.07	827	202,239,700	26%	319,254	161,415
CORPORATE - OTHERS	0,15 to <0,25	319,397,927	449,803,529	72.68	562,527,743	0.21	21	40.92	1088	272,800,309	48%	494,610	332,787
CORPORATE - OTHERS	0,25 to <0,50	737,417,387	286,083,118	76.41	944,389,638	0.34	29	41.22	1126	586,676,866	62%	1,325,404	816,729
CORPORATE - OTHERS	0,50 to <0,75	231,850,821	156,592,649	73.60	345,405,240	0.54	17	41.36	1269	282,315,892	82%	771,466	401,666
CORPORATE - OTHERS	0,75 to <2,50	223,767,782	144,328,276	83.57	330,196,625	1.51	55	38.85	512	274,381,816	83%	1,952,584	2,151,166
CORPORATE - OTHERS	2,50 to <10,00	224,162,626	107,853,381	87.08	285,335,878	3.69	46	39.27	967	362,250,426	127%	4,170,092	4,378,104
CORPORATE - OTHERS	10,00 to <100,00	0	911,089	50.00	455,545	13.06	1	41.20	386	866,140	190%	24,512	23,158
CORPORATE - OTHERS	100,00	349,460	143,683	50.00	421,301	100.00	4	45.01	913	0	0%	189,623	493,121
CORPORATE - OTHERS	Subtotal	2,269,375,161	1,557,784,313	80.67	3,257,842,438	0.71	196	40.25	986	1,981,531,150	61%	9,247,545	8,758,146
CORPORATE - SME	0,00 to <0,15	29,733,126	48,792,975	72.38	60,261,384	0.10	73	40.95	601	10,685,594	18%	24,171	2,330
CORPORATE - SME	0,15 to <0,25	98,081,076	102,786,695	74.27	172,647,277	0.20	260	39.82	621	45,262,171	26%	138,900	10,778
CORPORATE - SME	0,25 to <0,50	94,287,089	147,232,011	75.27	204,344,953	0.35	191	40.35	762	84,761,295	41%	288,612	20,736
CORPORATE - SME	0,50 to <0,75	130,548,859	128,054,533	73.72	221,436,638	0.54	254	39.43	851	114,336,157	52%	471,457	45,311
CORPORATE - SME	0,75 to <2,50	368,230,321	210,440,762	72.81	506,740,475	1.36	707	38.38	639	322,210,322	64%	2,637,833	261,034
CORPORATE - SME	2,50 to <10,00	443,594,304	124,655,894	74.99	517,298,814	4.22	592	37.35	613	476,532,805	92%	8,169,087	2,676,260
CORPORATE - SME	10,00 to <100,00	152,382,841	35,450,190	72.45	176,217,462	17.20	365	37.12	688	253,246,319	144%	11,229,261	6,917,156
CORPORATE - SME	100,00	36,852,445	1,161,691	72.53	37,680,782	100.00	107	66.76	374	9,558,559	25%	30,568,889	30,903,994
CORPORATE - SME	Subtotal	1,353,710,061	798,574,751	73.92	1,896,627,783	5.22	2,549	39.09	666	1,316,593,223	69%	53,528,209	40,837,600
CORPORATE - SPECIAL_LENDING	Default	13,465,205	0		13,465,205	111.11	6	45.00	913	0	0%	6,732,603	11,878,934
CORPORATE - SPECIAL_LENDING	Good	395,005,034	73,840,005	75.00	450,385,038	1.78	50	45.00	913	405,346,534	90%	3,603,080	10,007,919
CORPORATE - SPECIAL_LENDING	Satisfactory	137,794,132	69,079,076	75.13	189,667,189	6.22	108	45.00	913	218,117,268	115%	5,310,681	8,227,385
CORPORATE - SPECIAL_LENDING	Strong	232,608,525	9,727,174	75.00	239,903,905	0.89	31	45.00	913	167,932,734	70%	959,616	1,576,868
CORPORATE - SPECIAL_LENDING	Weak	95,594,387	73,748	75.00	95,649,698	17.78	15	45.00	913	239,124,244	250%	7,651,976	20,472,634
CORPORATE - SPECIAL_LENDING	Subtotal	874,467,284	152,720,003	75.06	989,071,036	5.45	210	45.00	913	1,030,520,780	104%	24,257,956	52,163,739
RETAIL - SME	0,15 to <0,25	10,818,749	18,341,607	75.00	24,574,954	0.18	1,421	52.21		3,930,719	16%	23,553	7,049
