



Attachment no. 1

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

Template 4: EU OVI – Overview of RWAs

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines.
Content: RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.
Frequency: Quarterly
Format: Fixed
Accompanying narrative: Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	7,874,076,803	7,590,458,643	629,926,144
Article 438(c)(d)	2	Of which the standardised approach	3,092,294,970	2,983,542,793	247,383,598
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,651,932,869	1,715,918,473	132,154,630
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	3,076,656,344	2,840,632,926	246,132,508
Article 438(d)	5	Of which equity IRB under the simple risk-weighted	53,192,620	50,364,452	4,255,410
Article 107 Article 438(c)(d)	6	CCR	157,302,008	146,285,635	12,584,161
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	157,302,008	146,285,635	12,584,161
Article 438(e)	13	Settlement risk	0	0	0
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)	0	0	0
	15	Of which IRB approach	0	0	0
	16	Of which IRB supervisory formula approach (SFA)			
	17	Of which internal assessment approach (IAA)			
	18	Of which standardised approach			
Article 438 (e)	19	Market risk	465,030,558	450,072,549	37,202,445
	20	Of which the standardised approach	13,120,720	11,466,136	1,049,658
	21	Of which IMA	451,909,838	438,606,413	36,152,787
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	342,107,798	411,698,822	27,368,624
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	342,107,798	411,698,822	27,368,624
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	65,599,587	46,345,000	5,247,967
Article 500	28	Floor adjustment			
	29	Total	8,838,517,167	8,598,515,649	707,081,373

TEMPLATE 5 - EU CR10 (IRB specialised lending and equities)**Purpose:** Provide quantitative disclosures of institutions' specialised lending and equity exposures using the simple risk-weighted approach**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines using one of the approaches included in the template in accordance with Article 153(5) or Article 155(2) of the CRR**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	189,692,341	6,507,280	70%	196,199,621	136,200,961	778,291
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	240,197,810	53,252,182	90%	293,449,993	252,123,252	2,241,096
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	224,702,931	130,624,268	115%	355,327,199	371,129,302	9,036,192
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	117,295,171	5,450,961	250%	122,746,131	303,458,478	9,710,671
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	17,852,963	0	-	17,852,963	0	8,926,481
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	789,741,216	195,834,691		985,575,907	1,062,911,993	30,692,731
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		2,140,053		290%	2,140,053	6,206,154	496,492
Other equity exposure		7,717,456		370%	7,717,456	28,554,586	2,284,367
Total		9,857,509			9,857,509	34,760,740	2,780,859

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	56,654,551	6,139,297,493	103,876,761			302,989,951	6,092,075,283
04	Of which: Specialised lending	17,852,963	967,722,944	59,720,412			85,032,959	925,855,495
05	Of which: SMEs	0	519,655,374	3,290,961			19,347,465	516,364,413
06	Retail	51,558,789	6,698,035,830	48,098,911			74,307,160	6,701,495,708
07	Secured by real estate property	42,946,781	6,454,512,559	37,884,142			64,422,883	6,459,575,199
08	SMEs	0	59,112,090	1,279,051			3,289,819	57,833,038
09	Non-SMEs	42,946,781	6,395,400,469	36,605,090			61,133,063	6,401,742,161
10	Qualifying revolving							
11	Other retail	8,612,008	243,523,271	10,214,770			9,884,277	241,920,510
12	SMEs	0	243,523,271	3,573,913			8,879,646	239,949,359
13	Non-SMEs	8,612,008	0	6,640,857			1,004,631	1,971,151
14	Equity		17,230,261	0			4,255,410	17,230,261
15	Total IRB approach	108,213,340	12,854,563,585	151,975,672	0	0	381,552,520	12,810,801,253
16	Central governments or central banks		1,880,905,778	261,485			13,119,917	1,880,644,293
17	Regional governments or local authorities		157,871,492	2,065,450			2,200,590	155,806,042
18	Public sector entities		9,927,235	1,833,405			607,847	8,093,830
19	Multilateral development banks							
20	International organisations							
21	institutions		267,300,018	589,819			13,593,491	266,710,199
22	Corporates		866,149,653	1,606,283			63,111,898	864,543,369
23	Of which: SMEs		1,627,413	7,282			98,750	1,620,131
24	Retail		2,415,690,050	97,262,239			126,749,426	2,318,427,811
25	Of which: SMEs		451,148	778			20,272	450,371
26	Secured by mortgages on immovable property		334,077	79			13,253	333,998
27	Of which: SMEs							
28	Exposure in default	230,252,313		133,775,164			7,776,222	96,477,149
29	Items associated with particularly high risk							
30	Covered bonds							
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures		404,224,439	117,409,458			15,006,491	286,814,982
35	Total standardised approach	230,252,313	6,002,402,742	354,803,383			242,179,134	5,877,851,672
36	Total	338,465,653	18,856,966,327	506,779,055	0	0	623,731,655	18,688,652,925
37	Of which Loans	347,908,942	18,830,292,778	506,779,055			619,476,245	18,671,422,664
38	Of which: Debt securities							
39	Of which: OFF-balance-sheet exposure	8,690,052	3,728,229,719	15,988,178			111,531,202	3,720,931,594

Template 12: EU CR1-B - Credit quality of exposures by industry or counterparty types

