



Attachment no. 1

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

**Template 01: EU LII - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories**

**Purpose:** Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation that applies for the purpose of providing the information required in Part Eight of the CRR. Columns (c) to (g) break down how the amounts disclosed in column (b)—which correspond to the amounts reported in institutions' financial statements (rows) once the regulatory scope of consolidation is applied—are to be allocated to the different risk frameworks laid out in Part Three of the CRR. The sum of amounts disclosed in columns (c) to (g) may not equal the amounts disclosed in column (b), as some items may be subject to capital requirements for more than one risk framework listed in Part

**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines. For institutions that are not required to publish consolidated financial statements, only columns (b) to (g) should be disclosed.

**Content:** Carrying values. In this template, carrying values are the values reported in financial statements.

**Frequency:** Annual.

**Format:** Flexible, although the row structure should align with the presentation of the institution's balance sheet in its latest annual financial statements.

**Accompanying narrative:** Institutions should notably supplement Template EU LII with the qualitative information specified in table LIA. Institutions are expected to provide qualitative explanations on assets and liabilities that are subject to capital requirements for more than one risk framework listed in Part Three of the CRR.

	a	c	d	e		f	g
	Carrying values as reported in published financial statements	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital	
EUR thousand							
<b>Assets</b>							
Cash balances at central banks	1,747,562	1,747,562	0	0	0	0	0
Financial assets at fair value through profit or loss:							
Financial assets held for trading	39,548	0	39,548	0	39,548	0	0
Non-trading financial assets at fair value through profit or loss	440	440	0	0	0	0	0
Derivatives – Hedge accounting	26,765	0	26,765	0	26,765	0	0
Financial assets at fair value through other comprehensive income	749,974	749,974	0	0	0	0	0
Financial assets at amortised cost:							
Due from other banks	126,896	126,896	0	0	0	0	0
Due from customers	13,614,377	13,614,377	0	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	9,183	9,183	0	0	0	0	0
Investments in joint ventures and associates	8,758	8,758	0	0	0	0	0
Property and equipment	91,683	91,683	0	0	0	0	0
Intangible assets	92,863	0	0	0	0	0	92,863
Goodwill	29,305	0	0	0	0	0	29,305
Current income tax assets	1,181	1,181	0	0	0	0	0
Deferred income tax assets	70,731	70,731	0	0	0	0	0
Other assets	23,747	23,747	0	0	0	0	0
Non-current assets classified as held for sale	26,922	26,922	0	0	0	0	0
<b>Total assets</b>	<b>16,659,935</b>	<b>16,471,454</b>	<b>66,313</b>	<b>0</b>	<b>66,313</b>	<b>122,168</b>	
<b>Liabilities</b>							
Financial liabilities at fair value through profit or loss:							
Financial liabilities held for trading	39,335	0	0	0	39,335	0	0
Derivatives – Hedge accounting	15,226	0	0	0	0	0	0
Financial liabilities at amortised cost:							
Due to banks	1,192,015	0	0	0	0	0	1,192,015
Due to customers	11,130,637	0	0	0	0	0	11,130,637
Subordinated debt	200,181	0	0	0	0	0	200,181
Debt securities in issue	2,332,253	0	0	0	0	0	2,332,253
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,499	0	0	0	0	0	0
Current income tax liabilities	10,724	0	0	0	0	0	0
Provisions	24,723	0	0	0	0	0	24,723
Other liabilities	99,389	0	0	0	0	0	99,389
<b>Total liabilities</b>	<b>15,045,982</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>39,335</b>	<b>14,979,198</b>	

<b>Template 02: EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements</b>						
<b>Purpose:</b> Provide information on the main sources of differences (other than those due to different scopes of consolidation, which are shown in Template EU LI1) between the						
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines						
<b>Content:</b> Carrying values. In this template, carrying values correspond to values reported in financial statements according to the scope of regulatory consolidation (rows 1 to 3)						
<b>Frequency:</b> Annual						
<b>Format:</b> Flexible. Rows 1 to 4 are fixed and should be disclosed by all institutions. The other headings shown below are provided for illustrative purposes only and should be adapted						
<b>Accompanying narrative:</b> See Template EU LIA						
		a	b	c	d	e
EUR thousand		Total	Items subject to			
			Credit risk framework	CCR framework	Securitisation framework	Market risk framework
<b>01</b>	<b>Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)</b>	16,659,935	16,471,454	66,313	-	66,313
<b>02</b>	Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)	15,045,982	-	-	-	39,335
<b>03</b>	Total net amount under the regulatory scope of consolidation	-	-	-	-	-
<b>04</b>	Off-balance-sheet amounts	3,938,579	3,938,579	-	-	-
<b>05</b>	Differences in valuations	-	-	-	-	-
<b>06</b>	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
<b>07</b>	Differences due to consideration of provisions	-	-	-	-	-
<b>08</b>	Differences due to prudential filters	-	-	-	-	-
<b>09</b>		-	-	-	-	-
<b>10</b>	<b>Exposure amounts considered for regulatory purposes</b>	-	20,410,033	66,313	-	105,648

**Template 03: EU LI3 - Outline of the differences in the scopes of consolidation – entity by entity**

**Purpose:** Provide information on the consolidation method applied for each entity within the accounting and the regulatory scopes of consolidation

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

**Content:** Disclosures shall be provided for all entities, included within the accounting and the regulatory scopes of consolidation as defined in accordance with the applicable accounting framework and Part One, Title II, Section 2 and Section 3 in the CRR, for which the method of the accounting consolidation is different from the method of the regulatory consolidation. Institutions should tick the applicable columns in order to identify the method of consolidation of each entity under the accounting framework and whether, under the regulatory scope of consolidation, each entity is (i) fully consolidated; (ii) proportionally consolidated; (iii) deducted from own funds; (iv) neither consolidated nor deducted; or (v) recognised under the equity method.

**Frequency:** Annual

**Format:** Flexible. The rows are flexible. The columns (a) to (g) are a minimum level of granularity for disclosure. Additional columns can be included depending on the consolidation methods implemented in accordance with Part One, Title II, Section 2 and Section 3 in the CRR as specified by any delegated or implementing regulation.

a	b	c	d	e	f	g
Name of the entity	Method of accounting consolidation	Method of regulatory consolidation				Description of the entity
		Full consolidation	Proportional consolidation	Neither consolidated nor deducted	Deducted	
VÚB Leasing, a. s.	Full consolidation	x				Consumer finance business
Consumer Finance Holding Česká republika, a. s.	Full consolidation	x				Finance and operating leasing
Slovak Banking Credit Bureau, s. r. o.	Equity method					Credit database administration
VÚB Generali DSS, a. s.	Equity method					Pension fund administration
S.W.I.F.T.	Financial asset, equity instrument					Payment settlement
Visa Inc.	Financial asset, equity instrument					Payment technologies
ISP shares	Financial asset, equity instrument					Banking services

**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

		RWAs in EUR		Minimum capital requirements in EUR	
		T	T-1	T	
	1	Credit risk (excluding CCR)	8,586,310,418	8,167,512,491	686,904,833
Article 438(c)(d)	2	Of which the standardised approach	3,187,933,075	3,134,027,468	255,034,646
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,463,323,839	1,629,578,003	117,065,907
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	3,881,801,661	3,345,859,415	310,544,133
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	53,251,843	58,047,604	4,260,147
Article 107 Article 438(c)(d)	6	CCR	28,264,610	14,829,324	2,261,169
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	28,264,610	14,829,324	2,261,169
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	266,220,742	277,773,978	21,297,659
	20	Of which the standardised approach	9,635,430	9,721,065	770,834
	21	Of which IMA	256,585,325	268,052,913	20,526,826
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	331,219,372	342,107,798	26,497,550
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	331,219,372	342,107,798	26,497,550
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	70,730,899	63,991,437	5,658,472
Article 500	28	Floor adjustment			
	29	Total	9,212,015,143	8,802,223,590	736,961,211

**TEMPLATE 5 - EU CR10 (IRB specialised lending and equities)****Purpose:** Provide quantitative disclosures of institutions' specialised lending and equity exposures using the simple risk-weighted approach**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using one of the approaches included in the template**Content:** Carrying values, exposure amounts, RWAs and capital requirements.**Frequency:** Semi-annual**Format:** Flexible**Accompanying narrative:** 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	280,661,735	24,859,826	70%	305,521,561	209,514,623	1,197,226
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	256,371,239	88,741,153	90%	345,112,392	290,634,393	2,583,417
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	191,919,470	91,318,614	115%	283,238,084	299,531,508	7,292,941
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	102,652,021	1,422,627	250%	104,074,647	259,297,477	8,297,519
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	13,465,215		-	13,465,215	0	6,732,607
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	845,069,679	206,342,220		1,051,411,899	1,058,978,001	26,103,711
<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	1,551,971		290%	1,551,971	4,500,716	360,057	
Other equity exposure	7,826,670		370%	7,826,670	28,958,679	2,316,694	
Total	9,378,641			9,378,641	33,459,395	2,676,752	