RETAIL - SME	0,25 to <0,50	7,293,137	8,857,064	75.00	13,935,934	0.35	573	54.05		3,543,259	25%	26,364	10,898
RETAIL - SME	0,50 to <0,75	12,154,754	9,386,441	75.00	19,194,585	0.54	816	53.58		6,234,574	32%	55,532	17,508
RETAIL - SME	0,75 to <2,50	68,872,610	23,233,422	75.00	86,297,677	1.42	3,837	54.24		42,860,173	50%	662,877	318,561
RETAIL - SME	2,50 to <10,00	83,088,229	8,628,860	75.00	89,559,875	4.06	3,846	51.29		53,280,023	59%	1,862,343	1,667,063
RETAIL - SME	10,00 to <100,00	17,689,557	498,880	75.00	18,063,716	15.56	4,682	50.32		14,311,348	79%	1,405,215	2,336,699
RETAIL - SME	100,00	10,173,663	31,460	75.00	10,197,257	100.00	3,510	94.39		21,081,926	207%	7,951,119	7,954,767
RETAIL - SME	Subtotal	210,090,698	68,977,734	75.00	261,823,999	6.90	18,685	54.27		145,242,022	55%	11,987,003	12,312,545
RETAIL_SEC_IMOV - NON_SME	0,00 to <0,15	5,064,385,895	406,891,231	100.00	5,471,277,126	0.07	86,892	20.48		216,042,730	4%	831,112	753,169
RETAIL_SEC_IMOV - NON_SME	0,25 to <0,50	678,504,832	74,712,012	100.00	753,216,844	0.29	10,255	25.57		108,667,749	14%	565,340	459,187
RETAIL_SEC_IMOV - NON_SME	0,50 to <0,75	268,882,021	38,078,315	100.00	306,960,335	0.55	4,226	25.60		68,999,766	22%	428,464	434,894
RETAIL_SEC_IMOV - NON_SME	0,75 to <2,50	252,583,884	47,365,458	100.00	299,949,342	1.17	4,246	25.99		113,850,463	38%	911,309	1,312,045
RETAIL_SEC_IMOV - NON_SME	2,50 to <10,00	156,396,021	28,736,236	100.00	185,132,257	4.58	2,953	23.80		138,434,881	75%	1,954,978	3,699,420
RETAIL_SEC_IMOV - NON_SME	10,00 to <100,00	87,659,964	573,800	100.00	88,233,764	32.46	1,795	14.48		78,709,646	89%	4,147,562	10,248,459
RETAIL_SEC_IMOV - NON_SME	100,00	39,615,077	0		39,615,077	100.00	835	50.58		24,759,423	62%	18,055,358	18,740,527
RETAIL_SEC_IMOV - NON_SME	Subtotal	6,548,027,693	596,357,052	100.00	7,144,384,745	1.23	110,445	21.65		749,464,659	10%	26,894,124	35,647,700
RETAIL_SEC_IMOV - SME	0,15 to <0,25	3,551,843	260,000	75.00	3,746,843	0.18	58	39.85		442,869	12%	2,670	1,554
RETAIL_SEC_IMOV - SME	0,25 to <0,50	2,256,299	95,699	75.00	2,328,073	0.35	37	39.09		444,388	19%	3,185	2,575
RETAIL_SEC_IMOV - SME	0,50 to <0,75	3,888,839	462,363	75.00	4,235,611	0.54	47	39.63		1,115,497	26%	9,065	5,295
RETAIL_SEC_IMOV - SME	0,75 to <2,50	15,401,502	310,100	75.00	15,634,077	1.47	262	38.91		7,826,507	50%	89,737	77,747
RETAIL_SEC_IMOV - SME	2,50 to <10,00	16,688,609	200,000	75.00	16,838,609	4.05	234	38.78		15,257,721	91%	264,161	450,498
RETAIL_SEC_IMOV - SME	10,00 to <100,00	1,354,196	180,000	75.00	1,489,196	20.37	24	40.58		2,667,650	179%	125,179	322,513
RETAIL_SEC_IMOV - SME	100,00	663,852	0		663,852	100.00	18	95.06		723,563	109%	573,471	573,471
RETAIL_SEC_IMOV - SME	Subtotal	43,805,140	1,508,162	75.00	44,936,261	4.27	680	39.90		28,478,195	63%	1,067,468	1,433,654
Total (all portfolios)		11,299,476,036	3,175,922,014	83.68	13,594,686,262	2.09	132,421	30.93	396	5,251,830,028	39%	126,982,305	151,153,384