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by industry or counterparty types								
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines								
Content: Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total exposures under the standardised approach and the IRB approach altogether								
Frequency: Semi-annual								
Format: Fixed. The row breakdown is flexible and should be consistent with the breakdown used in Template EU CRB-D, but the column breakdown is fixed								
Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period								
(in EUR)		a	b	c	d	e	f	g
		Gross carrying value		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a +b-c-d)
		Defaulted exposures	Non-defaulted exposures					
01	Agriculture, forestry and fishing	783,682	210,774,456	741,686	1,598,542	-	1,765,404	209,217,910
02	Mining and quarrying	11,964	51,262,390	-	146,372	-	50,067	51,127,982
03	Manufacturing	7,210,173	1,321,050,415	4,205,608	5,842,367	-	814,425	1,318,212,614
04	Electricity, gas, steam and air conditioning supply	3,368,764	970,568,811	2,704,050	1,967,185	-	1,950,707	969,266,340
05	Water supply	2,933,282	117,602,584	3,000,625	130,180	-	207,476	117,405,060
06	Construction	24,901,150	564,093,868	8,675,216	5,726,747	-	8,277,821	574,593,055
07	Wholesale and retail trade	21,893,429	1,164,605,711	8,607,066	6,628,612	-	20,642,178	1,171,263,463
08	Transport and storage	3,831,293	465,433,073	315,380	780,208	-	651,245	468,168,778
09	Accommodation and food service activities	296,168	37,687,426	771,620	4,464,370	-	3,661,149	32,747,605
10	Information and communication	188,406	54,549,529	-	419,681	-	1,374,269	54,318,254
11	Real estate activities	20,322,365	532,712,724	19,711,110	18,077,787	-	9,094,292	515,246,191
12	Professional, scientific and technical activities	20,589,312	232,674,457	14,313,601	4,947,209	-	1,049,867	234,002,959
13	Administrative and support service activities	1,594,655	236,409,497	1,204,869	1,167,149	-	263,261	235,632,134
14	Public administration and defence, compulsory social security	72	431,410	-	302	-	97	431,180
15	Education	315	254,742	-	89	-	763	254,967
16	Human health services and social work activities	45,923	35,156,326	-	39,963	-	105,425	35,162,286
17	Arts, entertainment and recreation	896,322	21,047,725	-	423,048	-	352,822	21,520,999
18	Other services	7,126,053	434,826,487	6,818,803	4,578,838	-	6,561,855	430,554,899
19	Total	115,993,328	6,451,141,629	71,069,634	56,938,648	-	13,418,340	6,439,126,675

Template 13: EU CR1-C - Credit quality of exposures by geography

Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures by geography

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

Content: Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR) of total exposures under the standardised approach and the IRB approach altogether broken down by significant geographical areas and jurisdictions in which institutions have exposures

Frequency: Semi-annual

Format: Fixed. The breakdown by geographical areas and jurisdictions is flexible and should be consistent with the breakdown used in Template EU CRB-C, but the column breakdown is fixed

Accompanying narrative: Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial countries included in the 'other geographical areas' and 'other countries' columns

(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						
1	SK 84,76%	476,704,696	14,864,966,994		71,316,416	321,313,431	-	13,148,520	14,949,041,843
2	CZ 6,36%	2,133,829	1,879,017,213		679,779	7,718,520	-	1,630,315	1,872,752,743
3	IT 1,58%	2,034	310,644,688		-	2,293	-	34,327	310,644,429
4	Other countries 7,3%	1,244,321	1,228,239,432		-	25,415,056	-	18,270,655	1,204,068,697
5	Total	480,084,880	18,282,868,327		71,996,195	354,449,300	-	33,015,163	18,336,507,712

Template 14 : EU CR1-D - Ageing of past-due exposures

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

(in EUR)		a	b	c	d	e	f
		Gross carrying values					
		≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year
01	Loans	13,848,853,350	60,204,442	30,110,088	36,611,174	55,023,844	238,155,820
02	Debt securities	757,074,078	-	-	-	-	-
03	Total exposures	14,605,927,428	60,204,442	30,110,088	36,611,174	55,023,844	238,155,820

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	
		Of which performing but past due > 30 days and <= 90	Of which performing forborne	Of which non-performing			On performing exposure		On non-performing exposure		On non-performing exposure	Of which forborne	On non-performing exposure	Of which forborne exposure
				Of which defaulted	Of which Impaired	Of which forborne	Of which performing	Of which forborne	Of which performing	Of which forborne				
010	Debt securities	757,074,078	-	-	-	-	-	-	-	-	-	-	-	-
020	Loans and advances	14,268,958,718	64,218,551	108,414,473	454,845,579	270,544,929	454,845,580	67,983,657	126,355,288	11,257,209	281,367,243	46,712,590	80,759,209	90,921,039
030	Off-balance-sheet exposures	3,736,920,410	-	-	25,239,301	6,838,728	-	-	13,395,435	-	3,270,088	-	2,193,632	-

Template 16: EU CR2-A - Changes in stock of general and specific credit risk adjustments

(in EUR)		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
01	Opening balance	87,956,540	148,679,276
02	Increases due to amounts set aside for estimated loan losses during the period	1,072,453	6,896,740
03	Decreases due to amounts reversed for estimated loan losses during the period	-	-
04	Decreases due to amounts taken against accumulated credit risk adjustments	(10,917,106)	(20,265,342)
05	Transfers between credit risk adjustments	(8,173,134)	49,640,041
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	1	26,477,773
09	Closing balance	69,938,755	211,428,488
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	507,049,506
02	Loans and debt securities that have defaulted or impaired since the last reporting period	89,369,375
03	Returned to non-defaulted status	(71,071,310)
04	Amounts written off	(28,979,743)
05	Other changes	(41,522,249)
06	Closing balance	454,845,579

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 to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
01	Total loans	13,257,473,961	5,413,948,703	5,413,948,703	0	0
02	Total debt securities	750,408,110	0	0	0	0
03	Total exposures	12,507,065,851	5,413,948,703	5,413,948,703	0	0
04	Of which defaulted	113,575,350	21,444,619	21,444,619	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 221 and Article 22 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.

