



Attachment no. 1

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

(31 December 2019)

Template 01: EU LI1 - 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 Three of said regulation.

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 LI1 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		g
	Carrying values as reported in published financial statements	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items:		Not subject to capital requirements or subject to deduction from capital
				Subject to the securitisation framework	Subject to the market risk framework	
EUR thousand						
Assets						
Cash and cash equivalents	996,446	996,446	0	0	0	0
Financial assets at fair value through profit or loss:						
Financial assets held for trading	23,454	0	23,454	0	23,454	0
Non-trading financial assets at fair value through profit or loss	584	584	0	0	0	0
Derivatives – Hedge accounting	82,501	0	82,501	0	82,501	0
Financial assets at fair value through other comprehensive income	1,574,549	1,574,549	0	0	0	0
Financial assets at amortised cost:						
Due from other banks	180,491	180,491	0	0	0	0
Due from customers	14,377,014	14,377,014	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	13,840	13,840	0	0	0	0
Investments in joint ventures and associates	11,635	11,635	0	0	0	0
Property and equipment	120,150	120,150	0	0	0	0
Intangible assets	112,583	0	0	0	0	112,583
Goodwill	29,305	0	0	0	0	29,305
Current income tax assets	28,342	28,342	0	0	0	0
Deferred income tax assets	66,118	66,118	0	0	0	0
Other assets	22,839	22,839	0	0	0	0
Non-current assets classified as held for sale	645	645	0	0	0	0
Total assets	17,640,496	17,392,653	105,955	0	105,955	141,888
Liabilities						
Financial liabilities at fair value through profit or loss:						
Financial liabilities held for trading	24,750	0	0	0	24,750	0
Derivatives – Hedge accounting	59,833	0	0	0	0	0
Financial liabilities at amortised cost:						
Due to banks	551,967	0	0	0	0	551,967
Due to customers	11,951,017	0	0	0	0	11,951,017
Subordinated debt	200,143	0	0	0	0	200,143
Debt securities in issue	3,120,695	0	0	0	0	3,120,695
Fair value changes of the hedged items in portfolio hedge of interest rate risk	4,580	0	0	0	0	0
Provisions	13,625	0	0	0	0	13,625
Other liabilities	100,889	0	0	0	0	100,889
Total liabilities	16,027,499	0	0	0	24,750	15,938,336

Template 02: EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements						
Purpose: 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						
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines						
Content: 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)						
Frequency: Annual						
Format: 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						
Accompanying narrative: See Template EU LIA						
EUR thousand	a	b	c	d	e	
	Total	Items subject to				
		Credit risk framework	CCR framework	Securitisation framework	Market risk framework	
01	Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)	17,640,496	17,392,653	105,955	-	105,955
02	Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)	16,027,499	-	-	-	24,750
03	Total net amount under the regulatory scope of consolidation	-	-	-	-	-
04	Off-balance-sheet amounts	3,901,055	3,901,055	-	-	-
05	Differences in valuations	-	-	-	-	-
06	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
07	Differences due to consideration of provisions	-	-	-	-	-
08	Differences due to prudential filters	-	-	-	-	-
09		-	-	-	-	-
10	Exposure amounts considered for regulatory purposes	-	21,293,708	105,955	-	130,705

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
Slovak Banking Credit Bureau, s. r. o.	Net equity method					Credit database administration
VÚB Generali DSS, a. s.	Net 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 are presented in subsequent parts of these guidelines.

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

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

Frequency: Quarterly

Format: Fixed

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

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	8,588,971,414	8,794,405,219	687,117,713
Article 438(c)(d)	2	Of which the standardised approach			
			3,109,090,174	3,314,779,057	248,727,214
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach			
			1,264,739,342	1,412,123,924	101,179,147
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach			
			4,140,677,984	3,998,690,754	331,254,239
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA			
			74,463,915	68,811,483	5,957,113
Article 107 Article 438(c)(d)	6	CCR			
			7,632,013	54,913,567	610,561
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			
			7,632,013	54,913,567	610,561
Article 438(e)	13	Settlement risk			
			0	0	0
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)			
			0	0	0
	15	Of which IRB approach			
	16	Of which IRB supervisory formula approach (SFA)			
	17	Of which internal assessment approach (IAA)			
	18	Of which standardised approach			
Article 438 (e)	19	Market risk			
			72,597,539	215,131,214	5,807,803
	20	Of which the standardised approach			
			10,962,676	12,132,439	877,014
	21	Of which IMA			
			61,634,863	202,998,775	4,930,789
Article 438 (e)	22	Large exposures			
			0	0	0
Article 438(f)	23	Operational risk			
			349,913,256	362,788,578	27,993,060
	24	Of which basic indicator approach			
			0	0	0
	25	Of which standardised approach			
			0	0	0
	26	Of which advanced measurement approach			
			349,913,256	362,788,578	27,993,060
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)			
			66,118,392	65,100,212	5,289,471
Article 500	28	Floor adjustment			
	29	Total			
			9,019,114,221	9,427,238,577	721,529,138

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**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
Specialised lending							
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	279,797,010	13,157,820	70%	292,954,830	202,765,762	1,158,661
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	352,979,966	96,632,590	90%	449,612,556	382,908,967	3,403,635
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	192,694,637	44,014,492	115%	236,709,129	259,590,082	6,320,454
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	31,926,753	24,831	250%	31,951,584	79,863,440	2,555,630
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	14,585,623		-	14,585,623	0	7,292,811
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	871,983,988	153,829,732		1,025,813,720	925,128,251	19,572,531
Equities under the simple risk-weighted approach							
Categories		On-balance-sheet	Off-balance-sheet amount	Risk weight	Exposure amount	RWAs	Capital requirements
Exchange-traded equity exposures				190%			
Private equity exposure		1,380,556		290%	1,380,556	4,003,613	320,289
Other equity exposure		11,294,801		370%	11,294,801	41,790,764	3,343,261
Total		12,675,357			12,675,357	45,794,377	3,663,550

TEMPLATE 7 - EU CRB-B (Total and average net amount of exposures)
Purpose: Provide the total and the average amount of net exposures over the period by exposure class
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 CRR)
Frequency: Annual
Format: Flexible in the rows. The columns cannot be altered. The rows should reflect (at a minimum) the material exposure classes, taking the definition of exposure classes as given in 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
		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	7,011,898,573	6,937,337,922
04	Of which: Specialised lending	985,089,970	979,478,468
05	Of which: SMEs	2,076,454,151	2,106,656,174
06	Retail	7,806,190,846	7,503,371,760
07	Secured by real estate property	7,532,828,981	7,233,411,173
08	SMEs	37,777,739	42,654,802
09	Non-SMEs	7,495,051,242	7,190,756,371
10	Qualifying revolving		
11	Other retail	273,361,865	269,960,587
12	SMEs	273,361,865	269,960,587
13	Non-SMEs		
14	Equity	24,143,172	19,254,859
15	Total IRB approach	14,842,232,591	14,459,964,541
16	Central governments or central banks	2,095,613,122	2,198,709,682
17	Regional governments or local authorities	137,697,825	146,198,649
18	Public sector entities	5,779,765	6,217,938
19	Multilateral development banks		
20	International organisations		
21	Institutions	174,368,967	298,264,422
22	Corporates	1,078,468,455	1,141,627,342
23	Of which: SMEs	272,803,978	279,992,801
24	Retail	2,107,945,979	2,140,606,086
25	Of which: SMEs	222,565,838	218,503,385
26	Secured by mortgages on immovable property		
27	Of which: SMEs		
28	Exposures in default	138,133,983	96,484,121
29	Items associated with particularly high risk		
30	Covered bonds	388,363,763	97,090,941
31	Claims on institutions and corporates with a short-term credit assessment		
32	Collective investments undertakings		
33	Equity exposures		
34	Other exposures	322,831,669	324,271,359
35	Total standardised approach	6,449,203,530	6,449,470,539
36	Total	21,291,436,121	20,909,435,080