<b>TEMPLATE 22 - EU CR7 - IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques</b>
<b>Purpose:</b> Illustrate the effect of credit derivatives on the IRB approach capital requirements' calculations. The pre-credit derivative RWAs before taking account of the credit derivatives mitigation effect has been selected to assess the impact of credit derivatives on RWAs. Template EU CR7 includes the impact of credit derivatives on RWAs due to the substitution effect and incidence on PD and LGD parameters in accordance with Part Three, Title II, Chapter 4 of the CRR
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB approach and/or FIRB approach for some or all of their exposures
<b>Content:</b> RWAs subject to credit risk treatment
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed. The disclosures of RWAs calculated assuming the absence of recognition of the credit derivative as a CRM technique (pre-credit
<b>Accompanying narrative:</b> Institutions may supplement the template with a narrative commentary to explain the effect of credit derivatives on the institution's RWAs.

in EUR		a	b
		Pre-credit derivatives RWAs	Actual RWAs
01	<b>Exposures under FIRB</b>		
02	Central governments and central banks		
03	Institutions		
04	Corporates – SMEs	204,758,848	204,758,848
05	Corporates – Specialised lending	1,030,520,780	1,030,520,780
06	Corporates – Other	201,443,611	201,443,611
07	<b>Exposures under AIRB</b>		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,111,834,375	1,111,834,375
11	Corporates – Specialised lending		
12	Corporates – Other	1,780,087,539	1,780,087,539
13	Retail – Secured by real estate SMEs	28,478,195	28,478,195
14	Retail – Secured by real estate non-SMEs	749,464,659	749,464,659
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	145,242,022	145,242,022
17	Retail – Other non-SMEs		
18	Equity IRB	61,912,437	61,912,437
19	Other non credit obligation assets		
20	<b>Total</b>	5,313,742,465	5,313,742,465

**TEMPLATE 23 - EU CR8 - RWA flow statements of credit risk exposures under the IRB approach**

**Purpose:** Present a flow statement explaining variations in the credit RWAs of exposures for which the risk-weighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a)

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

**Content:** RWAs do not include RWAs for derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Part Three, Title II, Chapter 6 of the CRR or subject to Article 92(3) point (f) of the same regulation, whose regulatory exposure value is calculated according to the methods laid down in the aforementioned chapter. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure

**Frequency:** Quarterly

**Format:** Fixed. Columns and rows 1 and 9 cannot be altered. Institutions may add additional rows between rows 7 and 8

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

in EUR		a	b
		RWA amounts	Capital requirements
01	<b>RWAs as at the end of the previous reporting period</b>	5,317,984,587	425,438,767
02	Asset size	50,343,863	4,027,509
03	Asset quality	(53,658,062)	(4,292,645)
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(927,922)	(74,234)
08	Other		0
09	<b>RWAs as at the end of the reporting period</b>	5,313,742,465	425,099,397



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

		a	b	c	d	e	f	g
in EUR		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
01	Mark to market		166,759,908	106,582,442			273,342,350	146,189,753
02	Original exposure							
03	Standardised approach							
04	IMM (for derivatives and SFTs)							
05	<i>Of which securities financing transactions</i>							
06	<i>Of which derivatives and long settlement transactions</i>							
07	<i>Of which from contractual cross-product netting</i>							
08	Financial collateral simple method (for SFTs)							
09	Financial collateral comprehensive method (for SFTs)							
10	VaR for SFTs							
11	<b>Total</b>							

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

		a	b
in EUR		Exposure value	RWAs
01	Total portfolios subject to the advanced method		
02	(i) VaR component (including the 3× multiplier)		
03	(ii) SVaR component (including the 3× multiplier)	34,643,007	46,833,308
04	All portfolios subject to the standardised method		
EU04	Based on the original exposure method	34,643,007	46,833,308
05	Total subject to the CVA capital charge		

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

		a	b
		EAD post CRM	RWAs
<b>1</b>	<b>Exposures to QCCPs (total)</b>		120,711,062
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	227,389,051	113,611,905
3	(i) OTC derivatives	227,389,051	113,611,905
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin	35,495,784	7,099,157
9	Prefunded default fund contributions		
10	Alternative calculation of own funds requirements for exposures		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

**TEMPLATE 28 - EU CCR3 (Standardised approach – CCR exposures by regulatory portfolio and risk)**

**Purpose:** Provide a breakdown of CCR exposures calculated in accordance with Part Three, Title II, Chapter 6 of the CRR and risk-weighted according to Chapter 3 of the same title: by portfolio (type of counterparties) and by risk weight

**Scope of application:** The template is mandatory for all institutions included in paragraph 7 of these guidelines using the credit risk standardised approach to compute RWAs for CCR exposures in accordance with Article 107 in the CRR, irrespective of the approach used to determine EAD in accordance with Part Three, Title II, Chapter 6 of the same regulation.

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

**Content:** Credit exposure amounts

**Frequency:** Semi-annual

**Format:** Fixed

in EUR	Exposure classes	a	b	c	d	e	Risk weight					Total	Of which unrated	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%			Others
01	Central governments or central banks													
02	Regional government or local authorities													
03	Public sector entities													
04	Multilateral development banks													
05	International organisations													
06	Institutions					14,759,853	234,097,282						248,857,135	229,295,203
07	Corporates									5,150,703			5,150,703	5,150,703
08	Retail								57,709				57,709	57,709
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					14,759,853	234,097,282		57,709	5,150,703			254,065,547	234,503,615