<b>TEMPLATE 7 - EU CRB-B (Total and average net amount of exposures)</b>
<b>Purpose:</b> Provide the total and the average amount of net exposures over the period by exposure class
<b>Scope of application:</b> The template applies to all institutions included in paragraph 7 of these guidelines
<b>Content:</b> Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial
<b>Frequency:</b> Annual
<b>Format:</b> Flexible in the rows. The columns cannot be altered. The rows should reflect (at a minimum) the material exposure classes, taking the
<b>Accompanying narrative:</b> Institutions are expected to explain the drivers of any significant changes in the amounts from the previous

in EUR		a	b
		Net value of exposures at the end of the period	Average net exposures over the period
01	Central governments or central banks		
02	Institutions		
03	Corporates	6,863,311,609	6,286,910,844
04	Of which: Specialised lending	1,000,118,963	933,496,769
05	Of which: SMEs	2,096,152,124	2,048,761,804
06	Retail	7,052,752,840	6,752,369,317
07	Secured by real estate property	6,793,642,895	6,504,415,860
08	SMEs	50,278,007	55,393,033
09	Non-SMEs	6,743,364,888	6,449,022,827
10	Qualifying revolving		
11	Other retail	259,109,945	247,953,457
12	SMEs	259,109,945	247,953,457
13	Non-SMEs		
14	Equity	17,295,620	17,438,152
15	<b>Total IRB approach</b>	13,933,360,069	13,056,718,313
16	Central governments or central banks	2,348,770,214	2,206,353,970
17	Regional governments or local authorities	151,589,812	155,048,371
18	Public sector entities	7,032,839	7,656,516
19	Multilateral development banks		
20	International organisations		
21	Institutions	258,536,076	271,475,339
22	Corporates	996,325,444	890,161,155
23	Of which: SMEs	250,645,451	240,896,797
24	Retail	2,294,848,671	2,314,745,863
25	Of which: SMEs	243,565,073	242,486,045
26	Secured by mortgages on immovable property		
27	Of which: SMEs		
28	Exposures in default	87,476,605	94,341,020
29	Items associated with particularly high risk		
30	Covered bonds		
31	Claims on institutions and corporates with a short-te		
32	Collective investments undertakings		
33	Equity exposures		
34	Other exposures	315,469,163	303,144,067
35	<b>Total standardised approach</b>	6,460,048,823	6,243,152,782
36	<b>Total</b>	20,393,408,892	19,299,871,096

**TEMPLATE 8 - EU CRB-C (Geographical breakdown of exposures)****Purpose:** Provide a breakdown of exposures by geographical areas and exposure classes**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but**Frequency:** Annual**Format:** Flexible. The columns should provide the significant geographical areas in which institutions have material exposure classes. The rows should (at a**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

		b	c	d	i	j
		Net value				
in EUR		SK	CZ	IT	Other countries	Total
01	Central governments or central banks					
02	Institutions					
03	Corporates	4,768,916,229	730,462,945	6	1,363,932,429	6,863,311,609
04	Retail	6,994,934,640	12,122,391	527,239	45,168,570	7,052,752,840
05	Equity	7,995,409		1,551,971	7,748,240	17,295,620
06	<b>Total IRB approach</b>	11,771,846,278	742,585,336	2,079,216	1,416,849,239	13,933,360,069
07	Central governments or central banks	1,045,989,752	1,098,822,036	203,956,465	1,960	2,348,770,214
08	Regional governments or local authorities	151,589,812				151,589,812
09	Public sector entities	7,032,839				7,032,839
10	Multilateral development banks					0
11	International organisations					0
12	Institutions	39,127,492	59,695	58,899,531	160,449,358	258,536,076
13	Corporates	528,932,273	259,352,038		208,041,134	996,325,444
14	Retail	2,255,659,966	11,886,686	728,900	26,573,119	2,294,848,671
15	Secured by mortgages on immovable property					0
16	Exposures in default	86,769,906	532,975	291	173,433	87,476,605
17	Items associated with particularly high risk					
18	Covered bonds					
19	Claims on institutions and corporates with a short-term credit assessment					
20	Collective investments undertakings					
21	Equity exposures					
22	Other exposures	315,469,163				315,469,163
23	<b>Total standardised approach</b>	4,430,571,203	1,370,653,429	263,585,187	395,239,004	6,460,048,823
24	<b>Total</b>	16,202,417,481	2,113,238,765	265,664,403	1,812,088,243	20,393,408,892



**TEMPLATE 9 - EU CRB-D (Concentration of exposures by industry or counterparty types)**

Purpose: Provide a breakdown of exposures by industry or counterparty types and exposure classes

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

Content: Net values of on-balance-sheet and off-balance-sheet exposures (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 CRB). The counterparty sector allocation is based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor should be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure

Frequency: Annual

Format: Flexible. The columns should provide the material industry sectors or counterparty types to which institutions have exposures. Materiality should be assessed based on the EBA Guidelines 2014/14, and immaterial industry sectors or counterparty types can be aggregated under a column 'other'. The rows should (at a minimum) reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147) and can be supplemented to provide further details as appropriate

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r				
	in EUR	Agriculture, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication	Financial and insurance activities	Real estate activities	Professionals, scientific and technical activities	Administrative and support service activities	Public administration and defence, compulsory social security	Education	Human health activities and social work activities	Arts, entertainment and recreation	Other services	Other	Total	
01	Central governments or central banks																						
02	Institutions																						
03	Corporates	189,783,513	90,412,642	1,401,636,700	1,064,464,693	115,726,722	612,671,425	1,220,414,329	415,272,632	33,649,092	84,161,013	278,908,766	537,152,174	273,495,345	232,434,073	425,838	49,892	24,126,389	21,625,931	266,900,422		6,863,311,609	
04	Total	34,478,488	157,733	37,083,729	1,297,241	3,510,163	36,697,738	86,831,983	17,334,439	14,349,489	3,903,729	15,454,690	25,870,883	6,335,063	223,719	1,536,398	16,649,998	2,738,055	3,599,793		6,743,678,512	7,057,753,840	
05	Equity										150,670	17,144,950										17,295,620	
06	<b>Total IRR approach</b>	224,262,000	90,570,373	1,438,720,429	1,065,761,934	119,236,885	649,369,163	1,307,246,312	432,607,070	47,998,581	90,216,412	296,053,716	552,606,864	299,366,226	237,789,136	649,578	1,586,290	40,776,386	24,363,986	270,500,219		6,743,678,512	13,933,360,060
07	Central governments or central banks											1,593,731,233				551,082,516				203,956,465		2,348,770,214	
08	Regional governments or local authorities															150,920,515					669,297	151,589,812	
09	Public sector entities	1,087,160						201	2,851,945		6		793,761	60	29,750	1,515	761,572	230,292	788,061	488,514		7,032,830	
10	Multilateral development banks																						
11	International organisations																						
12	Institutions											254,417,287								4,118,788		258,536,076	
13	Corporates			4,350,250	6,803,279	61,787	275,314	31,686,757	348,464			646,228,023	0	40	116,999					906,982	305,726,334	996,323,444	
14	Total	1				61,787							35,091,395		116,999					580,293	2,258,998,204	2,294,848,671	
15	Secured by mortgages on immovable property																						
16	Exposures in default											1,787					872	80		4,714	87,469,152	87,476,605	
17	Items associated with particularly high risk																						
18	Covered Bonds																						
19	Claims on institutions and corporates with short term credit assessment																						
20	Collective investments undertakings																						
21	Equity exposures											18,432,704									297,036,459	315,469,163	
22	Other exposures																						
23	<b>Total Standardised approach</b>	1,087,162		4,350,250	6,803,279	61,787	275,314	31,686,958	3,200,409		2,512,811,034	35,091,395	793,761	117,099	702,033,653	1,515	761,652	230,292	210,355,304	2,950,387,959	6,460,048,823		
24	<b>TOTAL</b>	225,349,162	90,570,373	1,443,070,680	1,072,565,213	119,298,673	649,644,478	1,338,933,270	435,807,479	47,998,581	90,216,419	2,808,864,750	587,698,259	300,159,938	237,906,226	702,683,231	1,587,805	41,538,039	24,594,279	480,855,519	9,694,066,471	20,393,408,892	