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 according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)	
Frequency: Annual	
Format: Flexible. The columns should provide the significant geographical areas in which institutions have material exposure classes. 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. They 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. 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 columns 'other geographical areas' and 'other countries'	

		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	4,939,874,577	771,019,922	30,105,620	1,270,898,454	7,011,898,573
04	Retail	7,720,195,203	12,572,432	688,032	72,735,179	7,806,190,846
05	Equity	11,550,376		1,380,556	11,212,240	24,143,172
06	Total IRB approach	12,671,620,155	783,592,354	32,174,208	1,354,845,873	14,842,232,591
07	Central governments or central banks	1,295,278,474	134,950,317	489,728,449	175,655,882	2,095,613,122
08	Regional governments or local authorities	137,697,825				137,697,825
09	Public sector entities	5,776,973	2,774		18	5,779,765
10	Multilateral development banks					0
11	International organisations					0
12	Institutions	0	54,466	64,425,946	109,888,555	174,368,967
13	Corporates	593,940,382	209,866,172		274,661,900	1,078,468,455
14	Retail	2,088,466,876	6,788,078	1,168,773	11,522,252	2,107,945,979
15	Secured by mortgages on immovable property					0
16	Exposures in default	137,387,912	465,735	104,596	175,740	138,133,983
17	Items associated with particularly high risk					
18	Covered bonds	104,072,501			284,291,263	388,363,763
19	Claims on institutions and corporates with a short-term credit assessment					
20	Collective investments undertakings					
21	Equity exposures					
22	Other exposures	322,831,669				322,831,669
23	Total standardised approach	4,685,452,612	352,127,542	555,427,765	856,195,610	6,449,203,530
24	Total	13,712,476,665	1,135,719,897	587,601,973	2,211,041,484	21,291,436,121

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 CRR). 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	Professions, 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	224,130,180	83,993,452	1,379,009,853	1,104,014,218	111,086,531	602,704,265	1,185,179,096	488,776,925	24,216,964	81,876,583		552,032,431	317,905,607	222,205,126	236,409	382,114	43,065,745	25,030,237	369,130,980	196,931,857		7,035,888,943					
04	Retail	30,164,627	338,838	37,152,286	1,685,426	3,103,241	39,879,241	85,584,467	18,229,622	14,516,661	6,366,804		15,288,110	23,917,750	7,272,340	243,748	1,221,962	19,480,558	2,299,475	4,198,432	7,495,290,296		7,806,190,846					
05	Equity										154,801	23,988,371																
06	Total IRR approach	254,294,807	84,532,282	1,416,162,109	1,105,699,645	114,189,772	642,583,506	1,270,763,564	507,006,547	38,533,625	88,398,187	23,988,371	567,317,541	341,823,357	229,477,466	480,157	1,604,075	62,546,303	27,289,712	373,319,412	7,692,222,152	14,842,232,591	24,143,172	2,095,613,122	137,697,825	5,779,765	541,018	1,325,784
07	Central governments or central banks											826,937,952				1,268,675,170												
08	Regional governments or local authorities															137,697,825												
09	Public sector entities	35				13	16		1,457,083	111				1,649,041	48	29,728	1,475	546,141	229,374	1,325,784	541,018							
10	Multilateral development banks																											
11	International organisations																											
12	Institutions											174,368,967																
13	Corporates			4,152,624	761,877			49,652,381	297,018			681,750,084	998,596		42					15	340,855,817							
14	Retail												36,495,388		118,129					22,429	2,071,310,034							
15	Secured by mortgages on immovable property																											
16	Exposures in default	28						175				495	13	183	72	43,510	212	767	1,333	3,288	138,083,906							
17	Items associated with particularly high risk																											
18	Covered Bonds											388,363,763																
19	Claims on institutions and corporates with short term credit assessment																											
20	Collective investments undertakings																											
21	Equity exposures											15,110,152	0															
22	Other exposures																											
23	Total Standardised approach	63		4,152,624	761,877	13	16	49,652,555	1,754,101	111	2,086,531,415	37,493,996	1,649,235	118,290	1,408,446,233	1,687	546,908	230,707	1,351,516	2,858,512,292	6,449,203,530	307,721,517	322,831,669	5,779,765	541,018	1,325,784		
24	TOTAL	254,294,870	84,532,282	1,420,314,733	1,106,461,523	114,189,785	642,583,522	1,320,416,119	508,760,648	38,533,636	88,398,187	2,110,519,786	604,811,557	343,472,582	229,595,756	1,408,926,591	1,605,762	63,093,211	27,520,419	374,670,928	10,550,734,444	21,291,436,121	2,095,613,122	137,697,825	5,779,765	541,018	1,325,784	

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, Chapter 2 of the CRR)**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	
		Net exposure value						
01	Central governments or central banks							
02	Institutions							
03	Corporates	1,442,409,705	1,449,304,046	2,390,369,489	1,729,815,333			7,011,898,573
04	Retail	99,252,908	24,245,160	207,570,342	7,475,122,436			7,806,190,846
05	Equity		24,143,172					24,143,172
06	Total IRB approach	1,541,662,613	1,497,692,378	2,597,939,831	9,204,937,769			14,842,232,591
07	Central governments or central banks	1,700,056	576,369,336	227,295,404	1,290,248,327			2,095,613,122
08	Regional governments or local authorities	271,303	9,442,751	32,982,214	95,001,557			137,697,825
09	Public sector entities	1,164,597	1,009,032	3,229,342	376,795			5,779,765
10	Multilateral development banks							
11	International organisations							
12	Institutions		105,504,904	18,383,430	50,480,634			174,368,967
13	Corporates	89,979,528	178,655,459	500,252,871	309,580,596			1,078,468,455
14	Retail	495,736,600	54,884,453	520,026,722	1,037,298,204			2,107,945,979
15	Secured by mortgages on immovable property							
16	Exposures in default	78,423,071	5,805,181	22,948,113	30,957,617			138,133,983
17	Items associated with particularly high risk							
18	Covered bonds		89,840,742	128,280,841	170,242,180			388,363,763
19	Claims on institutions and corporates with a short-term credit assessment							
20	Collective investments undertakings							
21	Equity exposures							
22	Other exposures		0	0	322,831,669			322,831,669
23	Total standardised approach	667,275,155	1,021,511,859	1,453,398,937	3,307,017,578			6,449,203,530
24	Total	2,208,937,768	2,519,204,237	4,051,338,768	12,511,955,348			21,291,436,121