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

		a	b	c	d	e	f	g
in EUR	PD scale	EAD post CRM	Average PD	Numbers of obligors	Average LGD	Average maturity	RWAs	RWA density
Exposure class X								
CORPORATE - OTHERS	0,25 to <0,50	1,696,035	0.34	4	41.42	930	967,395	57.00%
CORPORATE - OTHERS	0,75 to <2,50	1,940,774	0.54	1	41.2	385	1,036,148	53.00%
CORPORATE - OTHERS	2,50 to <10,00	1,287,602	0.85	1	41.2	524	919,241	71.00%
CORPORATE - OTHERS	Subtotal	11,384,928	3	6	44.85	891	15,336,772	135.00%
CORPORATE - SME	0,00 to <0,15	16,309,338	2.26	12	43.77	806	18,259,555	112.00%
CORPORATE - SME	0,15 to <0,25	3,230	0.23	1	45	913	1,000	31.00%
CORPORATE - SME	0,25 to <0,50	44,488	0.35	2	45	913	17,347	39.00%
CORPORATE - SME	0,50 to <0,75	177,018	0.54	3	45	913	111,985	63.00%
CORPORATE - SME	0,75 to <2,50	287,662	1.58	11	45	913	280,409	97.00%
CORPORATE - SME	2,50 to <10,00	327,240	3.04	4	45	913	404,373	124.00%
CORPORATE - SME	10,00 to <100,00	22,985	11.54	2	45	913	37,927	165.00%
CORPORATE - SME	Subtotal	862,624	2.12	23	45	913	853,042	99.00%
CORPORATE - SPECIAL_LENDING	Good	365,006	1.78	3	45	913	328,505	90.00%
CORPORATE - SPECIAL_LENDING	Satisfactory	352,534	6.22	8	45	913	405,414	115.00%
CORPORATE - SPECIAL_LENDING	Strong	1,288,654	0.89	4	45	913	902,057	70.00%
CORPORATE - SPECIAL_LENDING	Weak	98,648	17.78	3	45	913	246,620	250.00%
CORPORATE - SPECIAL_LENDING	Subtotal	2,104,841	2.73	18	45	913	1,882,596	89.00%
<b>Total (all portfolios)</b>		<b>19,276,803</b>	<b>2.30</b>	<b>53</b>	<b>43.96</b>	<b>822</b>	<b>20,995,193</b>	<b>109.00%</b>

<b>Template 34: EU MR1 – Market risk under the standardised approach</b>
<b>Purpose:</b> Display the components of own funds requirements under the standardised approach for market risk.
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines calculating their capital requirements in accordance with Part Three, Title IV, Chapters 2 to 4 of the CRR. In the case of institutions using internal models in accordance with Chapter 5 in the same title and for which the RWAs under the standardised approach may be deemed not material in accordance with Article 432(1) in the CRR, as specified by the EBA Guidelines 2014/14, the institution—in order to provide only meaningful information to users— may choose not to disclose Template EU MR1. In accordance with that article and paragraph 19 of these guidelines, institutions should clearly state this and should explain why they consider the information not to be meaningful to
<b>Content:</b> Capital requirements and RWAs (as specified in Article 92(4)(b) in the CRR).
<b>Frequency:</b> Semi-annual
<b>Format:</b> Fixed
<b>Accompanying narrative:</b> Institutions are expected to supplement the template with a narrative commentary to explain any significant changes in the reporting period and the key drivers of such changes.

		a	b
		RWAs	Capital requirements
	Outright products		
1	Interest rate risk (general and specific)		
2	Equity risk (general and specific)	2,502,100	200,168
3	Foreign exchange risk		
4	Commodity risk	7,548,422	603,874
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	<b>Total</b>	10,050,522	804,042

For this kind of risk we are using internal model.

For this kind of risk we are using internal model.

For this kind of risk we are using internal model.

Not applicable

Not applicable

Not applicable

Not applicable

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

		in EUR	a RWAs	b Capital requirements	
<b>1</b>	<b>VaR</b> (higher of values a and b)		88,856,435	7,108,515	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))			1,926,516	
(b)	Average of the daily VaR (Article 365(1) of the CRR on each of the preceding 60 business days (VaRavg) x multiplication factor (mc) in accordance with Article 366 of the CRR			7,108,515	
<b>2</b>	<b>SVaR</b> (higher of values a and b)		259,067,034	20,725,363	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))			6,090,477	
(b)	Average of the SVaR (Article 365(2) of the CRR) during the preceding 60 business days (SVaRavg) x multiplication factor (ms) (Article 366 of the CRR)			20,725,363	
<b>3</b>	<b>IRC</b> (higher of values a and b)				N.A.
(a)	Most recent IRC value (incremental default and migration risks calculated in accordance with Article 370 and Article 371 of the CRR)				N.A.
(b)	Average of the IRC number over the preceding 12 weeks				N.A.
<b>4</b>	Comprehensive risk measure (higher of values a, b and c)				N.A.
(a)	Most recent risk number for the correlation trading portfolio (Article 377 of the CRR)				N.A.
(b)	Average of the risk number for the correlation trading portfolio over the preceding 12 weeks				N.A.
(c)	8% of the own funds requirement in the standardised approach on the most recent risk number for the correlation trading portfolio (Article 378(4) of the CRR)				N.A.
<b>5</b>	<b>Other</b>				N.A.
<b>6</b>	<b>Total</b>		347,923,469	27,833,877	

