



Attachment no. 1

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

**Template 4: EU OV1 – Overview of RWAs**

**Purpose:** Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs

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

**Content:** RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.

**Frequency:** Quarterly

**Format:** Fixed

**Accompanying narrative:** Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum capital requirements in the application of Article 92 in the CRR do not correspond to 8% of RWAs in column (a), institutions should explain the adjustments made.

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	8,167,512,491	7,874,076,803	653,400,999
Article 438(c)(d)	2	Of which the standardised approach			
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	3,134,027,468	3,092,294,970	250,722,197
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach			
Article 438(d)	5	Of which equity IRB under the simple risk-weighted	1,629,578,003	1,651,932,869	130,366,240
Article 107	6	CCR			
Article 438(c)(d)			3,345,859,415	3,076,656,344	267,668,753
Article 438(c)(d)	7	Of which mark to market	58,047,604	53,192,620	4,643,808
Article 438(c)(d)	8	Of which original exposure			
	9	Of which the standardised approach	14,829,324	157,302,008	1,186,346
	10	Of which internal model method (IMM)	0	0	0
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			
Article 438(e)	13	Settlement risk	14,829,324	157,302,008	1,186,346
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	277,773,978	465,030,558	22,221,918
	20	Of which the standardised approach	9,721,065	13,120,720	777,685
	21	Of which IMA	268,052,913	451,909,838	21,444,233
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	342,107,798	342,107,798	27,368,624
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	342,107,798	342,107,798	27,368,624
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)			
Article 500	28	Floor adjustment	63,991,437	65,599,587	5,119,315
	29	Total	8,802,223,590	8,838,517,167	704,177,887

**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 approach and/or FIRB approach

**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>	4,769,406,506	381,552,520
02	Asset size	194,732,300	15,578,584
03	Asset quality	63,733,454	5,098,676
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(4,675,189)	(374,015)
08	Other	0	0
09	<b>RWAs as at the end of the reporting period</b>	5,023,197,070	401,855,766

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

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

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

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

**Frequency:** Quarterly

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

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

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>	15,489,197	20,663,590				451,909,838	36,152,787
1a	Regulatory adjustment	12,685,588	15,054,879				346,755,840	27,740,467
1b	RWAs at the previous quarter-end (end of the day)	2,803,609	5,608,711				105,153,997	8,412,320
2	Movement in risk levels	(8,626,092)	(6,082,462)				(183,856,931)	(14,708,554)
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
8a	RWAs at the end of the reporting period (end of the day)	2,704,478	7,680,018				129,806,204	10,384,496
8b	Regulatory adjustment	4,158,627	6,901,109				138,246,702	11,059,736
<b>8</b>	<b>RWAs at the end of the reporting period</b>	6,863,105	14,581,128				268,052,907	21,444,233

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	30.9.2018
	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	15,984,554,468
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	0
4	Adjustments for derivative financial instruments	80,016,731
5	Adjustments for securities financing transactions "SFTs"	(160,067)
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1,909,765,368
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	(377,289,278)
8	<b>Total leverage ratio exposure</b>	<b>17,596,887,222</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)	14,611,823,679
2	(Asset amounts deducted in determining Tier 1 capital)	(79,724,019)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>14,532,099,659</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	55,701,345
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	80,069,537
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>135,770,881</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	1,233,302,933
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>1,233,302,933</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	3,605,479,116
18	(Adjustments for conversion to credit equivalent amounts)	(1,909,765,368)
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	<b>1,695,713,748</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>1,386,323,636</b>
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	<b>17,596,887,222</b>
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	<b>7.88%</b>
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	0
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0
<b>Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)</b>		
		<b>CRR leverage ratio exposures</b>
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	14,611,823,679
EU-2	Trading book exposures	15,548,640
EU-3	Banking book exposures, of which:	14,596,275,038
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	885,976,729
EU-6	Exposures to regional governments, MDB, international organisations and PSE <b>not</b> treated as sovereigns	131,766,397
EU-7	Institutions	188,181,885
EU-8	Secured by mortgages of immovable properties	6,017,295,853
EU-9	Retail exposures	2,086,355,883
EU-10	Corporate	4,718,584,668
EU-11	Exposures in default	138,887,329
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	429,226,293
<b>Table LRQua: 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 third quarter of 2018 mainly due to increase in exposures and minor influence was from increase in Tier 1 capital.



# 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 30.09.2018 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	884,298,872	0	884,298,872
Accumulated other comprehensive income	29,095,628	78	29,095,706
Other reserves	97,449,809	0	97,449,809
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	667,174	0	667,174
Goodwill	(29,304,958)	0	(29,304,958)
Other intangible assets	(80,181,942)	0	(80,181,942)
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000



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

<b>Quantitative template</b>						
		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
<b>Available capital (amounts in thousand of EUR)</b>						
1	Common Equity Tier 1 (CET1) capital	1,386,324	1,390,197	1,395,197		
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,343,691	1,347,564	1,352,564		
3	Tier 1 capital	1,386,324	1,390,197	1,395,197		
4	Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,343,691	1,347,564	1,352,564		
5	Total capital	1,597,650	1,604,981	1,606,403		
6	Total capital as if IFRS 9 transitional arrangements were not applied	1,564,784	1,572,115	1,573,538		
<b>Risk-weighted assets (amounts in thousand of EUR)</b>						
7	Total risk-weighted assets	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)	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	15.27%	15.25%	15.73%		
10	Tier 1 (as a percentage of risk exposure amount)	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	15.27%	15.25%	15.73%		
12	Total capital (as a percentage of risk exposure amount)	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	17.78%	17.79%	18.30%		
<b>Leverage ratio</b>						
14	Leverage ratio total exposure measure	17,596,887	16,835,856	16,856,576		
15	Leverage ratio	7.88%	8.26%	8.28%		
16	Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.64%	8.00%	8.02%		