**TEMPLATE 10 - EU CRB-E (Maturity of exposures)****Purpose:** Provide a breakdown of net exposures by residual maturity and exposure classes**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation in Part One, Title II,**Frequency:** Annual**Format:** Flexible. 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		a	b	c		d	e	f
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total	
01	Central governments or central banks							
02	Institutions							
03	Corporates	1,398,512,179	1,232,808,025	2,535,657,014	1,696,334,391			6,863,311,609
04	Retail	104,135,282	27,455,755	204,943,880	6,716,217,922			7,052,752,840
05	Equity				17,295,620			17,295,620
06	<b>Total IRB approach</b>	1,502,647,460	1,260,263,781	2,740,600,894	8,429,847,934			13,933,360,069
07	Central governments or central banks	1,299,956	1,626,810,965	153,652,176	567,007,116			2,348,770,214
08	Regional governments or local authorities	511,556	6,312,266	34,109,405	110,656,585			151,589,812
09	Public sector entities	1,099,804	997,445	4,451,000	484,590			7,032,839
10	Multilateral development banks							
11	International organisations							
12	Institutions	198,252	80,380,879	70,723,586	107,233,359			258,536,076
13	Corporates	37,523,210	177,618,817	583,704,140	197,479,277			996,325,444
14	Retail	611,542,359	76,956,040	414,808,363	1,191,541,908			2,294,848,671
15	Secured by mortgages on immovable property							
16	Exposures in default	69,053,981	574,725	5,438,820	12,409,079			87,476,605
17	Items associated with particularly high risk							
18	Covered bonds							
19	Claims on institutions and corporates with a short-term credit assessment							
20	Collective investments undertakings							
21	Equity exposures							
22	Other exposures	385	8,148	71,772	315,388,857			315,469,163
23	<b>Total standardised approach</b>	721,229,501	1,969,659,286	1,266,959,263	2,502,200,773			6,460,048,823
24	<b>Total</b>	2,223,876,962	3,229,923,066	4,007,560,157	10,932,048,707			20,393,408,892

**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
		a	b					
		Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
01	Central governments or central banks							
02	Institutions							
03	Corporates	46,007,150	6,914,619,072	97,314,613			354,150,678	6,863,311,609
04	Of which: Specialised lending	13,465,215	1,037,946,685	51,292,936			84,718,240	1,000,118,963
05	Of which: SMEs	0	537,285,265	3,688,074			20,125,997	533,597,192
06	Retail	50,537,928	7,050,344,463	48,129,551			72,511,016	7,052,752,840
07	Secured by real estate property	41,459,412	6,788,661,066	36,477,583			61,694,129	6,793,642,895
08	SMEs	0	51,092,281	1,009,046			2,623,898	50,083,235
09	Non-SMEs	41,459,412	6,737,568,785	35,468,538			59,070,231	6,743,559,660
10	Qualifying revolving							
11	Other retail	9,078,516	261,683,397	11,651,968			10,816,887	259,109,945
12	SMEs	0	261,683,397	4,391,732			9,714,972	257,291,665
13	Non-SMEs	9,078,516	0	7,260,236			1,101,915	1,818,280
14	Equity		17,295,620	0			4,260,147	17,295,620
15	<b>Total IRB approach</b>	96,545,078	13,982,259,155	145,444,164			430,921,842	13,933,360,069
16	Central governments or central banks		2,349,014,711	244,497			14,146,180	2,348,770,214
17	Regional governments or local authorities		153,817,755	2,227,943			2,329,151	151,589,812
18	Public sector entities		7,191,208	158,370			517,797	7,032,839
19	Multilateral development banks							
20	International organisations							
21	Institutions		259,075,525	539,449			14,073,499	258,536,076
22	Corporates		998,116,209	1,790,769			72,568,948	996,325,444
23	Of which: SMEs		2,091,602	12,905			126,701	2,078,697
24	Retail		2,387,457,699	92,609,028			125,976,382	2,294,848,671
25	Of which: SMEs		412,028	756			18,171	411,272
26	Secured by mortgages on immovable property							
27	Of which: SMEs							
28	Exposure in default	230,191,120		142,714,515			7,034,984	87,476,605
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		437,275,493	121,806,330			12,897,068	315,469,163
35	<b>Total standardised approach</b>	230,191,120	6,591,948,600	362,090,897			249,544,009	6,460,048,823
36	<b>Total</b>	326,736,199	20,574,207,755	507,535,061	0	0	680,465,851	20,393,408,892
37	Of which: Loans	326,736,199	20,556,912,134	507,535,061			676,205,703	20,376,113,272
38	Of which: Debt securities	0	794,473,522	737,284			7,200,378	793,736,238
39	Of which: OFF-balance-sheet exposure	990,387	3,937,588,933	13,724,073			117,095,317	3,924,855,247

**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	386,762	224,946,617	301,451	1,263,552	-	- 775,224	223,768,376
02	Mining and quarrying	11,214	93,167,912	-	221,724	-	75,352	92,957,402
03	Manufacturing	7,315,048	1,448,652,458	1,717,433	3,304,942	-	- 5,025,600	1,450,945,130
04	Electricity, gas, steam and air conditioning supply	263,664	963,612,362	26,371	3,097,177	-	- 1,547,686	960,752,478
05	Water supply	2,778,144	123,537,111	2,777,933	89,692	-	- 263,180	123,447,630
06	Construction	13,231,547	630,246,714	8,981,831	6,107,738	-	- 687,606	628,388,692
07	Wholesale and retail trade	26,312,785	1,552,501,904	16,875,674	7,397,192	-	- 9,037,189	1,554,541,822
08	Transport and storage	3,110,651	496,554,059	915,215	1,301,466	-	- 1,121,093	497,448,028
09	Accommodation and food service activities	665,751	40,796,959	94,724	4,392,203	-	- 749,063	36,975,783
10	Information and communication	162,520	68,407,095	16,294	218,054	-	- 185,333	68,335,267
11	Real estate activities	19,197,766	637,250,342	18,160,325	17,265,059	-	- 2,363,512	621,022,723
12	Professional, scientific and technical activities	18,793,676	320,701,308	11,688,374	4,811,936	-	- 2,760,500	322,994,673
13	Administrative and support service activities	1,492,606	259,953,580	1,310,403	1,406,012	-	- 344,397	258,729,771
14	Public administration and defence, compulsory social security	37	445,038	-	272	-	- 30	444,803
15	Education	488	560,654	-	2,886	-	- 2,796	558,256
16	Human health services and social work activities	50,474	35,055,224	4,266	124,183	-	- 88,486	34,977,250
17	Arts, entertainment and recreation	862,455	20,136,454	431,177	399,897	-	- 408,026	20,167,835
18	Other services	3,269,994	512,256,284	251,022	6,076,200	-	- 5,070,419	509,199,055
<b>19</b>	<b>Total</b>	<b>97,905,581</b>	<b>7,428,782,074</b>	<b>63,552,496</b>	<b>57,480,183</b>	<b>-</b>	<b>- 6,975,603</b>	<b>7,405,654,976</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**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%	464,262,392	15,933,369,345	95,547,025	306,225,807	-	9,142,985	15,995,858,905
2	CZ 9.6%	2,820,882	1,949,640,451	345,616	9,786,320	-	1,733,637	1,942,329,397
3	IT 1.6%	1,401	320,057,312	-	12,517	-	10,224	320,046,196
4	Other 8.6%	8,568,740	1,740,416,456	-	8,129,311	-	17,285,745	1,740,855,885
5	<b>Total</b>	<b>475,653,415</b>	<b>19,943,483,564</b>	<b>95,892,641</b>	<b>324,153,955</b>	-	<b>6,398,899</b>	<b>19,999,090,383</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**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 carryng values					
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
01	Loans	15,273,111,848	59,200,038	28,834,102	35,415,535	49,999,088	239,523,816
02	Debt securities	794,473,522	-	-	-	-	-
<b>03</b>	<b>Total exposures</b>	<b>16,067,585,370</b>	<b>59,200,038</b>	<b>28,834,102</b>	<b>35,415,535</b>	<b>49,999,088</b>	<b>239,523,816</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														
(in EUR)	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		
	Of which performing but past due > 30 days and <= 90 days	Of which performing forborne	Of which non-performing			Of which defaulted	Of which Impaired	Of which forborne	On performing exposure	Of which forborne	On non-performing exposure	Of which forborne	On non-performing exposure	Of which forborne
010	Debt securities	794,473,522	-	-	-	-	-	-	-	-	-	-	-	-
020	Loans and advances	15,686,084,427	63,922,956	115,638,755	455,861,058	354,123,712	455,861,058	50,864,026	118,640,365	10,307,491	287,026,648	36,920,700	78,395,955	79,902,315
030	Off-balance-sheet exposures	3,938,579,030	-	-	19,792,357	19,650,221	-	-	10,656,649	-	3,722,934	-	2,284,083	-