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		a	b	c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values
		Defaulted exposures	Non-defaulted exposures					(a+b-c-d)
01	Central governments or central banks							
02	Institutions							
03	Corporates	91,063,777	7,004,910,286	84,075,489			351,756,410	7,011,898,573
04	Of which: Specialised lending	14,585,623	1,011,228,098	40,723,750			74,010,260	985,089,970
05	Of which: SMEs	61,486,422	2,051,879,360	36,911,631			105,719,475	2,076,454,151
06	Retail	96,799,007	7,762,022,823	52,630,985			79,461,898	7,806,190,846
07	Secured by real estate property	83,795,961	7,489,794,213	40,761,193			66,546,755	7,532,828,981
08	SMEs	756,786	38,316,863	1,295,909			2,064,683	37,777,739
09	Non-SMEs	83,039,175	7,451,477,351	39,465,284			64,482,072	7,495,051,242
10	Qualifying revolving							
11	Other retail	13,003,046	272,228,610	11,869,791			12,915,143	273,361,865
12	SMEs	13,003,046	272,228,610	11,869,791			12,915,143	273,361,865
13	Non-SMEs							
14	Equity		24,143,172	0			5,957,113	24,143,172
15	Total IRB approach	187,862,784	14,791,076,281	136,706,474			437,175,422	14,842,232,591
16	Central governments or central banks		2,095,789,935	176,813			13,223,678	2,095,613,122
17	Regional governments or local authorities		139,618,337	1,920,512			2,153,265	137,697,825
18	Public sector entities		5,879,006	99,240			355,175	5,779,765
19	Multilateral development banks							
20	International organisations							
21	Institutions		174,442,849	73,881			4,269,388	174,368,967
22	Corporates		1,080,653,534	2,185,079			75,653,234	1,078,468,455
23	Of which: SMEs		274,070,086	1,266,108			21,809,026	272,803,978
24	Retail		2,149,688,736	41,742,756			116,322,614	2,107,945,979
25	Of which: SMEs		224,732,171	2,166,333			13,289,319	222,565,838
26	Secured by mortgages on immovable property							
27	Of which: SMEs							
28	Exposure in default	281,947,734		143,813,751			11,911,750	138,133,983
29	Items associated with particularly high risk							
30	Covered bonds		388,410,365	46,602			5,419,190	388,363,763
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures		436,127,277	113,295,608			12,946,727	322,831,669
35	Total standardised approach	281,947,734	6,470,610,039	303,354,242			242,255,021	6,449,203,530
36	Total	469,810,517	21,261,686,320	440,060,716			679,430,443	21,291,436,121
37	Of which Loans	447,160,343	15,669,977,996	431,349,170			560,689,069	15,685,789,169
38	Of which: Debt securities	0	1,713,302,843	336,139			16,021,361	1,712,966,703
39	Of which: OFF-balance-sheet exposure	22,650,174	3,878,405,481	8,375,407			102,720,013	3,892,680,249

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						
01	Agriculture, forestry and fishing	59,444	225,309,821	-	1,010,756	-	9,697	224,358,509
02	Mining and quarrying	21,254	141,147,506	-	93,693	-	(91,124)	141,075,067
03	Manufacturing	36,671,647	1,449,175,299	8,428,602	2,261,927	-	4,493,178	1,475,156,418
04	Electricity, gas, steam and air conditioning supply	21,112	1,110,475,601	-	4,081,088	-	(140,107)	1,106,415,625
05	Water supply	2,760,918	113,600,550	2,760,747	127,438	-	45,718	113,473,283
06	Construction	18,014,272	689,074,713	4,218,410	8,137,363	-	441,532	694,733,212
07	Wholesale and retail trade	36,260,893	966,321,342	18,347,155	10,453,607	-	8,407,363	973,781,473
08	Transport and storage	3,987,709	628,861,525	-	1,769,000	-	1,307,237	631,080,233
09	Accommodation and food service activities	432,982	28,315,521	-	440,547	-	(5,543,734)	28,307,956
10	Information and communication	247,320	177,592,626	-	404,392	-	(1,194,857)	177,435,554
11	Real estate activities	13,316,530	676,577,340	12,407,595	12,349,413	-	(2,560,114)	665,136,861
12	Professional, scientific and technical activities	387,328	344,734,439	-	2,957,669	-	(11,956,017)	342,164,097
13	Administrative and support service activities	4,957,731	239,468,695	1,140,211	1,468,410	-	732,838	241,817,805
14	Public administration and defence, compulsory social security	50,280	9,629,484	-	2,263,731	-	2,263,477	7,416,033
15	Education	307	1,072,405	-	9,375	-	9,042	1,063,337
16	Human health services and social work activities	90,572	53,614,251	-	115,310	-	76,075	53,589,513
17	Arts, entertainment and recreation	804,494	30,445,584	-	879,394	-	97,016	30,370,684
18	Other services	5,088,067	542,269,358	-	5,738,852	-	3,319,807	541,618,573
19	Total	123,172,860	7,427,686,060	47,302,720	54,561,965	-	(282,972)	7,448,994,235

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%	464,534,441	16,817,875,744	49,330,682	298,834,714	-	(30,289,009)	16,934,244,789
2	CZ 9.6%	2,611,381	1,158,463,008	349,922	4,063,315	-	(3,810,120)	1,156,661,152
3	IT 1.6%	107,969	682,363,716	-	41,321	-	32,356	682,430,364
4	Other 8.6%	822,843	2,078,377,678	-	5,985,470	-	(7,359,320)	2,073,215,051
5	Total	468,076,634	20,737,080,146	49,680,605	308,924,819	-	(41,426,093)	20,846,551,356

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	15,218,841,527	27,748,502	13,996,561	54,837,098	49,006,653	227,749,027
02	Debt securities	1,711,922,286	-	-	-	-	-
03	Total exposures	16,930,763,813	27,748,502	13,996,561	54,837,098	49,006,653	227,749,027

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

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

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

Frequency: Semi-annual

Format: Flexible

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

		a	b	c	d	e	f	g	h	i	j	k	l	m
		Gross carrying amount of performing and non-performing exposures							Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received	
(in EUR)		Of which performing but past due > 30 days and <= 90 days	Of which performing forborne	Of which non-performing			On performing exposure		On non-performing exposure		On non-performing exposure	Of which forborne	On non-performing exposure	Of which forborne
				Of which defaulted	Of which Impaired	Of which forborne	Of which forborne	Of which forborne						
010	Debt securities	1,711,922,286	-	-	-	-	-	-	-	-	-	-	-	-
020	Loans and advances	15,592,179,368	29,534,404	100,318,620	445,430,466	445,430,464	-	70,212,833	97,576,776	6,528,993	251,512,977	46,562,212	93,146,791	84,404,621
030	Off-balance-sheet exposures	3,901,055,126	-	-	22,646,168	22,646,168	-	-	5,941,221	-	3,428,232	-	4,829,025	-

Template 16: EU CR2-A – Changes in the stock of general and specific credit risk adjustments
Purpose: 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
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines
Content: 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)
Frequency: Semi-annual
Format: Fixed. The columns cannot be altered. Institutions may add additional rows
Accompanying narrative: 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	Opening balance	95,892,642	191,134,006
02	Increases due to amounts set aside for estimated loan losses during the period	1,883,796	4,219,898
03	Decreases due to amounts reversed for estimated loan losses during the period	-	-
04	Decreases due to amounts taken against accumulated credit risk adjustments	(12,608,843)	(46,587,757)
05	Transfers between credit risk adjustments	13,518,628	94,197,058
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	-	(90,136,451)
09	Closing balance	98,686,223	152,826,754
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		

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

(in EUR)		a
		Gross carrying value defaulted exposures
01	Opening balance	437,763,763
02	Loans and debt securities that have defaulted or impaired since the last reporting period	123,307,411
03	Returned to non-defaulted status	(18,114,958)
04	Amounts written off	(21,704,180)
05	Other changes	(75,821,636)
06	Closing balance	445,430,400

TEMPLATE 18: EU CR3 - CRM techniques – Overview
Purpose: Disclose the extent of the use of CRM techniques
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines
Content: 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
Frequency: Semi-annual
Format: 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
Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes

		a	b	c	d	e
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	8,631,525,081	7,054,264,088	7,054,264,088	0	0
02	Total debt securities	1,712,966,703	0	0	0	0
03	Total exposures	10,344,491,784	7,054,264,088	7,054,264,088	0	0
04	Of which defaulted	147,432,674	91,430,926	91,430,926	0	0