Content: Regulatory exposure amounts

Frequency: Semi-annual

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

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

in EUR		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	1,878,740,943	2,164,835	1,878,479,512	1,082,390	163,998,967	9%
02	Regional government or local authorities	120,397,669	37,473,823	118,396,190	17,991,384	27,507,379	20%
03	Public sector entities	9,156,480	770,755	7,329,986	268,097	7,598,084	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	177,021,750	90,278,269	176,587,147	58,149,576	169,918,639	72%
07	Corporates	728,244,435	137,905,218	726,689,238	62,595,234	788,898,719	100%
08	Retail	2,001,891,768	413,798,282	1,907,703,963	205,251,459	1,584,367,820	75%
09	Secured by mortgages on immovable property	334,077	0	333,998	0	165,657	50%
10	Exposures in default	229,612,025	640,287	95,836,862	320,144	97,202,779	101%
11	Higher-risk categories						
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity						
16	Other items	404,224,439	0	286,814,982	0	187,581,138	65%
17	Total	5,549,623,585	683,031,470	5,198,171,878	345,658,286	3,027,239,180	55%

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.

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	1,813,962,316											65,599,587					1,879,561,903	1,226,159,345
02	Regional government or local authorities					135,621,361		766,213										136,387,575	136,387,575
03	Public sector entities										7,598,084							7,598,084	7,598,084
04	Multilateral development banks																		
05	International organisations																		
06	Institutions					54,409,744		110,421,752			2,064,054	67,841,173						234,736,723	160,744,173
07	Corporates									0	789,284,472							789,284,472	789,284,472
08	Retail									2,112,955,423								2,112,955,423	2,112,955,423
09	Secured by mortgages on immovable property						8,948	325,049			0							333,998	333,998
10	Exposures in default										94,065,459	2,091,546						96,157,005	96,157,005
11	Higher-risk categories																		
12	Covered bonds																		
13	Institutions and corporates with a short-term credit assessment																		
14	Collective investment undertakings																		
15	Equity																		
16	Other items	76,845,465				27,985,473					181,984,043							286,814,982	286,814,982
17	Total	1,890,807,781				218,016,578	8,948	111,513,015		2,112,955,423	1,074,996,112	69,932,720	65,599,587					5,543,830,164	4,816,435,056