<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>	87,953,066	148,679,278
02	Increases due to amounts set aside for estimated loan losses during the period	3,941,501	101,946,568
03	Decreases due to amounts reversed for estimated loan losses during the period	-	-
04	Decreases due to amounts taken against accumulated credit risk adjustments	(1,982,698)	(39,386,835)
05	Transfers between credit risk adjustments	5,980,772	41,770,760
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	-	(61,875,764)
09	<b>Closing balance</b>	95,892,641	191,134,007
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>	454,845,579
02	Loans and debt securities that have defaulted or impaired since the last reporting period	83,707,526
03	Returned to non-defaulted status	(24,617,844)
04	Amounts written off	(14,824,410)
05	Other changes	(43,249,793)
06	<b>Closing balance</b>	455,861,058

<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	13,797,741,815	5,784,635,219	5,784,635,219	0	0
02	Total debt securities	793,736,238	0	0	0	0
03	<b>Total exposures</b>	14,591,478,052	5,784,635,219	5,784,635,219	0	0
04	Of which defaulted	97,173,254	20,878,631	20,878,631	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

**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 changes

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	2,347,743,462	1,271,249	2,347,499,007	635,603	176,827,248	8%
02	Regional government or local authorities	138,233,075	15,584,680	136,037,154	8,420,757	29,114,388	20%
03	Public sector entities	6,333,603	857,605	6,181,650	290,811	6,472,461	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	186,695,913	72,379,612	186,238,459	51,604,071	175,918,735	74%
07	Corporates	838,546,640	159,569,569	836,852,753	70,754,040	907,111,855	100%
08	Retail	1,994,940,906	392,516,792	1,905,411,727	194,596,727	1,574,704,770	75%
09	Secured by mortgages on immovable property						
10	Exposures in default	229,553,829	637,291	86,839,314	318,646	87,937,300	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	437,275,493	0	315,469,163	0	161,213,350	51%
17	<b>Total</b>	<b>6,179,322,921</b>	<b>642,816,799</b>	<b>5,820,529,227</b>	<b>326,620,654</b>	<b>3,119,300,107</b>	<b>52%</b>

**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	Risk weight								q	r
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted	Total	Of which unrated
01	Central governments or central banks	2,277,403,711											70,730,899					2,348,134,610	1,816,521,681
02	Regional government or local authorities					143,715,225		742,686										144,457,911	144,457,911
03	Public sector entities									6,472,461								6,472,461	6,472,461
04	Multilateral development banks																		
05	International organisations																		
06	Institutions					71,261,503		87,045,936		2,318,338	77,216,753							237,842,530	190,344,673
07	Corporates								0	907,606,793								907,606,793	907,606,793
08	Retail								2,100,008,454									2,100,008,454	2,100,008,454
09	Secured by mortgages on immovable property																		
10	Exposures in default									85,599,278	1,558,682							87,157,960	87,157,960
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	151,012,504				4,054,136				160,402,522								315,469,163	315,469,163
17	<b>Total</b>	<b>2,428,416,216</b>				<b>219,030,865</b>		<b>87,788,622</b>		<b>2,100,008,454</b>	<b>1,162,399,392</b>		<b>78,775,434</b>	<b>70,730,899</b>				<b>6,147,149,881</b>	<b>5,568,039,096</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 IRB 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 IRB 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 II, 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	567,493,897	456,007,779	85.22	809,631,301	0.10	24	39.21	959.61	227,315,713	28%	327,062	218,980
CORPORATE - OTHERS	0.15 to <0.25	335,429,395	363,754,007	71.06	511,390,514	0.22	20	41.20	1130.35	257,488,948	50%	463,598	396,831
CORPORATE - OTHERS	0.25 to <0.50	543,327,689	360,713,139	76.11	805,678,387	0.34	25	41.23	1264.20	532,484,535	66%	1,131,262	994,218
CORPORATE - OTHERS	0.50 to <0.75	264,538,973	152,867,765	74.08	375,967,731	0.54	18	41.77	1279.98	309,210,629	83%	847,938	922,009
CORPORATE - OTHERS	0.75 to <2.50	355,687,270	180,202,691	81.60	491,477,762	1.43	59	39.52	808.76	456,032,982	93%	2,779,583	3,290,336
CORPORATE - OTHERS	2.50 to <10.00	125,054,471	67,871,092	83.76	179,814,255	3.54	32	39.80	1103.76	236,279,195	131%	2,561,416	1,187,545
CORPORATE - OTHERS	10.00 to <100.00	0	1,325,602	58.47	747,176	13.92	2	43.82	446.97	1,560,559	209%	45,892	223,344
CORPORATE - OTHERS	100.00	345,680	142,136	50.00	416,748	100.00	4	45.01	913.04	0	0%	187,559	487,803
CORPORATE - OTHERS	Subtotal	2,191,877,375	1,582,884,212	78.39	3,175,123,874	0.65	184	40.43	1087.02	2,020,322,561	64%	8,344,310	7,721,066
CORPORATE - SME	0.00 to <0.15	32,952,422	23,473,536	75.09	50,494,355	0.10	61	40.17	647.41	8,906,569	18%	19,871	1,674
CORPORATE - SME	0.15 to <0.25	78,531,136	107,330,914	74.49	157,232,682	0.20	254	40.02	703.59	43,445,562	28%	128,191	8,764
CORPORATE - SME	0.25 to <0.50	77,306,112	128,413,765	74.05	171,276,886	0.35	205	41.04	711.68	67,116,322	39%	246,048	21,192
CORPORATE - SME	0.50 to <0.75	119,801,570	124,642,602	72.67	207,623,678	0.54	256	39.69	802.25	104,946,416	51%	445,029	47,920
CORPORATE - SME	0.75 to <2.50	401,227,844	287,953,208	74.25	596,807,308	1.34	660	38.49	658.30	389,347,483	65%	3,051,953	456,597
CORPORATE - SME	2.50 to <10.00	394,865,836	111,071,170	74.73	475,843,077	3.96	573	37.59	681.67	446,326,485	94%	7,071,513	1,729,840
CORPORATE - SME	10.00 to <100.00	172,053,117	42,775,384	71.58	200,200,150	15.65	392	37.21	618.68	278,351,876	139%	11,624,091	8,864,412
CORPORATE - SME	100.00	31,907,014	147,106	74.60	32,016,466	100.00	91	71.17	371.06	9,142,202	29%	27,146,713	27,170,213
CORPORATE - SME	Subtotal	1,308,645,050	825,807,686	73.98	1,891,494,603	4.88	2,492	39.21	679.23	1,347,582,915	71%	49,733,409	38,300,611
CORPORATE - SPECIAL LENDING	Default	13,465,215	0		13,465,215	111.11	6	45.00	913.13	0	0%	6,732,607	12,874,537
CORPORATE - SPECIAL LENDING	Good	256,371,239	88,741,153	75.00	322,927,104	1.78	37	45.00	913.13	290,634,393	90%	2,583,417	4,366,661
CORPORATE - SPECIAL LENDING	Satisfactory	191,919,470	91,318,614	75.09	260,462,181	6.22	105	45.00	913.12	299,531,508	115%	7,292,941	12,454,181
CORPORATE - SPECIAL LENDING	Strong	280,661,735	24,859,826	75.00	299,306,605	0.89	33	45.00	913.13	299,514,623	70%	1,197,226	2,518,562
CORPORATE - SPECIAL LENDING	Weak	102,652,021	1,422,627	75.00	103,718,991	17.78	14	45.00	913.13	259,297,477	250%	8,297,519	19,078,996
CORPORATE - SPECIAL LENDING	Subtotal	845,069,679	206,342,220	75.04	999,880,094	5.80	195	45.00	913.13	1,058,978,001	106%	26,103,711	51,292,936
RETAIL - SME	0.15 to <0.25	9,885,089	18,059,088	75.00	23,429,855	0.18	1,459	52.12		3,704,385	16%	22,093	6,919
RETAIL - SME	0.25 to <0.50	6,303,695	9,153,307	75.00	13,168,675	0.35	572	53.09		3,288,326	25%	24,467	9,983
RETAIL - SME	0.50 to <0.75	10,139,058	9,113,575	75.00	16,974,239	0.54	756	53.70		5,526,383	33%	40,224	15,084
RETAIL - SME	0.75 to <2.50	69,018,536	24,630,901	75.00	87,491,712	1.41	3,700	53.82		43,008,836	49%	660,910	314,361
RETAIL - SME	2.50 to <10.00	79,479,192	9,584,619	75.00	86,817,657	4.14	3,740	51.48		51,968,891	60%	1,853,809	1,966,900
RETAIL - SME	10.00 to <100.00	15,320,642	795,094	75.00	15,916,963	17.79	4,760	51.78		13,940,338	88%	1,538,064	2,078,485
RETAIL - SME	100.00	9,014,662	63,854	75.00	9,062,552	100.00	3,347	91.64		13,773,942	152%	7,249,418	7,260,236
RETAIL - SME	Subtotal	199,160,875	71,601,038	75.00	252,861,653	6.68	18,334	54.04		135,211,091	53%	11,387,986	11,651,988
RETAIL_SEC IMOV - NON SME	0.00 to <0.15	4,709,489,803	428,817,890	100.00	5,138,307,612	0.07	83,178	20.88		205,892,154	4%	790,976	726,582
RETAIL_SEC IMOV - NON SME	0.25 to <0.50	668,094,363	77,890,556	100.00	740,984,919	0.29	10,166	25.88		108,182,035	15%	562,813	445,244
RETAIL_SEC IMOV - NON SME	0.50 to <0.75	254,113,616	37,331,305	100.00	291,444,920	0.55	4,181	26.17		66,974,165	23%	415,886	426,336
RETAIL_SEC IMOV - NON SME	0.75 to <2.50	252,985,634	42,631,808	100.00	295,617,442	1.17	4,228	25.81		111,460,470	38%	892,383	1,390,586
RETAIL_SEC IMOV - NON SME	2.50 to <10.00	156,854,726	25,190,463	100.00	182,045,188	4.61	2,941	23.68		135,080,865	74%	1,902,783	3,807,975
RETAIL_SEC IMOV - NON SME	10.00 to <100.00	88,708,104	460,600	100.00	89,168,704	32.46	1,839	15.13		83,104,128	93%	4,381,101	10,494,805
RETAIL_SEC IMOV - NON SME	100.00	40,338,992	0		40,338,992	100.00	851	50.22		25,211,870	63%	18,239,649	17,251,362
RETAIL_SEC IMOV - NON SME	Subtotal	6,170,585,237	607,322,540	100.00	6,777,907,777	1.30	106,662	22.04		735,905,687	11%	27,185,590	34,542,890
RETAIL_SEC IMOV - SME	0.15 to <0.25	4,005,698	478,699	75.00	4,366,723	0.17	64	41.42		508,376	12%	3,006	2,193
RETAIL_SEC IMOV - SME	0.25 to <0.50	2,071,382	12,076	75.00	2,080,439	0.35	34	38.74		393,517	19%	2,821	2,272
RETAIL_SEC IMOV - SME	0.50 to <0.75	3,767,488	404,000	75.00	4,070,488	0.54	43	42.23		1,142,375	28%	9,283	5,743
RETAIL_SEC IMOV - SME	0.75 to <2.50	18,457,010	477,400	75.00	18,815,060	1.41	292	40.19		9,406,504	50%	106,003	88,321
RETAIL_SEC IMOV - SME	2.50 to <10.00	18,993,010	432,650	75.00	19,317,497	4.17	250	39.53		18,095,583	94%	317,819	645,414
RETAIL_SEC IMOV - SME	10.00 to <100.00	1,992,868	0		1,992,868	16.68	34	39.92		3,252,374	163%	131,112	265,103
RETAIL_SEC IMOV - SME	100.00	1,120,420	0		1,120,420	100.00	17	100.27		2,472,197	221%	925,648	925,648
RETAIL_SEC IMOV - SME	Subtotal	50,407,876	1,804,825	75.00	51,761,495	4.94	734	41.44		35,270,925	68%	1,495,692	1,934,694
Total (all portfolios)		10,785,746,092	3,295,762,521	82.52	13,149,029,496	2.12	128,234	31.39	429.62868	5,333,271,182	41%	124,250,699	145,444,164