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

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

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

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

**Frequency:** Quarterly

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

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

in EUR		a	b	c	d	e	f	g
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
<b>1</b>	<b>RWAs at previous quarter end</b>	10,028,645	21,496,313				394,061,973	31,524,958
<i>1a</i>	<i>Regulatory adjustment</i>	7,839,754	16,033,956				298,421,373	23,873,710
<i>1b</i>	<i>RWAs at the previous quarter-end (end of the day)</i>	2,188,891	5,462,357				95,640,600	7,651,248
2	Movement in risk levels	(2,920,130)	(770,951)				(46,138,505)	(3,691,080)
3	Model updates/changes	0	0				0	0
4	Methodology and policy	0	0				0	0
5	Acquisitions and disposals	0	0				0	0
6	Foreign exchange movements	0	0				0	0
7	Other	0	0				0	0
<i>8a</i>	<i>RWAs at the end of the reporting period (end of the day)</i>	1,926,516	6,090,477				100,212,413	8,016,993
<i>8b</i>	<i>Regulatory adjustment</i>	5,181,999	14,634,886				247,711,056	19,816,884
<b>8</b>	<b>RWAs at the end of the reporting period</b>	7,108,515	20,725,363				347,923,469	27,833,877

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



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

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

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

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

**Frequency:** Semi-annual

**Format:** Fixed

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

in EUR

**VaR (10 day 99%)**

Period 2.1.2019 - 28.6.2019

1	Maximum value	6,217,076
2	Average value	2,807,450
3	Minimum value	1,047,596
4	Period end	1,926,516

**SVaR (10 day 99%)**

5	Maximum value	9,719,257
6	Average value	6,919,723
7	Minimum value	2,711,321
8	Period end	6,090,477

**IRC (99.9%)**

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

N.A.  
N.A.  
N.A.  
N.A.

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

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

N.A.  
N.A.  
N.A.  
N.A.

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

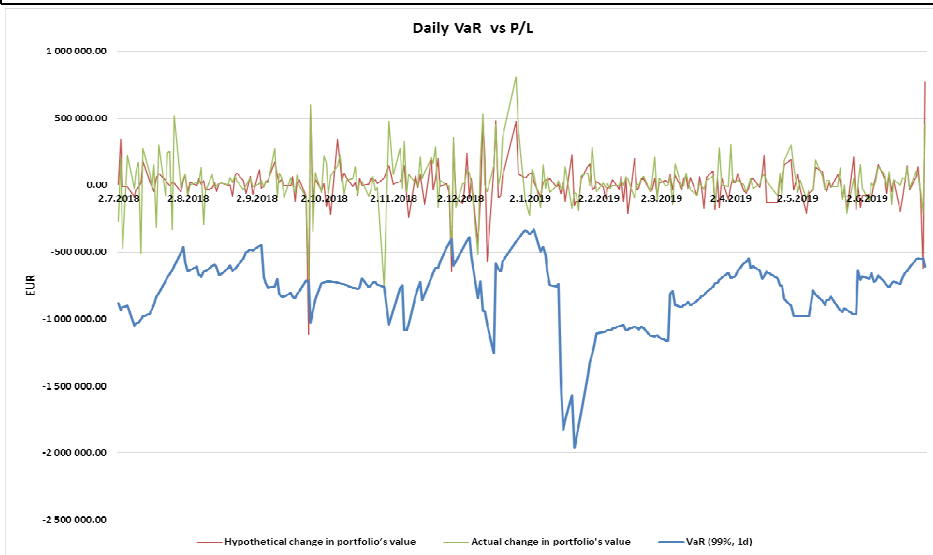
**Purpose:** Present a comparison of the results of estimates from the regulatory VaR model approved in the application of Part Three, Title IV, Chapter 5 of the CRR.  
**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures. To provide meaningful information to users on the backtesting of their internal models, institutions must include (in this template) the key models permitted for use at the group level (according to the scope of regulatory consolidation as per Part One, Title I, Chapter 2 of the same regulation) and explain to what extent they represent the models used at the group level. The commentary should include the percentage of capital requirements covered by the models for which backtesting results are shown in Template EU MR4.

**Content:** VaR model outcomes

**Frequency:** Semi-annual

**Format:** Flexible

**Accompanying narrative:** Institutions must present an analysis of 'outliers' (backtesting exceptions as per Article 366 of Regulation (EU) No 575/2013) in backtested results, specifying the dates and the corresponding excess (VaR-P&L). The analysis should at least specify the key drivers of the exceptions. Institutions should disclose similar comparisons for actual P&L and hypothetical P&L (as per Article 366 of Regulation (EU) No 575/2013). Institutions must provide information about actual gains/losses, and especially to clarify whether they include reserves and, if not, how reserves are integrated into the backtesting process.