TEMPLATE 21 - EU CR6 (IRB - 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	PD scale	Original on-balance-sheet gross exposures	a	b	c	d	e	f	g	h	i	j	k
			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	Impairment
Exposure class X													
CORPORATE - OTHERS	0.00 až <0.15	555,733,769	390,957,597	90.44	815,927,740	0.11	23	38.51	964.54	228,376,955	28%	333,655	182,542
CORPORATE - OTHERS	0.15 až <0.25	386,506,642	406,166,832	75.15	578,675,567	0.22	25	39.30	1246.20	292,499,572	51%	500,396	502,813
CORPORATE - OTHERS	0.25 až <0.50	142,201,339	196,542,589	78.48	293,757,992	0.34	13	39.35	967.44	162,189,035	55%	394,732	299,876
CORPORATE - OTHERS	0.50 až <0.75	140,602,568	23,242,683	91.81	161,463,111	0.54	18	39.76	1061.57	111,618,420	69%	346,679	333,944
CORPORATE - OTHERS	0.75 až <2.50	505,318,290	233,734,224	78.18	671,899,667	1.19	58	38.33	526.99	503,111,261	75%	3,066,302	999,732
CORPORATE - OTHERS	2.50 až <10.00	101,710,817	57,967,186	90.98	152,394,894	3.84	27	38.67	758.19	184,600,357	121%	2,319,565	2,032,412
CORPORATE - OTHERS	10.00 až <100.00	0	5,035,956	50.00	2,517,978	12.97	1	45.00	913.13	5,648,702	224%	146,962	109,528
CORPORATE - OTHERS	100.00	2,759,847	7,129,728	50.80	6,363,209	100.00	5	56.43	760.72	8,271,449	130%	3,203,974	2,345,749
CORPORATE - OTHERS	Subtotal	1,834,833,272	1,320,776,795	82.21	2,683,000,159	0.91	170	38.86	909.62	1,496,315,751	56%	10,312,264	6,806,596
CORPORATE - SME	0.00 až <0.15	29,409,859	21,258,700	75.29	45,400,464	0.10	59	39.62	740.06	8,509,834	19%	17,776	1,581
CORPORATE - SME	0.15 až <0.25	89,468,967	119,998,567	74.48	177,492,641	0.20	255	39.68	655.68	46,839,947	26%	139,880	22,720
CORPORATE - SME	0.25 až <0.50	61,437,629	146,537,756	72.31	152,082,016	0.35	187	41.77	690.34	60,586,428	40%	22,316	15,943
CORPORATE - SME	0.50 až <0.75	138,245,100	123,999,430	70.84	222,874,950	0.54	228	39.21	806.66	114,542,935	51%	471,880	45,844
CORPORATE - SME	0.75 až <2.50	451,420,573	224,441,531	74.43	609,996,979	1.31	664	37.72	706.89	407,208,309	67%	3,017,236	1,348,081
CORPORATE - SME	2.50 až <10.00	347,892,126	347,892,126	74.70	425,742,166	4.38	552	37.90	616.87	391,400,789	92%	7,063,437	1,356,808
CORPORATE - SME	10.00 až <100.00	119,496,892	38,293,716	70.87	140,095,813	17.03	398	37.50	666.30	197,664,043	141%	8,923,607	8,380,820
CORPORATE - SME	100.00	28,626,190	285,824	74.79	28,839,680	100.00	109	73.94	374.71	1,404,354	5%	26,154,494	26,177,956
CORPORATE - SME	Subtotal	1,265,997,338	788,768,734	73.44	1,802,524,708	4.52	2,452	39.09	683.89	1,228,146,639	68%	46,010,086	37,349,753
CORPORATE - SPECIAL LENDING	Default	17,852,963	0.01	75.00	17,852,963	111.11	8	45.00	913.13	0	0%	8,926,481	16,117,317
CORPORATE - SPECIAL LENDING	Good	240,197,810	53,252,182	75.00	280,136,947	1.78	32	45.00	913.13	252,123,252	90%	2,241,096	3,719,039
CORPORATE - SPECIAL LENDING	Satisfactory	224,702,931	130,624,268	75.06	322,721,132	6.22	103	45.00	913.13	371,129,302	115%	9,036,192	15,299,313
CORPORATE - SPECIAL LENDING	Strong	189,692,341	6,507,280	75.00	194,572,801	0.89	25	45.00	913.13	136,200,961	70%	778,291	1,942,613
CORPORATE - SPECIAL LENDING	Weak	117,295,171	5,450,961	75.00	121,383,391	17.78	13	45.00	913.13	303,458,478	250%	9,710,671	22,642,130
CORPORATE - SPECIAL LENDING	Subtotal	789,741,216	195,834,691	75.04	936,667,234	7.28	181	45.00	913.13	1,062,911,993	113%	30,692,731	59,720,412
RETAIL - SME	0.15 až <0.25	8,293,113	17,279,219	75.00	21,252,528	0.18	1,348	51.38	3,338,684	16%	19,987	6,037	
RETAIL - SME	0.25 až <0.50	6,703,189	8,947,301	75.00	13,413,665	0.35	624	53.63	3,384,122	25%	25,180	10,606	
RETAIL - SME	0.50 až <0.75	9,097,673	9,825,928	75.00	16,467,119	0.54	814	52.70	5,260,747	32%	46,858	13,838	
RETAIL - SME	0.75 až <2.50	65,342,568	25,101,362	75.00	84,168,590	1.43	3,752	54.06	41,845,499	50%	653,445	285,876	
RETAIL - SME	2.50 až <10.00	69,838,843	8,818,513	75.00	76,452,728	4.14	3,695	51.24	45,481,053	59%	1,609,326	1,427,752	
RETAIL - SME	10.00 až <100.00	12,802,447	1,473,514	75.00	13,907,183	17.38	4,571	51.02	11,685,471	84%	1,235,163	1,829,804	
RETAIL - SME	100.00	8,584,379	27,629	75.00	8,605,101	100.00	3,406	88.26	12,557,889	146%	6,635,071	6,640,857	
RETAIL - SME	Subtotal	180,661,812	71,473,467	75.00	234,266,913	6.65	18,210	53.85	123,553,466	53%	10,225,904	10,114,770	
RETAIL_SEC_IMOV - NON SME	0.00 až <0.15	4,359,848,600	429,523,566	100.00	4,789,372,166	0.07	79,517	21.29	195,908,438	4%	753,074	1,077,480	
RETAIL_SEC_IMOV - NON SME	0.25 až <0.50	609,327,829	90,465,102	100.00	699,792,931	0.29	9,852	26.46	104,470,507	15%	543,504	558,790	
RETAIL_SEC_IMOV - NON SME	0.50 až <0.75	251,782,983	51,359,099	100.00	303,142,081	0.55	4,371	26.64	70,916,063	23%	440,364	452,200	
RETAIL_SEC_IMOV - NON SME	0.75 až <2.50	257,024,055	64,167,302	100.00	321,191,356	1.17	4,642	26.86	126,334,445	39%	1,012,592	1,446,678	
RETAIL_SEC_IMOV - NON SME	2.50 až <10.00	154,647,509	38,615,642	100.00	193,263,152	4.54	3,114	25.01	151,014,966	78%	2,122,303	3,857,593	
RETAIL_SEC_IMOV - NON SME	10.00 až <100.00	88,257,427	381,356	100.00	88,638,783	32.46	1,869	16.00	87,381,672	99%	4,604,530	10,823,706	
RETAIL_SEC_IMOV - NON SME	100.00	41,689,334	0	100.00	41,689,334	100.00	864	50.18	26,055,834	63%	18,836,421	17,342,347	
RETAIL_SEC_IMOV - NON SME	Subtotal	5,762,577,737	674,512,067	100.00	6,437,089,803	1.40	103,339	22.61	762,081,925	12%	28,312,788	35,558,795	
RETAIL_SEC_IMOV - SME	0.15 až <0.25	5,244,480	538,754	75.00	5,648,545	0.18	70	44.25	736,941	13%	4,433	2,930	
RETAIL_SEC_IMOV - SME	0.25 až <0.50	2,764,795	12,076	75.00	2,773,852	0.35	39	42.41	574,401	21%	4,117	3,214	
RETAIL_SEC_IMOV - SME	0.50 až <0.75	2,893,635	508,400	75.00	3,274,935	0.54	44	47.18	1,026,815	31%	8,344	5,327	
RETAIL_SEC_IMOV - SME	0.75 až <2.50	18,757,974	909,470	75.00	19,440,076	1.41	298	42.43	10,292,345	53%	115,930	154,222	
RETAIL_SEC_IMOV - SME	2.50 až <10.00	24,638,697	509,850	75.00	25,021,084	4.30	297	41.32	24,744,509	99%	440,247	786,158	
RETAIL_SEC_IMOV - SME	10.00 až <100.00	2,289,961	44,000	75.00	2,322,961	15.83	38	39.23	3,747,732	161%	143,573	327,200	
RETAIL_SEC_IMOV - SME	100.00	1,257,448	0	100.00	1,257,448	100.00	21	96.45	2,081,368	166%	1,046,295	1,046,295	
RETAIL_SEC_IMOV - SME	Subtotal	57,846,988	2,522,549	75.00	59,738,900	5.04	807	43.41	43,204,111	72%	1,762,940	2,325,347	
Total (all portfolios)		9,891,658,362	3,053,888,302	84.79	12,153,287,717	2.33	124,757	31.07	372,618,1803	4,716,213,886	39%	127,315,840	151,975,672