<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	207,437,817	207,437,817
05	Corporates – Specialised lending	1,058,978,001	1,058,978,001
06	Corporates – Other	188,559,149	188,559,149
07	<b>Exposures under AIRB</b>		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,140,145,098	1,140,145,098
11	Corporates – Specialised lending		
12	Corporates – Other	1,831,763,413	1,831,763,413
13	Retail – Secured by real estate SMEs	35,270,925	35,270,925
14	Retail – Secured by real estate non-SMEs	735,905,687	735,905,687
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	135,211,091	135,211,091
17	Retail – Other non-SMEs		
18	Equity IRB	53,251,843	53,251,843
19	Other non credit obligation assets		
20	<b>Total</b>	5,386,523,025	5,386,523,025

**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>	5,023,197,070	401,855,766
02	Asset size	260,282,546	20,822,604
03	Asset quality	58,208,318	4,656,665
04	Model updates	46,474,000	3,717,920
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(1,638,909)	(131,113)
08	Other	0	0
09	<b>RWAs as at the end of the reporting period</b>	5,386,523,025	430,921,842

**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		66,212,139	86,971,212			153,183,352	80,487,286
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)	26,968,060	28,264,610
04	All portfolios subject to the standardised method		
EU04	Based on the original exposure method	26,968,060	28,264,610
05	Total subject to the CVA capital charge		

**Template 27: EU CCR8 – Exposures to CCPs**

**Purpose:** 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

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

**Content:** EAD and RWAs corresponding to exposures to CCPs

**Frequency:** Semi-annual

**Format:** 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

**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
		EAD post CRM	RWAs
<b>1</b>	<b>Exposures to QCCPs (total)</b>		61,998,817
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	113,913,661	56,899,660
3	(i) OTC derivatives	113,913,661	56,899,660
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	25,495,784	5,099,157
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,**Content:** Credit exposure amounts**Frequency:** Semi-annual**Format:** Fixed

in EUR	Exposure classes	a	b	c	d	e	Risk weight					l Total	m 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					13,849,462	121,414,785						135,264,247	114,473,630
07	Corporates									5,098,184			5,098,184	5,098,184
08	Retail									81,033			81,033	81,033
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					13,849,462	121,414,785			81,033	5,098,184		140,443,465	119,652,848

<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	475,955	0.34	2	41.41	1776	386,001	81.1
CORPORATE - OTHERS	0,75 to <2,50	4,594,024	0.54	1	41.2	366	2,424,927	52.78
CORPORATE - OTHERS	2,50 to <10,00	449,677	0.85	2	41.25	477	314,367	69.91
CORPORATE - OTHERS	Subtotal	5,120,129	3.05	6	44.77	880	6,897,972	134.72
CORPORATE - SME	0,00 to <0,15	10,639,786	1.75	11	42.93	681	10,023,266	94.21
CORPORATE - SME	0,15 to <0,25	48,740	0.23	1	45	913	20,300	41.65
CORPORATE - SME	0,25 to <0,50	9,921	0.35	2	45	913	4,391	44.26
CORPORATE - SME	0,50 to <0,75	70,984	0.54	3	45	913	43,747	61.63
CORPORATE - SME	0,75 to <2,50	148,108	0.94	10	45	913	119,367	80.59
CORPORATE - SME	2,50 to <10,00	117,526	3.09	4	45	913	145,642	123.92
CORPORATE - SME	10,00 to <100,00	2,385	10.22	1	45	913	2,848	119.4
CORPORATE - SME	Subtotal	397,664	1.46	21	45	913	336,295	84.57
CORPORATE - SPECIAL_LENDING	Good	223,113	1.78	3	45	913	200,802	90
CORPORATE - SPECIAL_LENDING	Satisfactory	286,066	6.22	8	45	913	328,976	115
CORPORATE - SPECIAL_LENDING	Strong	1,121,202	0.89	4	45	913	784,842	70
CORPORATE - SPECIAL_LENDING	Weak	72,055	17.78	3	45	913	180,137	250
CORPORATE - SPECIAL_LENDING	Subtotal	1,702,437	2.62	18	45	913	1,494,757	87.8
<b>Total (all portfolios)</b>		<b>12,739,887</b>	<b>1.86</b>	<b>50</b>	<b>43.27</b>	<b>719</b>	<b>11,854,318</b>	<b>93.05</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
<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

		a	b
		RWAs	Capital requirements
	Outright products		
1	Interest rate risk (general and specific)		
2	Equity risk (general and specific)	3,103,942	248,315
3	Foreign exchange risk		
4	Commodity risk	2,275,825	182,066
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	<b>Total</b>	5,379,767	430,381

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)		84,446,295	6,755,704	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))			1,049,943	
(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			6,755,704	
<b>2</b>	<b>SVaR</b> (higher of values a and b)		172,139,023	13,771,122	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))			2,499,961	
(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)			13,771,122	
<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>		256,585,318	20,526,825	

**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

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>	6,863,105	14,581,128				268,052,907	21,444,233
<i>1a</i>	<i>Regulatory adjustment</i>	4,158,627	6,901,109				138,246,702	11,059,736
<i>1b</i>	<i>RWAs at the previous quarter-end (end of the day)</i>	2,704,478	7,680,018				129,806,204	10,384,496
2	Movement in risk levels	-107,401	-810,006				-11,467,588	-917,407
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>	1,049,943	2,499,961				44,373,800	3,549,904
<i>8b</i>	<i>Regulatory adjustment</i>	5,705,761	11,271,161				212,211,518	16,976,921
<b>8</b>	<b>RWAs at the end of the reporting period</b>	6,755,704	13,771,122				256,585,318	20,526,825

