



Attachment no. 1

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

(30 September 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 are presented in subsequent parts of these guidelines.

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)	8,794,405,219	8,592,864,374	703,552,417
Article 438(c)(d)	2	Of which the standardised approach			
			3,314,779,057	3,258,126,715	265,182,325
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach			
			1,412,123,924	1,454,258,934	112,969,914
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach			
			3,998,690,754	3,818,566,288	319,895,260
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA			
			68,811,483	61,912,437	5,504,919
Article 107 Article 438(c)(d)	6	CCR			
			54,913,567	46,833,308	4,393,085
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			
			54,913,567	46,833,308	4,393,085
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			
	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	215,131,214	361,941,359	17,210,497
	20	Of which the standardised approach	12,132,439	14,017,896	970,595
	21	Of which IMA	202,998,775	347,923,475	16,239,902
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	362,788,578	356,538,224	29,023,086
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	362,788,578	356,538,224	29,023,086
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)			
			65,100,212	66,226,668	5,208,017
Article 500	28	Floor adjustment			
	29	Total	9,427,238,577	9,358,177,264	754,179,086

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	RWAs as at the end of the previous reporting period	5,313,742,465	425,099,397
02	Asset size	74,702,331	5,976,186
03	Asset quality	57,787,966	4,623,037
04	Model updates	0	0
05	Methodology and policy	7,798,766	623,901
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(784,680)	(62,774)
08	Other		0
09	RWAs as at the end of the reporting period	5,453,246,848	436,259,748

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

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

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

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

Frequency: Quarterly

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

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

		a	b	c	d	e	f	g
		in EUR VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
1	RWAs at previous quarter end	7,108,515	20,725,363				347,923,469	27,833,877
<i>1a</i>	<i>Regulatory adjustment</i>	5,181,999	14,634,886				247,711,056	19,816,884
<i>1b</i>	<i>RWAs at the previous quarter-end (end of the day)</i>	1,926,516	6,090,477				100,212,413	8,016,993
2	Movement in risk levels	(3,305,331)	(8,288,645)				(144,924,694)	(11,593,975)
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>	471,565	1,531,433				25,037,475	2,002,998
<i>8b</i>	<i>Regulatory adjustment</i>	3,331,619	10,905,285				177,961,300	14,236,904
8	RWAs at the end of the reporting period	3,803,184	12,436,718				202,998,775	16,239,902

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	30.9.2019
	Entity name	VUB Group
	Level of application	consolidated
Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		
		Applicable Amounts
1	Total assets as per published financial statements	17,592,408,369
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	80,469,334
5	Adjustments for securities financing transactions "SFTs"	3,157
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,023,016,959
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	(606,344,121)
8	Total leverage ratio exposure	19,089,553,697
Table LRCom: Leverage ratio common disclosure		
		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	17,097,987,201
2	(Asset amounts deducted in determining Tier 1 capital)	(97,702,212)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	17,000,284,990
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	167,555,119
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	80,039,489
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	247,594,609
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	197,654,163
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	197,654,163
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	3,667,036,895
18	(Adjustments for conversion to credit equivalent amounts)	(2,023,016,959)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1,644,019,936
Exempted exposures in accordance with CRR Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
Capital and total exposures measure		
20	Tier 1 capital	1,397,940,598
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	19,089,553,697
Leverage ratio		
22	Leverage ratio	7.32%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	0
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0
Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	17,098,815,227
EU-2	Trading book exposures	52,071,709
EU-3	Banking book exposures, of which:	17,046,743,519
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	1,719,626,939
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	131,680,582
EU-7	Institutions	460,068,397
EU-8	Secured by mortgages of immovable properties	6,745,778,154
EU-9	Retail exposures	2,000,869,443
EU-10	Corporate	5,317,152,181
EU-11	Exposures in default	134,039,667
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	537,528,156
Table LRQua: Free format text boxes for disclosure on qualitative items		
		Column
		Free format
Row		
1	Description of the process used to manage the risk of excessive leverage	VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has decreased slightly in third quarter of 2019 mainly due to increase in total exposure.