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-credit

Accompanying narrative: Institutions may supplement the template with a narrative commentary to explain the effect of credit derivatives on

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	200,775,041	200,775,041
05	Corporates – Specialised lending	1,062,911,993	1,062,911,993
06	Corporates – Other	375,870,507	375,870,507
07	Exposures under AIRB		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1,027,371,598	1,027,371,598
11	Corporates – Specialised lending		
12	Corporates – Other	1,120,445,244	1,120,445,244
13	Retail – Secured by real estate SMEs	43,204,111	43,204,111
14	Retail – Secured by real estate non-SMEs	762,081,925	762,081,925
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	123,553,466	123,553,466
17	Retail – Other non-SMEs		
18	Equity IRB	53,192,620	53,192,620
19	Other non credit obligation assets		
20	Total	4,769,406,506	4,769,406,506

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

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

Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB approach and/or FIRB approach

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

Frequency: Quarterly

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

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

in EUR		a	b
		RWA amounts	Capital requirements
01	RWAs as at the end of the previous reporting period	4,597,624,827	367,809,986
02	Asset size	148,855,900	11,908,472
03	Asset quality	27,741,735	2,219,339
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(4,815,957)	(385,277)
08	Other	0	0
09	RWAs as at the end of the reporting period	4,769,406,506	381,552,520

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

		a	b	c	d	e	f	g
in EUR		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
01	Mark to market		72,197,212	77,229,593			149,426,805	77,431,117
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

		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)	149,426,805	157,302,008
04	All portfolios subject to the standardised method		
EU04	Based on the original exposure method	149,426,805	157,302,008
05	Total subject to the CVA capital charge		

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

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					28,235,998	99,752,159						127,988,158	96,051,785
07	Corporates									9,474,126			9,474,126	9,474,126
08	Retail								77,900				77,900	77,900
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					28,235,998	99,752,159		77,900	9,474,126			137,540,184	105,603,811

TEMPLATE 29 - EU CCR4 (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

Analisi Template

		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 až <0,50	16,826	0	1	45	913	10,481	62
CORPORATE - OTHERS	0,75 až <2,50	156,436	1	3	45	913	145,493	93
CORPORATE - OTHERS	2,50 až <10,00	2,224,525	3	2	45	913	2,285,030	103
CORPORATE - OTHERS	Subtotal	2,397,788	3	6	45	913	2,441,003	102
CORPORATE - SME	0,00 až <0,15	169,280	0	1	45	913	43,892	26
CORPORATE - SME	0,15 až <0,25	34,224	0	3	45	913	11,166	33
CORPORATE - SME	0,25 až <0,50	1,311	0	2	45	913	651	50
CORPORATE - SME	0,50 až <0,75	102,185	1	4	45	913	65,414	64
CORPORATE - SME	0,75 až <2,50	394,384	1	6	45	913	350,042	89
CORPORATE - SME	2,50 až <10,00	67,530	5	7	45	913	74,521	110
CORPORATE - SME	10,00 až <100,00	63,290	10	2	45	913	103,700	164
CORPORATE - SME	Subtotal	832,203	2	25	45	913	649,387	78
CORPORATE - SPECIAL_LENDING	Good	726,516		4	45	913	653,865	90
CORPORATE - SPECIAL_LENDING	Satisfactory	639,544		11	45	913	735,475	115
CORPORATE - SPECIAL_LENDING	Strong	507,570		2	45	913	355,299	70
CORPORATE - SPECIAL_LENDING	Weak	63,841		2	45	913	159,601	250
CORPORATE - SPECIAL_LENDING	Subtotal	1,937,471		19	45	913	1,904,240	98
Total (all portfolios)		11,886,621	2.04	63	45	913.125	12,375,327	104.11

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 requirements in accordance with Part Three, Title IV, Chapters 2 to 4 of the CRR. In the case of institutions using internal models in accordance with Chapter 5 in the same title and for which the RWAs under the standardised approach may be deemed not material in accordance with Article 432(1) in the CRR, as specified by the EBA Guidelines 2014/14, the institution—in order to provide only meaningful information to users— may choose not to disclose Template EU MR1. In accordance with that article and paragraph 19 of these guidelines, institutions should clearly state this and should explain why they consider the information not to be meaningful to users. The explanation should include a description of the exposures included in the respective risk portfolios and the aggregate total of RWAs from such exposures.
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.

in EUR		a	b
		RWAs	Capital
	Outright products		
1	Interest rate risk (general and specific)		
2	Equity risk (general and specific)	4,280,106	342,409
3	Foreign exchange risk		
4	Commodity risk	8,297,414	663,793
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	Total	12,577,520	1,006,202

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: Present a flow statement explaining variations in the market RWAs (as specified in Article 92(4)(b)) determined under an Part Three, Title IV, Chapter 5 of the CRR (IMA).
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines permitted to use the IMA for the calculation of their market risk capital requirements.
Content: RWAs for market risk. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure.
Frequency: Quarterly
Format: Fixed format for all columns and for rows 1 and 8. Institutions may add additional rows between rows 7 and 8 to disclose additional elements that contribute to RWA variations.
Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such changes.

in EUR		a	b	
		RWAs	Capital requirements	
1	VaR (higher of values a and b)	193,614,963	15,489,197	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))		2,834,814	
(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		15,489,197	
2	SVaR (higher of values a and b)	258,294,875	20,663,590	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))		5,747,258	
(b)	Average of the SVaR (Article 365(2) of the CRR) during the preceding 60 business days (SVaRavg) x		20,663,590	
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 378(4) of the CRR)			N.A.
5	Other			N.A.
6	Total	451,909,838	36,152,787	