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

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

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

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

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

Content: Regulatory exposure amounts

Frequency: Semi-annual

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

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

in EUR		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
	Exposure classes	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	2,090,243,845	5,546,090	2,090,067,079	2,773,021	165,295,980	8%
02	Regional government or local authorities	130,205,017	9,413,320	128,302,937	5,255,121	26,915,817	20%
03	Public sector entities	3,382,167	2,496,839	3,304,715	1,134,968	4,439,683	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	134,362,514	40,080,335	134,317,798	29,922,965	53,367,354	32%
07	Corporates	879,952,865	200,700,669	877,826,882	24,700,159	945,665,424	105%
08	Retail	1,811,576,600	338,112,136	1,770,463,799	168,598,021	1,454,032,669	75%
09	Secured by mortgages on immovable property						
10	Exposures in default	278,709,333	3,238,400	135,170,421	1,481,759	148,896,880	109%
11	Higher-risk categories						
12	Covered bonds	388,410,365	0	388,363,763	0	67,739,873	17%
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	436,127,277	0	322,831,669	0	161,834,086	50%
17	Total	6,152,969,983	599,587,790	5,850,649,063	233,866,014	3,028,187,766	50%

TEMPLATE 20: EU CR5 – Standardised approach

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

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

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

Frequency: Semi-annual

Format: Fixed

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

in EUR		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
Exposure classes		Risk weight															Total	Of which unrated	
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others			Deducted
01	Central governments or central banks	2,026,721,709											66,118,392					2,092,840,101	829,564,963
02	Regional government or local authorities					132,877,373		680,685										133,558,059	133,558,059
03	Public sector entities										4,439,683							4,439,683	4,439,683
04	Multilateral development banks																		
05	International organisations																		
06	Institutions					98,585,797		64,009,542			1,645,423							164,240,763	3,284,037
07	Corporates										815,867,979	86,659,062						902,527,041	900,605,351
08	Retail									1,939,061,819								1,939,061,819	1,939,061,819
09	Secured by mortgages on immovable property																		
10	Exposures in default										112,162,752	24,489,427						136,652,179	136,652,179
11	Higher-risk categories																		
12	Covered bonds				99,328,795	289,034,968												388,363,763	
13	Institutions and corporates with a short-term credit assessment																		
14	Collective investment undertakings																		
15	Equity																		
16	Other items	158,457,640				3,174,929				0	161,199,100							322,831,669	322,831,669
17	Total	2,185,179,349			99,328,795	523,673,067		64,690,228		1,939,061,819	1,095,314,938	111,148,488	66,118,392					6,084,515,077	4,269,997,760

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

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

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

Content: Columns (a) and (b) are based on exposure values before CCF and CRM and columns (c) to (l) are regulatory values either determined by institutions or specified in the aforementioned chapter. All values in Template EU CR6 are based on the scope of regulatory consolidation as defined in Part One, Title 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	508,820,253	406,976,620	90,99	763,476,753	0,11	25	39,46	808	195,346,869	26%	322,500	107,815
CORPORATE - OTHERS	0,15 to <0,25	389,956,976	389,859,416	72,47	553,503,600	0,21	21	40,83	1066	264,024,751	48%	482,614	227,185
CORPORATE - OTHERS	0,25 to <0,50	684,634,756	449,052,425	74,87	1,010,218,708	0,34	31	41,26	1196	650,805,111	64%	1,418,613	662,352
CORPORATE - OTHERS	0,50 to <0,75	154,629,626	59,843,653	74,77	196,268,425	0,54	13	41,39	1252	160,060,108	82%	438,661	161,700
CORPORATE - OTHERS	0,75 to <2,50	531,385,221	274,302,216	79,67	732,423,199	1,46	67	39,99	966	734,022,599	100%	4,279,513	1,551,686
CORPORATE - OTHERS	2,50 to <10,00	62,660,482	29,102,777	88,59	85,888,694	4,49	28	41,39	817	120,918,694	141%	1,601,759	505,811
CORPORATE - OTHERS	10,00 to <100,00	0	578,407	50,00	289,203	20,57	1	41,20	372	480,308	166%	24,510	17,621
CORPORATE - OTHERS	100,00	7,069,141	7,922,590	54,82	11,302,280	100,00	7	51,73	548	24,675,000	218%	4,516,124	3,205,937
CORPORATE - OTHERS	Subtotal	2,339,156,455	1,617,638,104	79,70	3,353,370,863	0,97	193	40,55	1027	2,150,333,440	64%	13,084,293	6,440,107
CORPORATE - SME	0,00 to <0,15	24,638,690	47,741,922	73,15	51,303,640	0,10	74	40,98	673	8,747,005	17%	20,614	1,846
CORPORATE - SME	0,15 to <0,25	93,746,741	120,775,123	74,90	179,655,585	0,20	275	39,79	678	45,947,850	26%	141,713	10,047
CORPORATE - SME	0,25 to <0,50	71,046,337	130,174,939	74,87	167,766,383	0,35	174	41,20	815	69,346,332	41%	241,913	22,780
CORPORATE - SME	0,50 to <0,75	164,823,029	143,145,885	71,50	263,571,262	0,54	302	39,02	816	125,679,970	48%	555,397	51,826
CORPORATE - SME	0,75 to <2,50	366,372,186	221,674,992	74,21	515,354,844	1,30	694	38,51	620	310,713,418	60%	2,589,811	263,061
CORPORATE - SME	2,50 to <10,00	303,146,980	110,864,905	74,05	365,657,051	4,61	520	38,06	717	335,697,147	92%	6,412,004	1,312,208
CORPORATE - SME	10,00 to <100,00	219,475,458	34,252,174	71,69	242,255,018	13,94	239	36,64	570	337,742,401	139%	12,483,457	2,952,084
CORPORATE - SME	100,00	50,988,438	10,497,984	61,37	57,123,249	100,00	278	57,90	445	87,619,316	153%	32,634,253	32,297,778
CORPORATE - SME	Subtotal	1,294,237,859	819,127,924	73,63	1,842,687,031	6,34	2,556	39,29	680	1,321,493,439	72%	55,079,162	36,911,631
CORPORATE - SPECIAL_LENDING	Default	14,585,623	0		14,585,623		11	45,00	913	0	0%	7,292,811	13,348,483
CORPORATE - SPECIAL_LENDING	Good	352,979,966	96,632,590	75,00	425,454,408		56	45,00	913	382,908,967	90%	3,403,635	8,815,616
CORPORATE - SPECIAL_LENDING	Satisfactory	192,694,637	44,014,492	75,08	225,730,506		115	45,00	913	259,590,082	115%	6,320,454	10,009,446
CORPORATE - SPECIAL_LENDING	Strong	279,797,010	13,157,820	75,00	289,665,375		32	45,00	913	202,765,762	70%	1,158,661	1,904,740
CORPORATE - SPECIAL_LENDING	Weak	31,926,753	24,831	75,00	31,945,376		8	45,00	913	79,863,440	250%	2,555,630	6,645,465
CORPORATE - SPECIAL_LENDING	Subtotal	871,983,988	153,829,732	75,02	987,381,287		222	45,00	913	925,128,251	94%	20,731,192	40,723,750
RETAIL - SME	0,15 to <0,25	11,990,558	19,443,088	75,00	26,572,875	0,18	1,449	51,93		4,411,441	17%	25,306	7,758
RETAIL - SME	0,25 to <0,50	5,812,444	7,984,041	75,00	11,800,475	0,35	517	53,78		3,120,598	26%	22,211	9,068
RETAIL - SME	0,50 to <0,75	10,946,470	9,930,252	75,00	18,394,159	0,54	772	53,97		6,280,700	34%	53,611	15,770
RETAIL - SME	0,75 to <2,50	67,539,778	23,708,197	75,00	85,320,927	1,41	3,669	53,28		43,776,798	51%	643,973	307,170
RETAIL - SME	2,50 to <10,00	88,826,647	10,296,704	75,00	96,549,176	4,13	3,779	50,03		59,778,969	62%	1,995,212	1,705,253
RETAIL - SME	10,00 to <100,00	14,765,560	984,870	75,00	15,504,213	14,67	3,044	47,96		12,716,029	82%	1,124,513	1,308,931
RETAIL - SME	100,00	12,867,997	135,049	75,00	12,969,284	100,00	5,371	82,59		31,354,751	242%	8,495,759	8,515,842
RETAIL - SME	Subtotal	212,749,454	72,482,202	75,00	267,111,109	7,72	18,601	53,15		161,439,287	60%	12,360,585	11,869,791
RETAIL_SEC_IMOV - NON_SME	0,00 to <0,15	5,333,776,866	412,449,623	100,00	5,746,226,489	0,07	89,373	20,23		225,094,027	4%	867,037	650,140
RETAIL_SEC_IMOV - NON_SME	0,25 to <0,50	701,991,339	85,078,584	99,98	787,044,923	0,29	10,482	25,43		112,911,601	14%	587,418	323,953
RETAIL_SEC_IMOV - NON_SME	0,50 to <0,75	279,028,363	48,364,076	100,00	327,392,439	0,55	4,356	26,05		74,904,112	23%	465,128	249,950
RETAIL_SEC_IMOV - NON_SME	0,75 to <2,50	273,840,327	58,087,659	100,00	331,927,986	1,17	4,504	25,98		126,222,463	38%	1,011,421	1,076,752
RETAIL_SEC_IMOV - NON_SME	2,50 to <10,00	166,549,298	32,802,933	100,00	199,352,231	4,48	2,918	24,57		151,961,829	76%	2,122,116	3,108,306
RETAIL_SEC_IMOV - NON_SME	10,00 to <100,00	58,757,403	750,880	100,00	59,508,283	32,46	1,043	17,19		63,032,387	106%	3,321,458	4,909,037
RETAIL_SEC_IMOV - NON_SME	100,00	82,183,025	85,6150	100,00	83,039,175	100,00	2080	47,02		51,899,486	63%	34,891,245	29,147,147
RETAIL_SEC_IMOV - NON_SME	Subtotal	6,896,126,622	638,389,904	100,00	7,534,491,526	1,64	113,907	21,66		806,025,905	11%	43,265,823	39,465,284
RETAIL_SEC_IMOV - SME	0,15 to <0,25	3,975,779	0		3,975,779	0,19	64	38,50		501,643	13%	2,975	1,688
RETAIL_SEC_IMOV - SME	0,25 to <0,50	1,904,203	0		1,904,203	0,35	30	38,50		371,592	20%	2,566	1,974
RETAIL_SEC_IMOV - SME	0,50 to <0,75	3,289,191	0		3,289,191	0,54	36	38,50		873,466	27%	6,838	3,621
RETAIL_SEC_IMOV - SME	0,75 to <2,50	12,136,742	0		12,136,742	1,44	225	38,53		6,185,637	51%	67,432	56,527
RETAIL_SEC_IMOV - SME	2,50 to <10,00	15,625,761	0		15,625,761	3,93	233	38,53		14,566,069	93%	236,425	396,267
RETAIL_SEC_IMOV - SME	10,00 to <100,00	1,385,187	0		1,385,187	18,75	20	39,33		2,442,633	176%	102,684	217,854
RETAIL_SEC_IMOV - SME	100,00	756,786	0		756,786	100,00	18	90,45		867,494	115%	617,979	617,979
RETAIL_SEC_IMOV - SME	Subtotal	39,073,648	0		39,073,648	4,70	626	39,56		25,808,534	66%	1,036,900	1,295,909
Total (all portfolios)		11,653,328,027	3,301,467,866	83,43	14,024,115,465	2,10	135,799	30,79	399	5,390,228,858	38%	145,557,955	136,706,474