Date	VaR (99%, 1d) (EUR)	Hypothetical change in portfolio's value (EUR)	Actual change in portfolio's value (EUR)	Main impact
25.9.2018	724,835	(1,110,073)	(699,804)	Decreasing of 3M swap points for EUR/CZK from 108.9bp (as of 25.9.2018) to 50.5bp (26.9.2018).
28.11.2018	405,129	(640,767)	(520,866)	Decreasing of 1M swap points for EUR/CZK from 43.8bp (as of 28.11.2018) to -37.6bp (29.11.2018).
27.6.2019	546,255	(622,028)	(206,794)	Significant decrease of CZK deposit rates on CZK curve (on term T/N-3M in average -142, 54 bp) and decrease of swap points for EUR/CZK for short term tenors (in average by -4.39 bp for tenors T/N-3M).

**Daily VaR:** In this template, it should reflect the risk measures (used for regulatory purposes and whose characteristics are in accordance with Part Three, Title IV, Chapter 5, Section 2 of the CRR) calibrated to a 1-day holding period to compare with the 99% confidence level with its trading outcomes.

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	30.6.2019
	Entity name	VUB Group
	Level of application	consolidated
<b>Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures</b>		
		<b>Applicable Amounts</b>
1	Total assets as per published financial statements	17,488,394,434
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	0
4	Adjustments for derivative financial instruments	106,300,256
5	Adjustments for securities financing transactions "SFTs"	34,224
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,078,719,966
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	0
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	0
7	Other adjustments	(628,555,026)
8	<b>Total leverage ratio exposure</b>	<b>19,044,893,855</b>
<b>Table LRCom: Leverage ratio common disclosure</b>		
		<b>CRR leverage ratio exposures</b>
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	15,935,753,990
2	(Asset amounts deducted in determining Tier 1 capital)	(96,410,326)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>15,839,343,664</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	166,759,913
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	106,582,437
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>273,342,350</b>
<b>SFT exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	1,261,837,166
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	<b>1,261,837,166</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	3,749,090,641
18	(Adjustments for conversion to credit equivalent amounts)	(2,078,719,966)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>1,670,370,674</b>
<b>Exempted exposures in accordance with CRR Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)</b>		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
<b>Capital and total exposures measure</b>		
20	<b>Tier 1 capital</b>	<b>1,399,490,002</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>19,044,893,855</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>7.35%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	0
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0
<b>Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)</b>		
		<b>CRR leverage ratio exposures</b>
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	15,935,753,990
EU-2	Trading book exposures	34,983,560
EU-3	Banking book exposures, of which:	15,900,770,430
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	1,071,627,408
EU-6	Exposures to regional governments, MDB, international organisations and PSE <b>not</b> treated as sovereigns	134,867,994
EU-7	Institutions	356,688,115
EU-8	Secured by mortgages of immovable properties	6,586,189,286
EU-9	Retail exposures	2,052,479,025
EU-10	Corporate	5,083,486,166
EU-11	Exposures in default	130,069,348
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	485,363,087
<b>Table LRQu: Free format text boxes for disclosure on qualitative items</b>		
		<b>Column</b>
		<b>Free format</b>
<b>Row</b>		
1	Description of the process used to manage the risk of excessive leverage	VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has increased slightly in second quarter of 2019 mainly due to increase in Tier 1 capital.

Common Equity Tier 1 capital: instruments and reserves (*)		(A) AMOUNT AT DISCLOSURE DATE in EUR	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE
1	Capital instruments and the related share premium accounts	444,538,300	26 (1), 27, 28, 29, EBA list 26 (3)
	of which: Instrument type 1	0	EBA list 26 (3)
	of which: Instrument type 2	0	EBA list 26 (3)
	of which: Instrument type 3	0	EBA list 26 (3)
2	Retained earnings	1,017,093,095	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	27,030,334	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)
	Public sector capital injections grandfathered until 1 January 2018	0	483 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84,479,480
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	1,488,661,729	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	0	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(123,440,660)	36 (1) (b), 37, 472 (4)
9	Empty set in the EU	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	0	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	0	36 (1) (d), 40, 159, 472 (6)
13	Any increase in equity that results from securitised assets (negative amount)	0	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)
15	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)
20	Empty set in the EU	0	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91
20c	of which: securitisation positions (negative amount)	0	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b)
20d	of which: free deliveries (negative amount)	0	258
21	Deferred tax assets arising from temporary difference (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)
24	Empty set in the EU	0	
25	of which: deferred tax assets arising from temporary difference	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	(89,171,727)	
29	<b>Common Equity Tier 1 (CET1) capital</b>	1,399,490,002	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	0	51, 52
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	0	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)