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

Purpose: Present a flow statement explaining variations in the market RWAs (as specified in Article 92(4)(b)) determined under an Part Three, Title IV, Chapter 5 of the CRR (IMA).
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines permitted to use the IMA for the calculation of their market risk capital requirements.
Content: RWAs for market risk. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure.
Frequency: Quarterly
Format: Fixed format for all columns and for rows 1 and 8. Institutions may add additional rows between rows 7 and 8 to disclose additional elements that contribute to RWA variations.
Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period

in EUR		a	b	c	d	e	f	g
		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
1	RWAs at previous quarter end	27,594,053	7,494,460				438,606,404	35,088,512
<i>1a</i>	<i>Regulatory adjustment</i>	18,721,675	3,633,907				279,444,777	22,355,582
<i>1b</i>	<i>RWAs at the previous quarter-end (end of the day)</i>	8,872,377	3,860,553				159,161,627	12,732,930
2	Movement in risk levels	(6,036,087)	0				(240,065,220)	(19,205,218)
3	Model updates/changes	0	13,169,130				164,614,128	13,169,130
4	Methodology and policy	0	0				0	0
5	Acquisitions and disposals	0	0				0	0
6	Foreign exchange movements	0	0				0	0
7	Other	0	0				0	0
<i>8a</i>	<i>RWAs at the end of the reporting period (end of the day)</i>	2,803,609	5,608,711				105,153,997	8,412,320
<i>8b</i>	<i>Regulatory adjustment</i>	12,685,588	15,054,879				346,755,840	27,740,467
8	RWAs at the end of the reporting period	15,489,197	20,663,590				451,909,838	36,152,787

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

Reassessment of the methodology for the identification of the stress period and subsequent internal validation of methodology as well as validation of methodology by the regulator. Identification of a new stress VaR period.

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, Chapter 5 of the CRR.

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

Frequency: Semi-annual

Format: Fixed

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

in EUR

VaR (10 day 99%)

Period 2.1.2018 - 29.06.2018

1	Maximum value	12,413,568
2	Average value	7,151,570
3	Minimum value	2,803,609
4	Period end	2,803,609

SVaR (10 day 99%)

5	Maximum value	10,894,780
6	Average value	4,595,495
7	Minimum value	1,054,869
8	Period end	5,608,711

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.

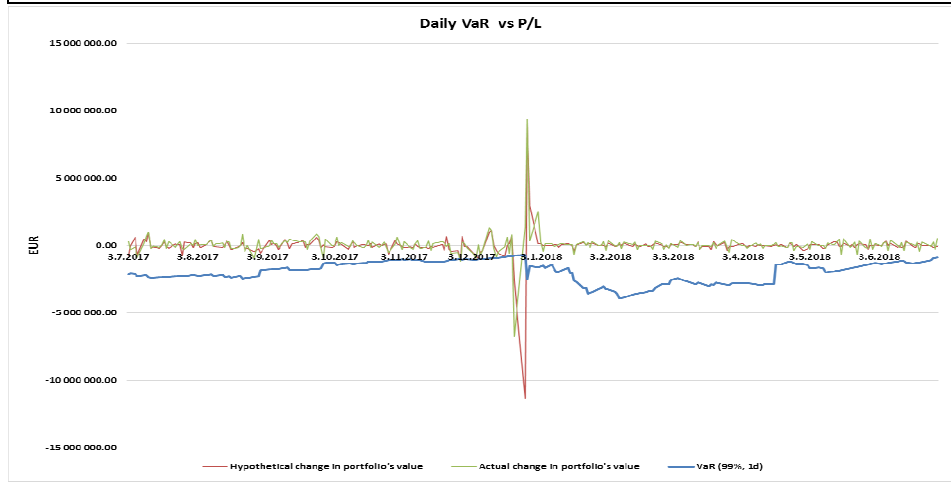
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures.

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
28.11.2017	1,029,582	-1,079,455	-1,138,778	Decreasing of swap points for EUR/CZK at 1M from -19.91 to -59.95.
22.12.2017	742,116	-2,613,604	-6,731,375	Decrease in swap points for EUR/CZK (1W from -130.13 to -259.53 / 2W from -130.24 to -184 / 1M from -107 to -185).
27.12.2017	696,341	-11,327,224	1,384,526	Decrease in swap points for EUR/CZK (1W from -120.55 to -221.18 / 2W from -84.25 to -182.5 / 1M from -112.58 to -181.5).

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

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	30.6.2018
	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	15,183,555,363
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	75,896,449
5	Adjustments for securities financing transactions "SFTs"	(146,173)
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1,978,634,515
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	(402,084,265)
8	Total leverage ratio exposure	16,835,855,890
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)	13,885,670,153
2	(Asset amounts deducted in determining Tier 1 capital)	(75,957,152)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	13,809,713,001
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	72,197,265
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	77,229,540
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 transaction)	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)	149,426,805
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	1,118,430,827
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)	1,118,430,827
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	3,736,919,772
18	(Adjustments for conversion to credit equivalent amounts)	(1,978,634,515)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1,758,285,257
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	1,390,197,119
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	16,835,855,890
Leverage ratio		
22	Leverage ratio	8.26%
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:	13,885,670,153
EU-2	Trading book exposures	19,436,006
EU-3	Banking book exposures, of which:	13,866,234,147
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	760,048,686
EU-6	Exposures to regional governments, MDB, international organisations and PSE <u>not</u> treated as sovereigns	125,726,176
EU-7	Institutions	176,587,147
EU-8	Secured by mortgages of immovable properties	5,758,974,070
EU-9	Retail exposures	2,076,394,243
EU-10	Corporate	4,520,021,938
EU-11	Exposures in default	127,493,000
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	320,988,886
Table LRQua: Free format text boxes for disclosure on qualitative items		
		Column
		Free format
Row		
1	Description of the process used to manage the risk of excessive leverage	VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has decreased slightly in second quarter of 2018 mainly due to decrease in Tier 1 capital.