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 2.7.2018 - 31.12.2018

1	Maximum value	3,974,265
2	Average value	2,284,757
3	Minimum value	1,049,943
4	Period end	1,049,943

**SVaR (10 day 99%)**

5	Maximum value	8,012,045
6	Average value	4,762,005
7	Minimum value	1,475,860
8	Period end	2,499,961

**IRC (99.9%)**

9	Maximum value	0	N.A.
10	Average value	0	N.A.
11	Minimum value	0	N.A.
12	Period end	0	N.A.

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

13	Maximum value		N.A.
14	Average value		N.A.
15	Minimum value		N.A.
16	Period end		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

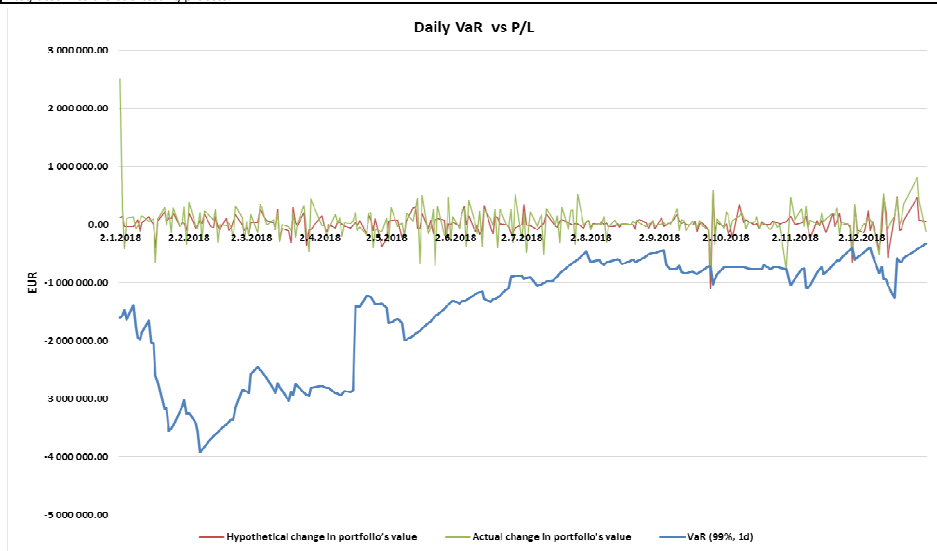
**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures.

**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).

**Daily VaR:** In this template, it should reflect the risk measures (used for regulatory purposes and whose characteristics are in accordance with Part Three,

**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	31.12.2018
	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	16,659,934,277
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	0
4	Adjustments for derivative financial instruments	86,870,526
5	Adjustments for securities financing transactions "SFTs"	-139,997
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,176,162,381
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	-617,111,779
8	<b>Total leverage ratio exposure</b>	<b>18,305,715,409</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)	15,415,609,223
2	(Asset amounts deducted in determining Tier 1 capital)	-94,681,108
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>15,320,928,114</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	66,212,138
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	86,971,213
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>153,183,352</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	1,069,187,003
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>1,069,187,003</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	3,938,579,320
18	(Adjustments for conversion to credit equivalent amounts)	-2,176,162,381
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>1,762,416,939</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>1,371,228,947</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>18,305,715,409</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>7.49%</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 LRSpI: 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:	15,415,609,223
EU-2	Trading book exposures	0
EU-3	Banking book exposures, of which:	15,415,609,223
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	1,278,312,004
EU-6	Exposures to regional governments, MDB, international organisations and PSE <b>not</b> treated as sovereigns	142,218,804
EU-7	Institutions	185,784,027
EU-8	Secured by mortgages of immovable properties	6,204,691,706
EU-9	Retail exposures	2,087,020,581
EU-10	Corporate	4,974,492,830
EU-11	Exposures in default	130,115,509
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	412,973,762
<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 decreased slightly in fourth quarter of 2018 mainly due to increase in exposure and also due to decrease in Tier 1 capital.