40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		0	56 (d), 59, 79, 475 (4)
41	Empty set in the EU		0	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		0	56 (e)
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>		0	
44	<b>Additional Tier 1 (AT1) capital</b>		0	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>		1,399,490,002	
<b>Tier 2 (T2) capital: instruments and provisions</b>				
46	Capital instruments and the related share premium accounts	200,000,000	62	63
47	Amount of qualifying items referred to in Article 494 (5) and the related share premium accounts subject to phase out from T2		0	486 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party		0	87, 88
49	of which: instruments issued by subsidiaries subject to phase-out		0	486 (4)
50	Credit risk adjustments	23,973,209	62	(c) & (d)
51	<b>Tier 2 (T2) capital before regulatory adjustment</b>		223,973,209	
<b>Tier 2 (T2) capital: regulatory adjustments</b>				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)		0	63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)		0	66 (b), 68, 477 (3)
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)		0	66 (c), 69, 70, 79, 477 (4)
55	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amounts)		0	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	(8,739,109)		
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	(8,739,109)		
58	<b>Tier 2 (T2) capital</b>	215,234,100		
59	<b>Total capital (TC = T1 + T2)</b>	1,614,724,102		
60	<b>Total risk-weighted assets</b>	9,358,177,264		
<b>Capital ratios and buffers</b>				
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	15.0%	92	(2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	15.0%	92	(2) (b)
63	Total capital (as a percentage of total risk exposure amount)	17.3%	92	(2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	500,662,484	CRD 128, 129, 130, 131, 133	
65	of which: capital conservation buffer requirement	233,954,432		
66	of which: countercyclical buffer requirement	102,004,132		
67	of which: systemic risk buffer requirement	71,122,147		
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	93,581,773	CRD 131	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128	
69	[non-relevant in EU regulation]	0		
70	[non-relevant in EU regulation]	0		
71	[non-relevant in EU regulation]	0		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>				
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	11,564,758	36	(1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	8,049,469	36	(1) (i), 45, 48, 470, 472 (11)
74	Empty set in the EU	0		
75	Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	0	36	(1) (c), 38, 48, 470, 472 (5)
<b>Applicable caps on the inclusion of provisions in Tier 2</b>				
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	23,973,209	62	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	32,008,426	62	
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>				
80	- Current cap on CET 1 instruments subject to phase out arrangements	0	484	(3), 486 (2) & (5)
81	- Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484	(3), 486 (2) & (5)
82	- Current cap on AT1 instruments subject to phase-out arrangements	0	484	(4), 486 (3) & (5)
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484	(4), 486 (3) & (5)
84	- Current cap on T2 instruments subject to phase-out arrangements	0	484	(5), 486 (4) & (5)
85	- Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484	(5), 486 (4) & (5)

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

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

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

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

## Balance Sheet Reconciliation Methodology

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

<b>Balance sheet reconciliation methodology to own funds` items based on IFRS to 30.06.2019 in EUR</b>	<b>Balance sheet</b>	<b>Regulatory adjustments</b>	<b>Own funds</b>
Paid up capital instruments	430,819,064	0	430,819,064
Share premium	13,719,236	0	13,719,236
Retained earnings	919,252,313	0	919,252,313
Acumulated other comprehensive income	27,030,334	0	27,030,334
Other reserves	97,840,782	0	97,840,782
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	0	0	0
Goodwill	(29,304,958)	0	(29,304,958)
Other intangible assets	(94,135,702)	0	(94,135,702)
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

CORRECTED INFORMATION

Scope of consolidation: solo		Total unweighted value (average)				Total weighted value (average)			
Currency and units (EUR million)									
Quarter ending on (DD Month YYYY)		30 September 2018	31 December 2018	31 March 2019	30 June 2019	30 September 2018	31 December 2018	31 March 2019	30 June 2019
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					2,247	2,124	2,114	2,103
<b>CASH – OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	5,120	5,266	5,421	5,585	322	331	340	350
3	Stable deposits	4,174	4,298	4,429	4,560	209	215	221	228
4	Less stable deposits	946	968	992	1,025	114	116	118	122
5	Unsecured wholesale funding	3,023	3,020	3,092	3,048	1,371	1,335	1,335	1,264
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	386	634	880	1,075	95	157	218	267
7	Non-operational deposits (all counterparties)	2,613	2,365	2,189	1,955	1,252	1,157	1,094	980
8	Unsecured debt	24	21	23	18	24	21	23	18
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2,674	2,650	2,686	2,669	279	267	268	262
11	Outflows related to derivative exposures and other collateral requirements	3	2	2	3	3	2	2	3
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,671	2,648	2,684	2,666	276	265	266	259
14	Other contractual funding obligations	61	74	79	74	61	74	79	74
15	Other contingent funding obligations	950	1,018	1,046	1,084	28	31	31	36
16	<b>TOTAL CASH OUTFLOWS</b>					<b>2,061</b>	<b>2,037</b>	<b>2,052</b>	<b>1,986</b>
<b>CASH – INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	604	836	1,119	1,087	0	0	1	1
18	Inflows from fully performing exposures	554	515	462	402	344	309	274	241
19	Other cash inflows	53	62	92	126	53	54	60	71
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	<b>TOTAL CASH INFLOWS</b>	<b>1,211</b>	<b>1,413</b>	<b>1,673</b>	<b>1,615</b>	<b>398</b>	<b>363</b>	<b>335</b>	<b>313</b>
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	1,211	1,413	1,673	1,615	398	363	335	313
						<b>TOTAL ADJUSTED VALUE</b>			
21	<b>LIQUIDITY BUFFER</b>					<b>2,247</b>	<b>2,124</b>	<b>2,114</b>	<b>2,103</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>					<b>1,664</b>	<b>1,673</b>	<b>1,718</b>	<b>1,673</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>					<b>136%</b>	<b>127%</b>	<b>123%</b>	<b>126%</b>