Common Equity Tier 1 capital: Instruments and reserves (1)	(A) AMOUNT AT DISCLOSURE DATE IN EUR	(B) REGULATION (EU) NO 575/2013 ARTICLE REFERENCE	
		(i)	(ii)
1 Capital instruments and the related share premium accounts	444,238,300	36 (1), 27, 28, 29, 30A and 30 (2)	
1a Of which: Instruments tier 1	329,514,202		
1b Of which: Instruments tier 2	114,724,098		
1c Of which: Instruments tier 3	104,000,000		
2 Preferred securities	961,211,029	36 (2) (a)	
2a Of which: Instruments issued by other entities	32,421,136	36 (2) (b)	
2b Of which: Instruments issued by the issuer	928,789,893	36 (2) (c)	
2c Instruments issued by other entities	1,841,325	36 (2) (d)	
2d Instruments issued by the issuer	1,841,325	36 (2) (e)	
3 Amount of qualifying items referred to in Article 464 (5) and the related share premium accounts subject to phase out from CET1	1,482 (2)		
3a Of which: Instruments issued by other entities	1,482 (2)		
3b Of which: Instruments issued by the issuer	0		
4 Minority interests (amount allowed in consolidated CET1)	54,478,480		
5 Independently measured net own profits net of any foreseeable charge or dividend	0		
6 Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,408,070,600		
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7 Reserve for own credit risk (negative amount)	54,106		
8 Impairment losses (net of related tax liability) (negative amount)	(108,417,392)	36 (1) (b), 37, 472 (4)	
9 Share buy-back in the EU	0		
10 Deferred tax assets arising from temporary differences (amount above 10% threshold - net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	(56 (1) (c), 38, 472 (3))		
11 Tax credit for losses related to periods of loss or carry-forward	(13) (4)		
12 Regulatory amounts resulting from the calculation of expected loss amounts	(36 (1) (d), 40, 109, 472 (6))		
13 Regulatory amounts resulting from the calculation of expected loss amounts	(32 (1))		
14 Changes in loan credit exposure	(5,562 (3) (a))		
15 Deferred/benefit pension fund assets (negative amount)	(56 (1) (e), 41, 472 (7))		
16 Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	(56 (1) (i), 42, 472 (8))		
17 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	(36 (1) (j), 44, 472 (9))		
18 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	(36 (1) (k), 43, 45, 46, 49 (2) (3), 79, 472 (10))		
19 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	(36 (1) (l), 43, 45, 47, 48 (1) (a), 49 (1) (2), 79, 472 (11))		
20 Share buy-back in the EU	0		
21 Exposure amount of the following items which qualify for a RW of 250% where the institution opts for the deduction alternative	(36 (1) (m))		
22 (negative amount)	0		
23 Other qualifying holdings outside the financial sector	(36 (1) (n), 89 to 91)		
24 Of which: Instruments issued by other entities	56 (1) (a) (a)		
25 Of which: Instruments issued by the issuer	344 (1) (b)		
26 Of which: Instruments issued by other entities	56 (1) (a) (b), 379 (2)		
27 Of which: Instruments issued by the issuer	0		
28 Deferred tax assets arising from temporary differences (amount above 10% threshold - net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	(36 (1) (c), 38, 48 (1) (a), 470, 472 (3))		
29 Amount exceeding the 10% threshold (negative amount)	(46 (2))		
30 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	(36 (1) (l), 48 (1) (b), 470, 472 (11))		
31 Share buy-back in the EU	0		
32 Of which: Deferred tax assets arising from temporary differences	(36 (1) (c), 38, 48 (1) (a), 470, 472 (3))		
33 Amount exceeding the 10% threshold (negative amount)	(56 (1) (a), 472 (2))		
34 Reasonable tax charges relating to CET1 items (negative amount)	(36 (1) (d))		
35 Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	(36 (1) (i))		
36 Total regulatory adjustments to Common Equity Tier 1 (CET1)	(68,573,676)		
37 Common Equity Tier 1 (CET1) capital	1,339,496,924		
Additional Tier 1 (AT1) capital: instruments			
38 Capital instruments used to substitute share premium accounts	0		
39 Of which: Classified as equity under applicable accounting	0		
40 Of which: Classified as liabilities under applicable accounting	0		
41 Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from AT1	1,482 (2)		
42 Qualifying AT1 capital instruments issued by the institution (including minority interest not included in row 5) issued by subsidiaries and held by third parties	54,478,480		
43 Of which: Instruments issued by subsidiaries subject to phase-out	0		
44 Additional Tier 1 (AT1) capital before regulatory adjustments	1,482 (2)		
Additional Tier 1 (AT1) capital: regulatory adjustments			
45 Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	(36 (1) (i), 56 (4), 57, 475 (2))		
46 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)	(36 (1) (j), 58, 475 (3))		
47 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	(36 (1) (k), 59, 60, 79, 475 (4))		
48 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)	(36 (1) (l), 59, 79, 475 (4))		
49 Share buy-back in the EU	0		
50 Qualifying T2 instruments that exceed the T2 capital of the institution (negative amount)	(36 (1) (m))		
51 Total regulatory adjustments to Additional Tier 1 (AT1) capital	0		
52 Additional Tier 1 (AT1) capital	1,482 (2)		
53 Tier 1 capital (T1 = CET1 + AT1)	1,340,978,924		
Tier 2 (T2) capital: instruments and provisions			
54 Capital instruments and the related share premium accounts	200,000,000	62, 63	
55 Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	1,482 (4)		
56 Qualifying loan funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 to 4) issued by subsidiaries and held by third parties	87,500		
57 Of which: Instruments issued by subsidiaries subject to phase-out	1,482 (4)		
58 Credit risk adjustments	24,550,840	62 (2) & (8)	
59 Total T2 capital before regulatory adjustments	224,000,840		
Tier 2 (T2) capital: regulatory adjustments			
60 Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(36 (1) (i), 65 (a), 67, 477 (2))		
61 Holdings of the T2 instruments and subordinated loans 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)	(36 (1) (j), 68, 477 (3))		
62 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)	(36 (1) (k), 69, 70, 79, 477 (4))		
63 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 amount)	(36 (1) (l), 69, 79, 477 (4))		
64 Regulatory adjustments applied to row 2 in respect of amounts subject to pro-CRIS treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 in a pro-CRIS residual amount	(3,787,240)		
65 Total regulatory adjustments to Tier 2 (T2) capital	(3,787,240)		
66 Tier 2 (T2) capital	220,213,600		
67 Total capital (TC = T1 + T2)	1,561,192,524		
68 Total risk-weighted assets	1,533,171,100		
Capital ratios and buffers			
69 Common Equity Tier 1 (as a percentage of total risk exposure amount)	15.7%	92 (2) (a)	
70 Tier 1 (as a percentage of total risk exposure amount)	15.7%	92 (2) (b)	
71 Total capital (as a percentage of total risk exposure amount)	18.2%	92 (2) (c)	
72 Institution specific buffer requirement (CET1 requirement) in accordance with Article 92 (1) (a) plus credit conversion and counterparty risk buffer requirements plus a systemic risk buffer, plus a systemic risk buffer requirement plus a buffer requirement of total risk exposure amount)	419,029,569	92D, 129, 130, 131, 133	
73 Of which: Capital conservation buffer requirement	239,262,849		
74 Of which: Countercyclical buffer requirement	99,773,302		
75 Of which: Systemic risk buffer requirement	79,993,418		
76 Other Systemically Important Institution (O-SII) or Systemic Risk Buffer (SRB) (as a percentage of total risk exposure amount)	88,285,172	92D, 131	
77 Other Systemically Important Institution (O-SII) or Systemic Risk Buffer (SRB) (as a percentage of total risk exposure amount)	0	92D, 129	
78 Non-risk-weighted assets	0		
79 Non-risk-weighted assets	0		
Reserves between the thresholds for deduction (deduction risk weightings)			
80 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)	(36 (1) (k), 43, 45, 47, 48 (1) (a), 49 (1) (2), 85 (2), 86, 79, 472 (10))		
81 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)	7,372,700	36 (1) (l), 43, 45, 44, 470, 472 (11))	
82 Share buy-back in the EU	0		
83 Deferred tax assets arising from temporary differences (amount below 10% threshold - net of related tax liability where the conditions in Article 38 (3) are met)	(36 (1) (c), 38, 48, 470, 472 (3))		
Applicable caps on the calculation of provisions in Tier 2			
84 Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	0		
85 Cap on inclusion of credit risk adjustments in T2 under standardized approach	0		
86 Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	24,550,840		
87 Cap for inclusion of credit risk adjustments in T2 under internal rating-based approach	24,550,840		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2019)			
88 Common Equity Tier 1 instruments subject to phase-out arrangements	884 (3), 489 (2) & (5)		
89 Common Equity Tier 2 instruments subject to phase-out arrangements and maturities	884 (3), 489 (2) & (5)		
90 Common Equity Tier 3 instruments subject to phase-out arrangements	884 (4), 492 (3) & (5)		
91 Common Equity Tier 2 instruments subject to phase-out arrangements and maturities	884 (4), 492 (3) & (5)		
92 Common Equity Tier 3 instruments subject to phase-out arrangements	884 (5), 492 (4) & (5)		
93 Common Equity Tier 3 instruments subject to phase-out arrangements and maturities	884 (5), 492 (4) & (5)		