TEMPLATE 22 - EU CR7 - IRB approach – Effect on the RWAs of credit derivatives used as CRM techniques

Purpose: 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

Scope of application: 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

Content: RWAs subject to credit risk treatment

Frequency: Semi-annual

Format: Fixed. The disclosures of RWAs calculated assuming the absence of recognition of the credit derivative as a CRM technique (pre-

Accompanying narrative: 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	Exposures under FIRB		
02	Central governments and central banks		
03	Institutions		
04	Corporates – SMEs	179,844,420	179,844,420
05	Corporates – Specialised lending	925,128,251	925,128,251
06	Corporates – Other	154,776,046	154,776,046
07	Exposures under AIRB		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,141,649,020	1,141,649,020
11	Corporates – Specialised lending		
12	Corporates – Other	1,995,557,394	1,995,557,394
13	Retail – Secured by real estate SMEs	25,808,534	25,808,534
14	Retail – Secured by real estate non-SMEs	806,025,905	806,025,905
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	161,439,287	161,439,287
17	Retail – Other non-SMEs		
18	Equity IRB	74,463,915	74,463,915
19	Other non credit obligation assets		
20	Total	5,464,692,772	5,464,692,772

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

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

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

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

Frequency: Quarterly

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

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

in EUR		a	b
		RWA amounts	Capital requirements
01	RWAs as at the end of the previous reporting period	5,453,246,848	436,259,748
02	Asset size	(24,153,961)	(1,932,317)
03	Asset quality	36,057,999	2,884,640
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(4,010,738)	(320,859)
08	Other	0	0
09	RWAs as at the end of the reporting period	5,464,692,772	437,175,422

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 exposures cleared through a CCP)**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		103,916,041	78,846,567			182,762,609	96,090,877
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	Total							

TEMPLATE 26 - EU CCR2 - CVA capital charge
Purpose: Provide CVA regulatory calculations (with a breakdown by standardised and advanced approaches)
Scope of application: 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
Content: RWAs and corresponding EAD
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

		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)	15,198,166	7,632,013
04	All portfolios subject to the standardised method		
EU04	Based on the original exposure method	15,198,166	7,632,013
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
1	Exposures to QCCPs (total)		82,122,963
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	150,047,613	75,023,806
3	(i) OTC derivatives	150,047,613	75,023,806
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin	35,495,784	7,099,157
9	Prefunded default fund contributions		
10	Alternative calculation of own funds requirements for exposures		
11	Exposures to non-QCCPs (total)		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

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 (riskiness attributed according to the standardised approach)

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

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

Content: Credit exposure amounts

Frequency: Semi-annual

Format: Fixed

in EUR	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l Total	m Of which unrated
		Risk weight												
		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					6,731,900	157,965,526			170,478			164,867,904	357,584
07	Corporates									377,875			377,875	377,875
08	Retail								33,217				33,217	33,217
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					6,731,900	157,965,526		33,217	548,352			165,278,996	768,676

TEMPLATE 29 - EU CCR4 - IRB approach - CCR exposures by portfolio and PD scale
Purpose: Provide all relevant parameters used for the calculation of CCR capital requirements for IRB models
Scope of application: 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 models described in this template was determined. The commentary should include the percentage of RWAs covered by the models shown here for each of the institution's regulatory portfolios
Content: 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
Frequency: Semi-annual
Format: Fixed. Columns and PD scales in the rows are 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