Common Equity Tier 1 Capital Instruments and Reserves (1)	(A) AMOUNT AT DISCLOSURE DATE IN EUR	(B) REGULATION (EU) NO 575/2013 ARTICLE REFERENCE
Capital instruments and the related share premium accounts	444,128,303	26 (1), 27 (2), 28, 29, 30A to 30 (2)
of which: instrument tier 1	125,114,215	26 (1) (a), 26 (2)
of which: instrument tier 2	224,144,235	26 (1) (b), 26 (2)
of which: instrument tier 3	224,144,235	26 (1) (c), 26 (2)
Reserve earnings	981,011,089	26 (1) (d)
Accumulated other comprehensive income (net of any other reserves)	27,492,222	26 (1) (e)
of which: in reserve for own credit risk	156,176	26 (1) (e) (i)
Amount of qualifying items referred to in Article 46(1) and the related share premium accounts subject to phase-out from CET1	465,126	26 (1) (f)
Public sector capital injections grandfathered until 1 January 2018	483,126	26 (1) (g)
Issuance proceeds (amount allowed as consolidated CET1)	84,476,480	26 (1) (h)
Impairment reserves measured at fair value at the reporting date	26 (2)	26 (2)
<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>1,453,841,552</b>	
<b>Common Equity Tier 1 (CET1) capital regulatory adjustments</b>		
Additional value adjustments (negative amount)	34,155	26 (3) (a)
Intangible assets (net of related tax benefits) (negative amount)	(22,107,558)	26 (3) (b), 27, 472 (a)
of which: in the EU	-	
Defined tax assets that may not have previously resulting from going-concern differences (net of related tax liability where the conditions in Article 35 (2) are not complied with)	16 (1) (1), 31, 38, 472 (b)	26 (3) (c)
For value measures related to gains or losses on cash flow hedges	22 (1)	26 (3) (d)
Negative amounts resulting from the calculation of expected loss allowance	35 (1) (a), 45, 158, 472 (c)	26 (3) (e)
Any increase in equity that results from securitised assets (negative amount)	32 (1)	26 (3) (f)
Gains or losses on liabilities obtained at fair value resulting from changes in own credit ratings	(4,071,326)	26 (3) (g)
of which: in the EU	-	
of which: in the EU	36 (1) (1), 41, 472 (f)	26 (3) (h)
Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	36 (1) (2), 42, 472 (g)	26 (3) (i)
Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reported cross holdings with the institution designed to reduce artificially the own levels of the institution (negative amount)	36 (1) (3), 44, 472 (h)	26 (3) (j)
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)	36 (1) (4), 45, 46, 44 (2) (3), 79, 472 (i)	26 (3) (k)
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)	36 (1) (5), 45, 46, 44 (2) (3), 79, 472 (j)	26 (3) (l)
of which: in the EU	-	
of which: in the EU	36 (1) (6), 46, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (k)	26 (3) (m)
of which: in the EU	-	
of which: in the EU	36 (1) (7), 48, 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (l)	26 (3) (n)
of which: in the EU	-	
of which: in the EU	36 (1) (8), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (m)	26 (3) (o)
of which: in the EU	-	
of which: in the EU	36 (1) (9), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (n)	26 (3) (p)
of which: in the EU	-	
of which: in the EU	36 (1) (10), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (o)	26 (3) (q)
of which: in the EU	-	
of which: in the EU	36 (1) (11), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (p)	26 (3) (r)
of which: in the EU	-	
of which: in the EU	36 (1) (12), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (q)	26 (3) (s)
of which: in the EU	-	
of which: in the EU	36 (1) (13), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (r)	26 (3) (t)
of which: in the EU	-	
of which: in the EU	36 (1) (14), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (s)	26 (3) (u)
of which: in the EU	-	
of which: in the EU	36 (1) (15), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (t)	26 (3) (v)
of which: in the EU	-	
of which: in the EU	36 (1) (16), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (u)	26 (3) (w)
of which: in the EU	-	
of which: in the EU	36 (1) (17), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (v)	26 (3) (x)
of which: in the EU	-	
of which: in the EU	36 (1) (18), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (w)	26 (3) (y)
of which: in the EU	-	
of which: in the EU	36 (1) (19), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (x)	26 (3) (z)
of which: in the EU	-	
of which: in the EU	36 (1) (20), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (y)	26 (3) (aa)
of which: in the EU	-	
of which: in the EU	36 (1) (21), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (z)	26 (3) (ab)
of which: in the EU	-	
of which: in the EU	36 (1) (22), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aa)	26 (3) (ac)
of which: in the EU	-	
of which: in the EU	36 (1) (23), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ab)	26 (3) (ad)
of which: in the EU	-	
of which: in the EU	36 (1) (24), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ac)	26 (3) (ae)
of which: in the EU	-	
of which: in the EU	36 (1) (25), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ad)	26 (3) (af)
of which: in the EU	-	
of which: in the EU	36 (1) (26), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ae)	26 (3) (ag)
of which: in the EU	-	
of which: in the EU	36 (1) (27), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (af)	26 (3) (ah)
of which: in the EU	-	
of which: in the EU	36 (1) (28), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (af)	26 (3) (ai)
of which: in the EU	-	
of which: in the EU	36 (1) (29), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ag)	26 (3) (aj)
of which: in the EU	-	
of which: in the EU	36 (1) (30), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ag)	26 (3) (ak)
of which: in the EU	-	
of which: in the EU	36 (1) (31), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ah)	26 (3) (al)
of which: in the EU	-	
of which: in the EU	36 (1) (32), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ah)	26 (3) (am)
of which: in the EU	-	
of which: in the EU	36 (1) (33), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ai)	26 (3) (an)
of which: in the EU	-	
of which: in the EU	36 (1) (34), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (ai)	26 (3) (ao)
of which: in the EU	-	
of which: in the EU	36 (1) (35), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ap)
of which: in the EU	-	
of which: in the EU	36 (1) (36), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (aq)
of which: in the EU	-	
of which: in the EU	36 (1) (37), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ar)
of which: in the EU	-	
of which: in the EU	36 (1) (38), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (as)
of which: in the EU	-	
of which: in the EU	36 (1) (39), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (at)
of which: in the EU	-	
of which: in the EU	36 (1) (40), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (au)
of which: in the EU	-	
of which: in the EU	36 (1) (41), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (av)
of which: in the EU	-	
of which: in the EU	36 (1) (42), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (aw)
of which: in the EU	-	
of which: in the EU	36 (1) (43), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ax)
of which: in the EU	-	
of which: in the EU	36 (1) (44), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ay)
of which: in the EU	-	
of which: in the EU	36 (1) (45), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (az)
of which: in the EU	-	
of which: in the EU	36 (1) (46), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ba)
of which: in the EU	-	
of which: in the EU	36 (1) (47), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bb)
of which: in the EU	-	
of which: in the EU	36 (1) (48), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bc)
of which: in the EU	-	
of which: in the EU	36 (1) (49), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bd)
of which: in the EU	-	
of which: in the EU	36 (1) (50), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (be)
of which: in the EU	-	
of which: in the EU	36 (1) (51), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bf)
of which: in the EU	-	
of which: in the EU	36 (1) (52), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bg)
of which: in the EU	-	
of which: in the EU	36 (1) (53), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bh)
of which: in the EU	-	
of which: in the EU	36 (1) (54), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bi)
of which: in the EU	-	
of which: in the EU	36 (1) (55), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bj)
of which: in the EU	-	
of which: in the EU	36 (1) (56), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bk)
of which: in the EU	-	
of which: in the EU	36 (1) (57), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bl)
of which: in the EU	-	
of which: in the EU	36 (1) (58), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bm)
of which: in the EU	-	
of which: in the EU	36 (1) (59), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bn)
of which: in the EU	-	
of which: in the EU	36 (1) (60), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bo)
of which: in the EU	-	
of which: in the EU	36 (1) (61), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bp)
of which: in the EU	-	
of which: in the EU	36 (1) (62), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bq)
of which: in the EU	-	
of which: in the EU	36 (1) (63), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (br)
of which: in the EU	-	
of which: in the EU	36 (1) (64), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bs)
of which: in the EU	-	
of which: in the EU	36 (1) (65), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bt)
of which: in the EU	-	
of which: in the EU	36 (1) (66), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bu)
of which: in the EU	-	
of which: in the EU	36 (1) (67), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bv)
of which: in the EU	-	
of which: in the EU	36 (1) (68), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bw)
of which: in the EU	-	
of which: in the EU	36 (1) (69), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bx)
of which: in the EU	-	
of which: in the EU	36 (1) (70), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (by)
of which: in the EU	-	
of which: in the EU	36 (1) (71), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (bz)
of which: in the EU	-	
of which: in the EU	36 (1) (72), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ca)
of which: in the EU	-	
of which: in the EU	36 (1) (73), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cb)
of which: in the EU	-	
of which: in the EU	36 (1) (74), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cc)
of which: in the EU	-	
of which: in the EU	36 (1) (75), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cd)
of which: in the EU	-	
of which: in the EU	36 (1) (76), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ce)
of which: in the EU	-	
of which: in the EU	36 (1) (77), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cf)
of which: in the EU	-	
of which: in the EU	36 (1) (78), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cg)
of which: in the EU	-	
of which: in the EU	36 (1) (79), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ch)
of which: in the EU	-	
of which: in the EU	36 (1) (80), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ci)
of which: in the EU	-	
of which: in the EU	36 (1) (81), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cj)
of which: in the EU	-	
of which: in the EU	36 (1) (82), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ck)
of which: in the EU	-	
of which: in the EU	36 (1) (83), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cl)
of which: in the EU	-	
of which: in the EU	36 (1) (84), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cm)
of which: in the EU	-	
of which: in the EU	36 (1) (85), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cn)
of which: in the EU	-	
of which: in the EU	36 (1) (86), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (co)
of which: in the EU	-	
of which: in the EU	36 (1) (87), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cp)
of which: in the EU	-	
of which: in the EU	36 (1) (88), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cq)
of which: in the EU	-	
of which: in the EU	36 (1) (89), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cr)
of which: in the EU	-	
of which: in the EU	36 (1) (90), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cs)
of which: in the EU	-	
of which: in the EU	36 (1) (91), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (ct)
of which: in the EU	-	
of which: in the EU	36 (1) (92), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cu)
of which: in the EU	-	
of which: in the EU	36 (1) (93), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cv)
of which: in the EU	-	
of which: in the EU	36 (1) (94), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cw)
of which: in the EU	-	
of which: in the EU	36 (1) (95), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cx)
of which: in the EU	-	
of which: in the EU	36 (1) (96), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472 (aj)	26 (3) (cy)
of which: in the EU	-	
of which: in the EU	36 (1) (97), 49, 47, 48 (1) (6), 48 (1) (6) (5), 79, 472	

# 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)	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 31.12.2018 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	883,770,299	0	883,770,299
Acumulated other comprehensive income	27,492,522	0	27,492,522
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	(6,071)	0	(6,071)
Goodwill	(29,304,958)	0	(29,304,958)
Other intangible assets	(92,862,601)	0	(92,862,601)
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