Common Equity Tier 1 capital: instruments and reserves (1)		(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	1,016,835,577	26 (1) (c)
	Accumulated other comprehensive income (and any other reserves)	27,726,100	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)
	Public sector capital injections grandfathered until 1 January 2018	0	483 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84,479, 480
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,489,099,977	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(99,083)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(125,329,229)	36 (1) (b), 37, 472 (4)
9	Empty set in the EU	0	
	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)
	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)
	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)
	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
		0	36 (1) (k) (ii)
		0	243 (1) (b)
20c	of which: securitisation positions (negative amount)	0	244 (1) (b)
		0	258
20d	of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)
21	Deferred tax assets arising from temporary difference (amount above 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
	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) (f)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(91,159,379)	
29	Common Equity Tier 1 (CET1) capital	1,397,940,598	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	51, 52
	of which: classified as equity under applicable accounting standards	0	
31		0	
	of which: classified as liabilities under applicable accounting standards	0	
32		0	
	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: instruments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)
	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)
38		0	
	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)
39		0	
	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)
40		0	
41	Empty set in the EU	0	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	1,397,940,598	

Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	200,000,000	62, 63
47	Amount of qualifying items referred to in Article 484 (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	18,417,628	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustment	218,417,628	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)
55	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amounts)	0	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	(8,739,109)	
57	Total regulatory adjustments to Tier 2 (T2) capital	(8,739,109)	
58	Tier 2 (T2) capital	209,678,519	
59	Total capital (TC = T1 + T2)	1,607,619,117	
60	Total risk-weighted assets	9,427,238,577	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	14.8%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	14.8%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)	17.1%	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)	518,498,122	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	235,680,964	
66	of which: countercyclical buffer requirement	118,783,206	
67	of which: systemic risk buffer requirement	69,761,565	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	94,272,386	CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128
69	[non-relevant in EU regulation]	0	
70	[non-relevant in EU regulation]	0	
71	[non-relevant in EU regulation]	0	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	12,120,431	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	10,046,765	36 (1) (i), 45, 48, 470, 472 (11)
74	Empty set in the EU	0	
75	Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	0	36 (1) (c), 38, 48, 470, 472 (5)
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	18,417,628	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	32,877,757	62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	- Current cap on CET 1 instruments subject to phase out arrangements	0	484 (3), 486 (2) & (5)
81	- Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)
82	- Current cap on AT1 instruments subject to phase-out arrangements	0	484 (4), 486 (3) & (5)
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)
84	- Current cap on T2 instruments subject to phase-out arrangements	0	484 (5), 486 (4) & (5)
85	- Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)

ANNEX I

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

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

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

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

Balance Sheet Reconciliation Methodology

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

Balance sheet reconciliation methodology to own funds` items based on IFRS to 30.09.2019 in EUR	Balance sheet	Regulatory adjustments	Own funds
Paid up capital instruments	430,819,064	0	430,819,064
Share premium	13,719,236	0	13,719,236
Retained earnings	918,994,795	0	918,994,795
Acumulated other comprehensive income	27,726,100	0	27,726,100
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	(96,024,272)	0	(96,024,272)
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

Liquidity coverage ratio (LCR) disclosure

(in ths. EUR)