INCORRECT INFORMATION

Scope of consolidation: solo		Total unweighted value (average)				Total weighted value (average)			
Currency and units (EUR million)									
Quarter ending on (DD Month YYYY)		30.9.2018	31.12.2018	31.3.2019	30.6.2019	30.9.2018	31.12.2018	31.3.2019	30.6.2019
Number of data points used in the calculation of averages		3	3	3	3	3	3	3	3
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					1,987	2,081	2,184	2,162
<b>CASH – OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	5,320	5,497	5,694	5,828	333	346	357	366
3	Stable deposits	4,353	4,475	4,647	4,764	218	224	232	238
4	Less stable deposits	967	1,022	1,047	1,065	116	122	124	127
5	Unsecured wholesale funding	2,928	2,983	3,199	3,084	1,246	1,228	1,363	1,219
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,005	1,063	1,072	1,160	249	264	266	288
7	Non-operational deposits (all counterparties)	1,887	1,917	2,115	1,903	961	962	1,085	910
8	Unsecured debt	36	3	12	21	36	3	12	21
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2,576	2,671	2,828	2,601	256	268	281	241
11	Outflows related to derivative exposures and other collateral requirements	2	3	1	4	2	3	1	4
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,574	2,668	2,827	2,596	254	265	280	237
14	Other contractual funding obligations	77	84	72	62	77	84	72	62
15	Other contingent funding obligations	1,094	1,058	1,022	1,161	33	32	31	50
16	<b>TOTAL CASH OUTFLOWS</b>					1,945	1,958	2,104	1,938
<b>CASH -INFLOWS</b>									
17	Secured lending (eg reverse repos)	1,000	930	1,291	1,129	0	1	1	1
18	Inflows from fully performing exposures	539	416	367	287	315	255	217	179
19	Other cash inflows	39	97	175	192	39	66	80	99
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	<b>TOTAL CASH INFLOWS</b>	1,578	1,442	1,832	1,609	354	322	298	278
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	1,578	1,442	1,832	1,609	354	322	298	278
<b>TOTAL ADJUSTED VALUE</b>									
21	<b>LIQUIDITY BUFFER</b>					1,987	2,081	2,184	2,162
22	<b>TOTAL NET CASH OUTFLOWS</b>					1,591	1,636	1,806	1,659
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>					125%	127%	121%	130%

Credit and

Final report: Guidelines on uniform disclosures under Article 473a of Regulation (EU) No 575/2013 as regards the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds

<b>Quantitative template</b>					
	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
<b>Available capital (amounts in thousand of EUR)</b>					
1 Common Equity Tier 1 (CET1) capital	1,399,490	1,367,979	1,371,229	1,386,324	1,390,197
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,361,345	1,329,834	1,328,596	1,343,691	1,347,564
3 Tier 1 capital	1,399,490	1,367,979	1,371,229	1,386,324	1,390,197
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,361,345	1,329,834	1,328,596	1,343,691	1,347,564
5 Total capital	1,614,724	1,580,783	1,582,552	1,597,650	1,604,981
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,585,318	1,551,377	1,549,687	1,564,784	1,560,718
<b>Risk-weighted assets (amounts in thousand of EUR)</b>					
7 Total risk-weighted assets	9,358,177	9,345,638	9,212,015	8,802,224	8,838,517
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied					
<b>Capital ratios</b>					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	14.95%	14.64%	14.89%	15.75%	15.73%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.55%	14.23%	14.42%	15.27%	15.25%
11 Tier 1 (as a percentage of risk exposure amount)	14.95%	14.64%	14.89%	15.75%	15.73%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.55%	14.23%	14.42%	15.27%	15.25%
13 Total capital (as a percentage of risk exposure amount)	17.25%	16.91%	17.18%	18.15%	18.16%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.94%	16.60%	16.82%	17.78%	17.78%
<b>Leverage ratio</b>					
15 Leverage ratio total exposure measure	19,044,894	18,669,915	18,305,715	17,596,887	16,835,856
16 Leverage ratio	7.35%	7.33%	7.49%	7.88%	8.26%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.15%	7.12%	7.26%	7.64%	8.00%