		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	10,870,348	0	4	41	1,738	8,659,621	79.66%
CORPORATE - OTHERS	0,75 to <2,50	0	0	0	0	0	0	0.00%
CORPORATE - OTHERS	2,50 to <10,00	2,024,929	1	3	41	381	1,549,420	76.52%
CORPORATE - OTHERS	Subtotal	1,973,119	3	3	45	913	2,772,920	140.53%
CORPORATE - SME	0,00 to <0,15	14,868,396	1	10	42	1,443	12,981,961	87.31%
CORPORATE - SME	0,15 to <0,25	24,938	0	2	45	913	9,847	39.48%
CORPORATE - SME	0,25 to <0,50	172,043	0	3	45	913	88,314	51.33%
CORPORATE - SME	0,50 to <0,75	35,081	1	3	45	913	21,388	60.97%
CORPORATE - SME	0,75 to <2,50	455,185	1	12	45	913	376,954	82.81%
CORPORATE - SME	2,50 to <10,00	2,555	10	1	45	913	4,159	162.82%
CORPORATE - SME	10,00 to <100,00	142,254	3	2	45	913	186,116	130.83%
CORPORATE - SME	Subtotal	832,055	1	23	45	913	686,779	82.54%
CORPORATE - SPECIAL_LENDING	Good	702,139		4	45	913	631,925	90.00%
CORPORATE - SPECIAL_LENDING	Satisfactory	295,714		7	45	913	340,071	115.00%
CORPORATE - SPECIAL_LENDING	Strong	688,511		4	45	913	481,958	70.00%
CORPORATE - SPECIAL_LENDING	Weak	26,310		1	45	913	65,774	250.00%
CORPORATE - SPECIAL_LENDING	Subtotal	1,712,674		16	45	913	1,519,728	88.33%
Total (all portfolios)		17,413,125	1	49	42	1,366	15,188,468	87.22%

Template 34: EU MR1 – Market risk under the standardised approach
Purpose: Display the components of own funds requirements under the standardised approach for market risk.
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines calculating their capital
Content: Capital requirements and RWAs (as specified in Article 92(4)(b) in 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 in the reporting period and the key drivers of such changes.

		a	b
		RWAs	Capital requirements
	Outright products		
1	Interest rate risk (general and specific)		
2	Equity risk (general and specific)	2,761,113	220,889
3	Foreign exchange risk		
4	Commodity risk	8,201,564	656,125
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	Total	10,962,676	877,014

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

Template 35: EU MR2-A – Market risk under the IMA
Purpose: Display the components of the own funds requirements under the IMA for market risk
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for market risk
Content: Capital requirements and RWAs (as specified in Article 92(4)(b) 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 in the reporting period and the key drivers of such changes

		in EUR		
		a	b	
		RWAs	Capital requirements	
1	VaR (higher of values a and b)	12,634,003	1,010,720	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))		338,822	
(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		1,010,720	
2	SVaR (higher of values a and b)	49,000,863	3,920,069	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))		589,945	
(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)		3,920,069	
3	IRC (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.
4	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 338(4) of the CRR)			N.A.
5	Other			N.A.
6	Total	61,634,865	4,930,789	

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						
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
1	RWAs at previous quarter end	3,803,184	12,436,718				202,998,775	16,239,902
	<i>1a Regulatory adjustment</i>	3,331,619	10,905,285				177,961,300	14,236,904
	<i>1b RWAs at the previous quarter-end (end of the day)</i>	471,565	1,531,433				25,037,475	2,002,998
2	Movement in risk levels	(2,792,464)	(8,516,649)				(141,363,910)	(11,309,113)
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 RWAs at the end of the reporting period (end of the day)</i>	338,822	589,945				11,609,588	928,767
	<i>8b Regulatory adjustment</i>	671,898	3,330,124				50,025,278	4,002,022
8	RWAs at the end of the reporting period	1,010,720	3,920,069				61,634,865	4,930,789

Change of structure and time to maturity of interest rate positions. Decrease of open interest rate position.

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 the calculation of their market risk capital requirements.

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 Part One, Title II of the same regulation).

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 1.7.2019 - 31.12.2019

1	Maximum value	1,906,610
2	Average value	829,256
3	Minimum value	252,470
4	Period end	320,519

SVaR (10 day 99%)

5	Maximum value	6,297,802
6	Average value	2,813,804
7	Minimum value	581,325
8	Period end	581,325

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 the CRR with both hypothetical and actual trading outcomes, in order to highlight the frequency and the extent of the backtesting exceptions and to give an analysis of the main outliers in backtested results.

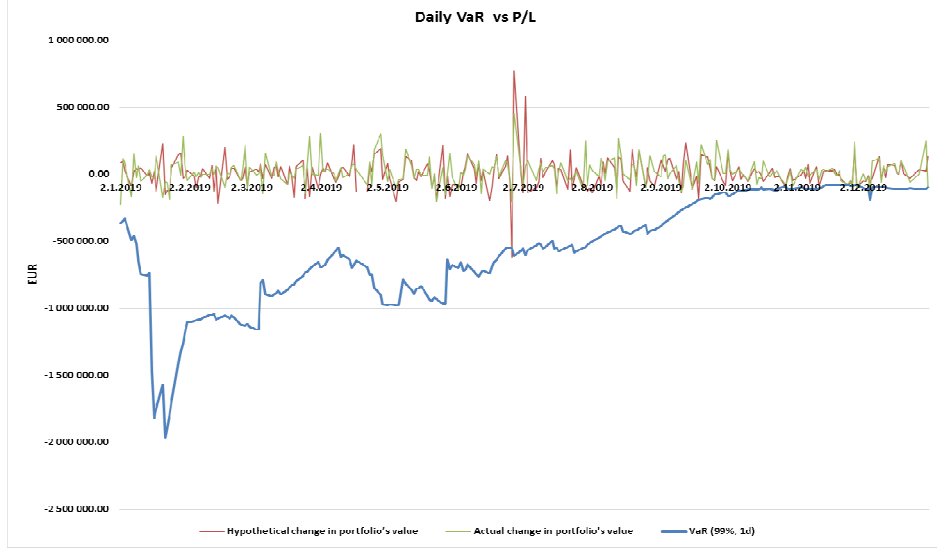
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures.

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
27.6.2019	546,255	-622,028	-206,794	Significant decrease of CZK deposit rates on CZK curve (on term T/N-3M in average -142, 54 bp) and decrease of swap points for EUR/CZK for short term tenors (in average by -4.39 bp for tenors T/N-3M).
25.11.2019	79,838	-89,113	-76,665	Significant decrease of CZK deposit rates on CZK curve on term 1M to 3M and decrease of swap points for EUR/CZK for short term tenors 1M-3M.
27.11.2019	85,679	-55,766	-96,016	Significant decrease of CZK deposit rates on CZK curve on term 1M to 3M and decrease of swap points for EUR/CZK for short term tenors 1M-3M.
29.11.2019	81,125	-94,542	-112,957	Significant decrease of CZK deposit rates on CZK curve on term 1M to 3M and decrease of swap points for EUR/CZK for short term tenors 1M-3M.