r.n.	Date	Total unweighted value (average)				Total weighted value (average)			
		1	2	3	4	5	6	7	8
1	HIGH-QUALITY LIQUID ASSETS								
2	Total high-quality liquid assets (HQLA)					2,123,831	2,113,908	2,103,415	2,136,426
3	CASH – OUTFLOWS								
4	Retail deposits and deposits from small business customers, of which:	5,265,981	5,421,179	5,584,859	5,749,882	330,643	339,827	350,368	361,393
5	Stable deposits	4,298,447	4,428,734	4,559,732	4,686,750	214,922	221,437	227,987	234,338
6	Less stable deposits	967,534	992,444	1,025,128	1,063,132	115,721	118,390	122,382	127,055
7	Unsecured wholesale funding	3,020,368	3,092,108	3,048,415	3,117,255	1,334,782	1,334,711	1,264,088	1,270,015
8	Operational deposits	634,361	879,501	1,075,061	1,120,300	156,618	217,788	266,600	277,832
9	Non-operational deposits	2,365,127	2,189,269	1,955,376	1,984,059	1,157,284	1,093,586	979,510	979,286
10	Unsecured debt	20,880	23,338	17,979	12,896	20,880	23,338	17,979	12,896
11	Secured wholesale funding					0	0	0	0
12	Additional requirements	2,649,792	2,686,110	2,668,941	2,641,507	266,557	267,757	261,742	251,906
13	Outflows related to derivative exposures and other collateral requirements	1,724	1,923	2,671	2,508	1,724	1,923	2,671	2,508
14	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
15	Credit and liquidity facilities	2,648,068	2,684,187	2,666,270	2,638,999	264,833	265,834	259,071	249,398
16	Other contractual funding obligations	74,226	78,690	73,693	64,847	74,226	78,690	73,693	64,847
17	Other contingent funding obligations	1,017,731	1,045,566	1,083,967	1,125,734	30,532	31,367	36,268	49,876
18	TOTAL CASH OUTFLOWS					2,036,741	2,052,352	1,986,159	1,998,037
19	CASH – INFLOWS								
20	Secured lending	836,435	1,119,245	1,087,302	1,007,554	369	576	697	713
21	Inflows from fully performing exposures	514,779	461,726	402,148	355,770	308,969	273,654	241,429	221,423
22	Other cash inflows	61,757	91,872	125,721	165,083	53,985	60,422	70,881	86,685
23	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies					0	0	0	0
24	Excess inflows from a related specialised credit institution					0	0	0	0
25	TOTAL CASH INFLOWS	1,412,972	1,672,842	1,615,172	1,528,407	363,323	334,652	313,006	308,821
26	Fully exempt inflows	0	0	0	0	0	0	0	0
27	Inflows Subject to 90% Cap	0	0	0	0	0	0	0	0
28	Inflows Subject to 75% Cap	1,412,972	1,672,842	1,615,172	1,528,407	363,323	334,652	313,006	308,821
29	LIQUIDITY BUFFER					2,123,831	2,113,908	2,103,415	2,136,426
30	TOTAL NET CASH OUTFLOWS					1,673,418	1,717,700	1,673,153	1,689,216
31	LIQUIDITY COVERAGE RATIO (%)					127	123	126	127

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

Quantitative template					
	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
Available capital (amounts in thousand of EUR)					
1 Common Equity Tier 1 (CET1) capital	1,397,941	1,399,490	1,367,979	1,371,229	1,386,324
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,359,796	1,361,345	1,329,834	1,328,596	1,343,691
3 Tier 1 capital	1,397,941	1,399,490	1,367,979	1,371,229	1,386,324
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,359,796	1,361,345	1,329,834	1,328,596	1,343,691
5 Total capital	1,607,619	1,614,724	1,580,783	1,582,552	1,597,650
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,578,213	1,585,318	1,551,377	1,549,687	1,564,784
Risk-weighted assets (amounts in thousand of EUR)					
7 Total risk-weighted assets	9,427,239	9,358,177	9,345,638	9,212,015	8,802,224
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	9,400,462	9,331,746	9,320,961	9,182,753	8,772,956
Capital ratios					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	14.83%	14.95%	14.64%	14.89%	15.75%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.42%	14.55%	14.23%	14.42%	15.27%
11 Tier 1 (as a percentage of risk exposure amount)	14.83%	14.95%	14.64%	14.89%	15.75%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.42%	14.55%	14.23%	14.42%	15.27%
13 Total capital (as a percentage of risk exposure amount)	17.05%	17.25%	16.91%	17.18%	18.15%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.74%	16.94%	16.60%	16.82%	17.78%
Leverage ratio					
15 Leverage ratio total exposure measure	19,089,554	19,044,894	18,669,915	18,305,715	17,596,887
16 Leverage ratio	7.32%	7.35%	7.33%	7.49%	7.88%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.12%	7.15%	7.12%	7.26%	7.64%