CORRECTED INFORMATION

Scope of consolidation: solo Currency and units (EUR million)		Total unweighted value (average)				Total weighted value (average)			
		31 March 2018	30 June 2018	30 September 2018	31 December 2018	31 March 2018	30 June 2018	30 September 2018	31 December 2018
Quarter ending on (DD Month YYYY)									
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)					2,494	2,331	2,247	2,124
<b>CASH – OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	4,868	4,985	5,120	5,266	308	315	322	331
3	Stable deposits	3,952	4,058	4,174	4,298	198	203	209	215
4	Less stable deposits	916	927	946	968	111	112	114	116
5	Unsecured wholesale funding	3,073	3,101	3,023	3,020	1,425	1,438	1,371	1,335
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	68	147	386	634	15	35	95	157
7	Non-operational deposits (all counterparties)	2,998	2,939	2,613	2,365	1,403	1,387	1,252	1,157
8	Unsecured debt	6	15	24	21	6	15	24	21
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2,826	2,721	2,674	2,650	318	297	279	267
11	Outflows related to derivative exposures and other collateral requirements	6	5	3	2	6	5	3	2
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,820	2,716	2,671	2,648	312	292	276	265
14	Other contractual funding obligations	62	60	61	74	62	60	61	74
15	Other contingent funding obligations	796	859	950	1,018	24	26	28	31
16	<b>TOTAL CASH OUTFLOWS</b>					<b>2,137</b>	<b>2,134</b>	<b>2,061</b>	<b>2,037</b>
<b>CASH – INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	40	354	604	836	0	0	0	0
18	Inflows from fully performing exposures	699	683	554	515	525	491	344	309
19	Other cash inflows	70	61	53	62	70	61	53	54
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>809</b>	<b>1,098</b>	<b>1,211</b>	<b>1,413</b>	<b>595</b>	<b>553</b>	<b>398</b>	<b>363</b>
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	809	1,098	1,211	1,413	595	553	398	363
<b>TOTAL ADJUSTED VALUE</b>									
21	<b>LIQUIDITY BUFFER</b>					<b>2,494</b>	<b>2,331</b>	<b>2,247</b>	<b>2,124</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>					<b>1,574</b>	<b>1,613</b>	<b>1,664</b>	<b>1,673</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>					<b>161%</b>	<b>149%</b>	<b>136%</b>	<b>127%</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)		31.3.2018	30.6.2018	30.9.2018	31.12.2018	31.3.2018	30.6.2018	30.9.2018	31.12.2018
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)					2,223	2,204	1,987	2,081
<b>CASH – OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	5,073	5,174	5,320	5,497	320	323	333	346
3	Stable deposits	4,126	4,240	4,353	4,475	206	212	218	224
4	Less stable deposits	947	934	967	1,022	114	112	116	122
5	Unsecured wholesale funding	2,912	3,258	2,928	2,983	1,363	1,501	1,246	1,228
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	92	378	1,005	1,063	21	92	249	264
7	Non-operational deposits (all counterparties)	2,818	2,838	1,887	1,917	1,339	1,367	961	962
8	Unsecured debt	3	42	36	3	3	42	36	3
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2,683	2,669	2,576	2,671	277	265	256	268
11	Outflows related to derivative exposures and other collateral requirements	1	1	2	3	1	1	2	3
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,683	2,668	2,574	2,668	276	264	254	265
14	Other contractual funding obligations	54	82	77	84	54	82	77	84
15	Other contingent funding obligations	911	1,007	1,094	1,058	27	30	33	32
16	<b>TOTAL CASH OUTFLOWS</b>					<b>2,042</b>	<b>2,202</b>	<b>1,945</b>	<b>1,958</b>
<b>CASH -INFLOWS</b>									
17	Secured lending (eg reverse repos)	159	1,257	1,000	930	0	0	0	1
18	Inflows from fully performing exposures	579	526	539	416	358	308	315	255
19	Other cash inflows	54	57	39	97	54	57	39	66
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>792</b>	<b>1,840</b>	<b>1,578</b>	<b>1,442</b>	<b>412</b>	<b>365</b>	<b>354</b>	<b>322</b>
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	792	1,840	1,578	1,442	412	365	354	322
<b>TOTAL ADJUSTED VALUE</b>									
21	<b>LIQUIDITY BUFFER</b>					<b>2,223</b>	<b>2,204</b>	<b>1,987</b>	<b>2,081</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>					<b>1,629</b>	<b>1,837</b>	<b>1,591</b>	<b>1,636</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>					137%	119%	125%	127%

**Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer in EUR**

Row		General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: securitisation exposures	Total		
		010	020	030	040	050	060	070	080	090	100	110	120
010	Breakdown by country												
	Austria	12,320,661.45	70,329,058.08	0.00	0.00	0.00	0.00	4,625,268.20	0.00	0.00	0.00	0.01	0.0000
	Belgium	62,768.37	829,142.82	0.00	0.00	0.00	0.00	47,913.53	0.00	0.00	0.00	0.00	0.0000
	Bulgaria	154,617.64	20,422,955.94	0.00	0.00	0.00	0.00	1,096,767.91	0.00	0.00	0.00	0.00	0.0000
	Croatia	48,685.40	12,281,696.03	0.00	0.00	0.00	0.00	884,678.22	0.00	0.00	0.00	0.00	0.0000
	Cyprus	42.03	0.00	0.00	0.00	0.00	0.00	2.52	0.00	0.00	0.00	0.00	0.0000
	Czech Republic	269,726,698.53	682,596,793.10	118,821.23	1,195,159.22	0.00	0.00	60,689,238.46	110,293.61	0.00	0.00	0.09	0.0100
	Denmark	590,396.91	22,220.56	0.00	0.00	0.00	0.00	35,602.57	0.00	0.00	0.00	0.00	0.0000
	Estonia	8.51	13.84	0.00	0.00	0.00	0.00	3.56	0.00	0.00	0.00	0.00	0.0000
	Finland	19,043,376.22	14,139,393.96	0.00	0.00	0.00	0.00	2,245,564.67	0.00	0.00	0.00	0.00	0.0000
	France	51,472.28	297,410.32	0.00	0.00	0.00	0.00	4,570.65	0.00	0.00	0.00	0.00	0.0000
	Germany	2,764,560.13	221,640,940.40	0.00	0.00	0.00	0.00	13,950,667.27	0.00	0.00	0.00	0.02	0.0000
	Greece	2,664.33	52,546.59	0.00	0.00	0.00	0.00	207.08	0.00	0.00	0.00	0.00	0.0000
	Hungary	6,666,617.74	48,449,495.52	0.00	0.00	0.00	0.00	2,545,618.74	0.00	0.00	0.00	0.00	0.0000
	Iceland	19.01	0.00	0.00	0.00	0.00	0.00	1.14	0.00	0.00	0.00	0.00	0.0125
	Ireland	63.52	1,416,156.09	0.00	0.00	0.00	0.00	10,216.09	0.00	0.00	0.00	0.00	0.0000
	Italy	714,245.26	527,439.72	0.00	0.00	0.00	0.00	46,696.07	0.00	0.00	0.00	0.00	0.0000
	Latvia	3,018.54	0.00	0.00	0.00	0.00	0.00	181.11	0.00	0.00	0.00	0.00	0.0000
	Lithuania	14,284.24	220,375.15	0.00	0.00	0.00	0.00	2,702.48	0.00	0.00	0.00	0.00	0.0050
	Luxembourg	4,672,669.15	126,524,227.44	0.00	0.00	0.00	0.00	10,412,194.71	0.00	0.00	0.00	0.02	0.0000
	Netherlands	70,323,699.45	121,044,531.94	0.00	0.00	0.00	0.00	16,975,020.12	0.00	0.00	0.00	0.03	0.0000
	Norway	25.17	0.00	0.00	0.00	0.00	0.00	1.51	0.00	0.00	0.00	0.00	0.0200
	Poland	8,143,317.55	129,825,997.02	0.00	0.00	0.00	0.00	6,294,245.14	0.00	0.00	0.00	0.01	0.0000
	Portugal	9,734.34	171,799.69	0.00	0.00	0.00	0.00	1,659.90	0.00	0.00	0.00	0.00	0.0000
	Romania	1,654,181.58	19,648,564.59	0.00	0.00	0.00	0.00	1,130,494.16	0.00	0.00	0.00	0.00	0.0000
	Slovakia	2,937,593,372.20	11,144,493,447.72	504,339.14	11,254,344.54	0.00	0.00	489,564,464.39	854,754.83	0.00	0.00	0.75	0.0125
	Slovenia	78,417.97	23,010,600.53	0.00	0.00	0.00	0.00	1,180,996.34	0.00	0.00	0.00	0.00	0.0000
	Spain	159,745.07	215,069.31	0.00	0.00	0.00	0.00	16,545.15	0.00	0.00	0.00	0.00	0.0000
	Sweden	1,291,304.45	266,626.53	0.00	0.00	0.00	0.00	79,559.18	0.00	0.00	0.00	0.00	0.0200
	United Kingdom	14,471,163.72	161,094,142.73	1,480,748.17	0.00	0.00	0.00	6,824,888.76	118,459.85	0.00	0.00	0.01	0.0100

**Amount of institution-specific countercyclical capital buffer**

Row		Column
		010
010	Total risk exposure amount in EUR	9,212,015,143.22
020	Institution specific countercyclical buffer rate	0.0105
030	*Institution specific countercyclical buffer requirement in EUR	96,726,159.00



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
<b>Available capital (amounts in thousand of EUR)</b>					
1	Common Equity Tier 1 (CET1) capital	1,371,229	1,386,324	1,390,197	1,395,197
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,328,596	1,343,691	1,347,564	1,352,564
3	Tier 1 capital	1,371,229	1,386,324	1,390,197	1,395,197
4	Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,328,596	1,343,691	1,347,564	1,352,564
5	Total capital	1,582,552	1,597,650	1,604,981	1,606,403
6	Total capital as if IFRS 9 transitional arrangements were not applied	1,549,687	1,564,784	1,549,687	1,573,538
<b>Risk-weighted assets (amounts in thousand of EUR)</b>					
7	Total risk-weighted assets	9,212,015	8,802,224	8,838,517	8,598,516
<b>Capital ratios</b>					
8	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.89%	15.75%	15.73%	16.23%
9	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.42%	15.27%	15.25%	15.73%
10	Tier 1 (as a percentage of risk exposure amount)	14.89%	15.75%	15.73%	16.23%
11	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.42%	15.27%	15.25%	15.73%
12	Total capital (as a percentage of risk exposure amount)	17.18%	18.15%	18.16%	18.68%
13	Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.82%	17.78%	17.53%	18.30%
<b>Leverage ratio</b>					
14	Leverage ratio total exposure measure	18,305,715	17,596,887	16,835,856	16,856,576
15	Leverage ratio	7.49%	7.88%	8.26%	8.28%
16	Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.26%	7.64%	8.00%	8.02%