Daily VaR: In this template, it should reflect the risk measures (used for regulatory purposes and whose characteristics are in accordance with Part Three, 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	31.12.2019
	Entity name	VUB Group
	Level of application	consolidated
Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		
		Applicable Amounts
1	Total assets as per published financial statements	17,640,496,478
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	79,011,472
5	Adjustments for securities financing transactions "SFTs"	(10,772)
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,169,084,798
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	(684,825,237)
8	Total leverage ratio exposure	19,203,756,740
Table LRCom: Leverage ratio common disclosure		
		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	17,339,556,055
2	(Asset amounts deducted in determining Tier 1 capital)	(129,270,795)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	17,210,285,260
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	103,868,399
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	78,894,209
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	182,762,609
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	78,738,228
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	78,738,228
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	3,901,055,441
18	(Adjustments for conversion to credit equivalent amounts)	(2,169,084,798)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1,731,970,643
Exempted exposures in accordance with CRR Article 429 (7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
Capital and total exposures measure		
20	Tier 1 capital	1,376,249,061
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	19,203,756,740
Leverage ratio		
22	Leverage ratio	7.17%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	0
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0
Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	17,350,255,869
EU-2	Trading book exposures	2,203,593
EU-3	Banking book exposures, of which:	17,348,052,276
EU-4	Covered bonds	388,363,763
EU-5	Exposures treated as sovereigns	2,011,328,851
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	131,607,653
EU-7	Institutions	133,298,884
EU-8	Secured by mortgages of immovable properties	6,883,802,293
EU-9	Retail exposures	1,967,587,285
EU-10	Corporate	5,109,124,494
EU-11	Exposures in default	241,077,188
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	481,861,865
Table LRQu: Free format text boxes for disclosure on qualitative items		
		Column
		Free format
Row		
1	Description of the process used to manage the risk of excessive leverage	VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has decreased slightly in fourth quarter of 2019 mainly due to decrease in Tier 1 capital and also due to increase in total exposure.

Common Equity Tier 1 capital: instruments and reserves (1)		(A) AMOUNT AT DISCLOSURE DATE in EUR	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE
1	Capital instruments and the related share premium accounts	444,538,300	26 (1), 27, 28, 29, EBA list 26 (3)
	of which: Instrument type 1	0	EBA list 26 (3)
	of which: Instrument type 2	0	EBA list 26 (3)
	of which: Instrument type 3	0	EBA list 26 (3)
2	Retained earnings	1,026,712,623	26 (1) (c)
	Accumulated other comprehensive income (and any other reserves)	21,631,744	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)
	Public sector capital injections grandfathered until 1 January 2018	0	483 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84,479, 480
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,492,882,666	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(57,220)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(141,887,538)	36 (1) (b), 37, 472 (4)
9	Empty set in the EU	0	
	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	0	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	(8,957,781)	36 (1) (d), 40, 159, 472 (6)
	Any increase in equity that results from securitised assets (negative amount)	0	32 (1)
13	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)
14	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)
15	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)
	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)
	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)
	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)
20	Empty set in the EU	0	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91
		0	36 (1) (k) (ii)
		0	243 (1) (b)
20c	of which: securitisation positions (negative amount)	0	244 (1) (b)
		0	258
20d	of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)
21	Deferred tax assets arising from temporary difference (amount above 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)
23	Empty set in the EU	0	
24	Empty set in the EU	0	
25	of which: deferred tax assets arising from temporary difference	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (f)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(116,633,606)	
29	Common Equity Tier 1 (CET1) capital	1,376,249,061	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	51, 52
	of which: classified as equity under applicable accounting standards	0	
31	of which: classified as liabilities under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital: instruments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)
	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)
38	of which: direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)
	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (d), 59, 79, 475 (4)
39	Empty set in the EU	0	
40	Empty set in the EU	0	
41	Empty set in the EU	0	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
44	Additional Tier 1 (AT1) capital	0	
45	Tier 1 capital (T1 = CET1 + AT1)	1,376,249,061	

Tier 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	200,000,000	62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	0	486 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party	0	87, 88
49	of which: instruments issued by subsidiaries subject to phase-out	0	486 (4)
50	Credit risk adjustments	0	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustment	200,000,000	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)
55	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amounts)	0	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	(8,739,109)	
57	Total regulatory adjustments to Tier 2 (T2) capital	(8,739,109)	
58	Tier 2 (T2) capital	191,260,891	
59	Total capital (TC = T1 + T2)	1,567,509,951	
60	Total risk-weighted assets	9,019,114,221	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	15.3%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	15.3%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)	17.4%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	499,658,928	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	225,477,856	
66	of which: countercyclical buffer requirement	115,444,662	
67	of which: systemic risk buffer requirement	68,545,268	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	90,191,142	CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128
69	[non-relevant in EU regulation]	0	
70	[non-relevant in EU regulation]	0	
71	[non-relevant in EU regulation]	0	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	12,675,357	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	11,467,815	36 (1) (i), 45, 48, 470, 472 (11)
74	Empty set in the EU	0	
75	Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	0	36 (1) (c), 38, 48, 470, 472 (5)
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	0	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	32,879,287	62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	- Current cap on CET 1 instruments subject to phase out arrangements	0	484 (3), 486 (2) & (5)
81	- Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)
82	- Current cap on AT1 instruments subject to phase-out arrangements	0	484 (4), 486 (3) & (5)
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)
84	- Current cap on T2 instruments subject to phase-out arrangements	0	484 (5), 486 (4) & (5)
85	- Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)

ANNEX I

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

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

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

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

Balance Sheet Reconciliation Methodology

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

Balance sheet reconciliation methodology to own funds` items based on IFRS to 31.12.2019 in EUR	Balance sheet	Regulatory adjustments	Own funds
Paid up capital instruments	430,819,064	0	430,819,064
Share premium	13,719,236	0	13,719,236
Retained earnings	929,259,323	3,491	929,262,814
Acumulated other comprehensive income	21,679,840	(48,096)	21,631,744
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	0	0	0
Goodwill	29,304,958	0	29,304,958
Other intangible assets	112,582,580	0	112,582,580
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

Liquidity coverage ratio (LCR) disclosure

(in ths. EUR)

r.n.	Date	Total unweighted value (average)				Total weighted value (average)			
		1	2	3	4	5	6	7	8
1	HIGH-QUALITY LIQUID ASSETS								
2	Total high-quality liquid assets (HQLA)					2,113,908	2,103,415	2,136,426	2,166,029
3	CASH – OUTFLOWS								
4	Retail deposits and deposits from small business customers, of which:	5,421,179	5,584,859	5,749,882	5,916,273	339,827	350,368	361,393	372,337
5	Stable deposits	4,428,734	4,559,732	4,686,750	4,818,028	221,437	227,987	234,338	240,901
6	Less stable deposits	992,444	1,025,128	1,063,132	1,098,245	118,390	122,382	127,055	131,436
7	Unsecured wholesale funding	3,092,108	3,048,415	3,117,255	3,148,352	1,334,711	1,264,088	1,270,015	1,265,216
8	Operational deposits	879,501	1,075,061	1,120,300	1,140,302	217,788	266,600	277,832	282,745
9	Non-operational deposits	2,189,269	1,955,376	1,984,059	1,995,205	1,093,586	979,510	979,286	969,625
10	Unsecured debt	23,338	17,979	12,896	12,846	23,338	17,979	12,896	12,846
11	Secured wholesale funding					0	0	0	0
12	Additional requirements	2,686,110	2,668,941	2,641,507	2,624,404	267,757	261,742	251,906	242,260
13	Outflows related to derivative exposures and other collateral requirements	1,923	2,671	2,508	2,225	1,923	2,671	2,508	2,225
14	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
15	Credit and liquidity facilities	2,684,187	2,666,270	2,638,999	2,622,179	265,834	259,071	249,398	240,036
16	Other contractual funding obligations	78,690	73,693	64,847	63,695	78,690	73,693	64,847	63,695
17	Other contingent funding obligations	1,045,566	1,083,967	1,125,734	1,161,724	31,367	36,268	49,876	62,523
18	TOTAL CASH OUTFLOWS					2,052,352	1,986,159	1,998,037	2,006,031
19	CASH – INFLOWS								
20	Secured lending	1,119,245	1,087,302	1,007,554	785,637	576	697	713	572
21	Inflows from fully performing exposures	461,726	402,148	355,770	343,299	273,654	241,429	221,423	216,910
22	Other cash inflows	91,872	125,721	165,083	182,977	60,422	70,881	86,685	93,781
23	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies					0	0	0	0
24	Excess inflows from a related specialised credit institution					0	0	0	0
25	TOTAL CASH INFLOWS	1,672,842	1,615,172	1,528,407	1,311,913	334,652	313,006	308,821	311,263
26	Fully exempt inflows	0	0	0	0	0	0	0	0
27	Inflows Subject to 90% Cap	0	0	0	0	0	0	0	0
28	Inflows Subject to 75% Cap	1,672,842	1,615,172	1,528,407	1,311,913	334,652	313,006	308,821	311,263
29	LIQUIDITY BUFFER					2,113,908	2,103,415	2,136,426	2,166,029
30	TOTAL NET CASH OUTFLOWS					1,717,700	1,673,153	1,689,216	1,694,768
31	LIQUIDITY COVERAGE RATIO (%)					123	126	127	128