Balance Sheet Reconciliation Methodology

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

Balance sheet reconciliation methodology to own funds' items based on IFRS to 30.06.2018 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	892,625,075	(8,464,000)	884,161,075
Accumulated other comprehensive income	32,421,363	0	32,421,363
Other reserves	88,986,006	8,464,000	97,450,006
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	38,867	0	38,867
Goodwill	(29,304,958)	0	(29,304,958)
Other intangible assets	(79,112,424)	0	(79,112,424)
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

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 im)	Senior debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

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	1,390,197	1,395,197			
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,347,564	1,352,564			
3	Tier 1 capital	1,390,197	1,395,197			
4	Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,347,564	1,352,564			
5	Total capital	1,604,981	1,606,403			
6	Total capital as if IFRS 9 transitional arrangements were not applied	1,562,348	1,573,538			
Risk-weighted assets (amounts in thousand of EUR)						
7	Total risk-weighted assets	8,838,517	8,598,516			
Capital ratios						
8	Common Equity Tier 1 (as a percentage of risk exposure amount)	15.73%	16.23%			
9	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	15.25%	15.73%			
10	Tier 1 (as a percentage of risk exposure amount)	15.73%	16.23%			
11	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	15.25%	15.73%			
12	Total capital (as a percentage of risk exposure amount)	18.16%	18.68%			
13	Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	17.68%	18.30%			
Leverage ratio						
14	Leverage ratio total exposure measure	16,835,856	16,856,576			
15	Leverage ratio	8.26%	8.28%			
16	Leverage ratio as if IFRS 9 transitional arrangements were not applied	8.00%	8.02%			