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	Breakdown by country	010	020	030	040	050	060	070	080	090	100	110	120
	Austria	11,770,534.49	69,170,472.23	0.00	0.00	0.00	0.00	4,900,498.08	0.00	0.00	0.00	0.01	0.0000
	Belgium	41,732.88	717,386.29	0.00	0.00	0.00	0.00	271,665.36	0.00	0.00	0.00	0.00	0.0000
	Bulgaria	90,331.08	15,117,721.28	0.00	0.00	0.00	0.00	684,815.44	0.00	0.00	0.00	0.00	0.0050
	Croatia	26,071.31	13,086,556.51	0.00	0.00	0.00	0.00	747,843.24	0.00	0.00	0.00	0.00	0.0000
	Cyprus	33.57	5,340,929.32	0.00	0.00	0.00	0.00	93,106.35	0.00	0.00	0.00	0.00	0.0000
	Czech Republic	217,085,974.85	727,609,559.06	0.00	0.00	0.00	0.00	53,171,681.64	0.00	0.00	0.00	0.07	0.0150
	Denmark	647,496.49	19,858.50	0.00	0.00	0.00	0.00	39,505.39	0.00	0.00	0.00	0.00	0.0100
	Estonia	7.76	0.00	0.00	0.00	0.00	0.00	0.62	0.00	0.00	0.00	0.00	0.0000
	Finland	19,041,154.14	14,139,393.98	0.00	0.00	0.00	0.00	2,178,365.73	0.00	0.00	0.00	0.00	0.0000
	France	56,671,520.25	371,672.42	0.00	0.00	0.00	0.00	912,573.80	0.00	0.00	0.00	0.00	0.0025
	Germany	2,745,788.51	218,929,932.27	0.00	0.00	0.00	0.00	13,008,072.33	0.00	0.00	0.00	0.02	0.0000
	Greece	2,796.28	46,472.21	0.00	0.00	0.00	0.00	249.04	0.00	0.00	0.00	0.00	0.0000
	Hungary	4,871,536.38	58,102,718.02	0.00	0.00	0.00	0.00	3,415,485.38	0.00	0.00	0.00	0.00	0.0000
	Iceland	43.32	0.00	0.00	0.00	0.00	0.00	3.68	0.00	0.00	0.00	0.00	0.0175
	Ireland	22,187.78	1,204,632.31	0.00	0.00	0.00	0.00	9,817.58	0.00	0.00	0.00	0.00	0.0100
	Italy	755,822.57	30,814,718.33	0.00	0.00	0.00	0.00	1,939,624.52	0.00	0.00	0.00	0.00	0.0000
	Latvia	42.38	0.00	0.00	0.00	0.00	0.00	2.70	0.00	0.00	0.00	0.00	0.0000
	Lithuania	34.78	211,605.65	0.00	0.00	0.00	0.00	666.90	0.00	0.00	0.00	0.00	0.0100
	Luxembourg	8,006,179.21	182,183,911.23	0.00	0.00	0.00	0.00	16,306,238.80	0.00	0.00	0.00	0.02	0.0000
	Netherlands	18,722,195.13	22,446,072.78	0.00	0.00	0.00	0.00	2,557,896.91	0.00	0.00	0.00	0.00	0.0000
	Norway	40.59	0.00	0.00	0.00	0.00	0.00	3.81	0.00	0.00	0.00	0.00	0.0250
	Poland	60,080,691.92	129,076,631.09	0.00	0.00	0.00	0.00	6,206,681.99	0.00	0.00	0.00	0.01	0.0000
	Portugal	6,403.34	166,991.54	0.00	0.00	0.00	0.00	1,031.07	0.00	0.00	0.00	0.00	0.0000
	Romania	2,069,592.53	15,189,197.78	0.00	0.00	0.00	0.00	841,517.58	0.00	0.00	0.00	0.00	0.0000
	Slovakia	2,925,741,471.10	12,010,274,846.00	0.00	0.00	0.00	0.00	546,545,853.88	0.00	0.00	0.00	0.74	0.0150
	Slovenia	24,565.76	23,371,933.12	0.00	0.00	0.00	0.00	1,257,943.22	0.00	0.00	0.00	0.00	0.0000
	Spain	54,359,404.13	637,438.81	0.00	0.00	0.00	0.00	2,489,375.54	0.00	0.00	0.00	0.00	0.0000
	Sweden	700,340.03	254,451.66	0.00	0.00	0.00	0.00	42,822.50	0.00	0.00	0.00	0.00	0.0250
	United Kingdom	55,113,368.83	164,313,142.81	0.00	0.00	0.00	0.00	45,215,778.24	0.00	0.00	0.00	0.06	0.0100

Amount of institution-specific countercyclical capital buffer

Row		Column
		010
010	Total risk exposure amount in EUR	9,019,114,221
020	Institution specific countercyclical buffer rate	0.0128
030	Institution specific countercyclical buffer requirement in EUR	115,444,662

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

Quantitative template					
	a	b	c	d	e
	T	T-1	T-2	T-3	T-4
Available capital (amounts in thousand of EUR)					
1 Common Equity Tier 1 (CET1) capital	1,376,249	1,397,941	1,399,490	1,367,979	1,371,229
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,338,104	1,359,796	1,361,345	1,329,834	1,328,596
3 Tier 1 capital	1,376,249	1,397,941	1,399,490	1,367,979	1,371,229
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,338,104	1,359,796	1,361,345	1,329,834	1,328,596
5 Total capital	1,567,510	1,607,619	1,614,724	1,580,783	1,582,552
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,538,104	1,578,213	1,585,318	1,551,377	1,549,687
Risk-weighted assets (amounts in thousand of EUR)					
7 Total risk-weighted assets	9,019,114	9,427,239	9,358,177	9,345,638	9,212,015
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	8,991,428	9,400,462	9,331,552	9,320,961	9,182,753
Capital ratios					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	15.26%	14.83%	14.95%	14.64%	14.89%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.84%	14.42%	14.55%	14.23%	14.42%
11 Tier 1 (as a percentage of risk exposure amount)	15.26%	14.83%	14.95%	14.64%	14.89%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.84%	14.42%	14.55%	14.23%	14.42%
13 Total capital (as a percentage of risk exposure amount)	17.38%	17.05%	17.25%	16.91%	17.18%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	17.05%	16.74%	16.94%	16.60%	16.82%
Leverage ratio					
15 Leverage ratio total exposure measure	19,203,757	19,089,554	19,044,894	18,669,915	18,305,715
16 Leverage ratio	7.17%	7.32%	7.35%	7.33%	7.49%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	6.97%	7.12%	7.15%	7.12%	7.26%