



Attachment no. 1

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

Template 4: EU OV1 – Overview of RWAs	
Purpose:	Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs
Scope of application:	The template applies to all institutions included in paragraph 7 of these guidelines.
Content:	RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.
Frequency:	Quarterly
Format:	Fixed
Accompanying narrative:	Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum capital requirements in the application of Article 92 in the CRR do not correspond to 8% of RWAs in column (a), institutions should explain the adjustments made.

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	8,570,723,013	8,586,310,418	685,657,841
Article 438(c)(d)	2	Of which the standardised approach			
			3,236,586,748	3,187,933,075	258,926,940
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach			
			1,436,299,931	1,463,323,839	114,903,994
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach			
			3,839,565,715	3,881,801,661	307,165,257
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA			
			58,270,620	53,251,843	4,661,650
Article 107 Article 438(c)(d)	6	CCR			
			38,189,009	28,264,610	3,055,121
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			
			38,189,009	28,264,610	3,055,121
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			
			405,507,017	266,220,742	32,440,561
	20	Of which the standardised approach			
			11,445,042	9,635,430	915,603
	21	Of which IMA			
			394,061,975	256,585,325	31,524,958
Article 438 (e)	22	Large exposures			
			0	0	0
Article 438(f)	23	Operational risk			
			331,219,372	331,219,372	26,497,550
	24	Of which basic indicator approach			
			0	0	0
	25	Of which standardised approach			
			0	0	0
	26	Of which advanced measurement approach			
			331,219,372	331,219,372	26,497,550
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)			
			69,864,091	70,730,899	5,589,127
Article 500	28	Floor adjustment			
	29	Total			
			9,345,638,412	9,212,015,143	747,651,073

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	5,386,523,025	430,921,842
02	Asset size	47,597,709	3,807,817
03	Asset quality	(111,633,673)	(8,930,694)
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	(4,502,474)	(360,198)
08	Other	0	0
09	RWAs as at the end of the reporting period	5,317,984,587	425,438,767

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

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

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

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

Frequency: Quarterly

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

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

		a	b	c	d	e	f	g
		in EUR VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements
1	RWAs at previous quarter end	6,755,704	13,771,122				256,585,318	20,526,825
1a	Regulatory adjustment	5,705,761	11,271,161				212,211,518	16,976,921
1b	RWAs at the previous quarter-end (end of the day)	1,049,943	2,499,961				44,373,800	3,549,904
2	Movement in risk levels	3,272,941	7,725,191				137,476,655	10,998,132
3	Model updates/changes	0	0				0	0
4	Methodology and policy	0	0				0	0
5	Acquisitions and disposals	0	0				0	0
6	Foreign exchange movements	0	0				0	0
7	Other	0	0				0	0
8a	RWAs at the end of the reporting period (end of the day)	2,188,891	5,462,357				95,640,600	7,651,248
8b	Regulatory adjustment	7,839,754	16,033,956				298,421,373	23,873,710
8	RWAs at the end of the reporting period	10,028,645	21,496,313				394,061,973	31,524,958

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	31.3.2019
	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	17,062,646,916
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	90,038,107
5	Adjustments for securities financing transactions "SFTs"	27,061
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,058,595,294
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	(541,392,660)
8	Total leverage ratio exposure	18,669,914,719
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)	15,605,419,660
2	(Asset amounts deducted in determining Tier 1 capital)	(93,729,958)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	15,511,689,703
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	117,890,034
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	90,305,440
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)	208,195,474
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	1,228,942,061
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)	1,228,942,061
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	3,779,682,775
18	(Adjustments for conversion to credit equivalent amounts)	(2,058,595,294)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1,721,087,481
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	1,367,979,415
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	18,669,914,719
Leverage ratio		
22	Leverage ratio	7.33%
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:	15,605,419,660
EU-2	Trading book exposures	1,080,557
EU-3	Banking book exposures, of which:	15,604,339,103
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	1,206,802,413
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	137,907,659
EU-7	Institutions	234,173,195
EU-8	Secured by mortgages of immovable properties	6,381,986,428
EU-9	Retail exposures	2,105,685,491
EU-10	Corporate	5,018,784,218
EU-11	Exposures in default	100,930,594
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	418,069,105
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 first quarter of 2019 mainly due to increase in exposure and also due to decrease in Tier 1 capital.

Common Equity Tier 1 capital: Instruments and reserves (1)	(A) AMOUNT AT DISCLOSURE DATE IN EUR	(B) REGULATION (EU) NO 575/2013 ARTICLE REFERENCE
1 Capital instruments and the related share premium accounts	444,238,300	26 (1), 27, 28, 29, 30a and 30 (2)
a) of which: instrument class 1	25,214,282 (2)	
b) of which: instrument class 2	419,024,018 (2)	
c) of which: instrument class 3	604,993,000 (2)	
2 Preferred securities	261,256,512	26 (1) (3)
a) of which: other comparable securities (and any other instruments)	26,481,000 (2)	
b) Provisions for general banking risk	26 (1) (3)	
c) Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase-out from CET1	4,652 (2)	
d) of which: instruments issued by subsidiaries subject to phase-out from CET1	4,652 (2)	
e) Minority interests (amount allowed in consolidated CET1)	34,478,480	
f) Independently received interim profits net of any foreseeable charge or dividend	26 (2)	
g) Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,402,015,311	
3 Additional Tier 1 (AT1) capital: regulatory adjustments	34,135	
a) of which: net of related tax liability (negative amount)	(120,211,258)	35 (1) (3), 37, 472 (4)
b) Excess net in the EU	0	
c) Deferred tax assets arising from temporary difference (amount above 10% threshold - net of related tax liability where the conditions in Article 38 (2) are met) (negative amount)	36 (1) (3), 38, 472 (5)	
d) of which: tax losses related to gains in losses or cash flow	36 (1) (3)	
e) of which: amounts resulting from the calculation of expected loss amounts	36 (1) (3), 40, 150, 472 (6)	
f) of which: amounts in respect of tax-recognized assets	36 (1) (3)	
g) of which: amounts on liabilities related to fair value resulting from changes in loan credit standing	1,000 (3) (6)	
h) of which: deferred tax assets (negative amount)	36 (1) (3), 41, 472 (7)	
i) of which: direct and indirect holdings by an institution of own AT1 instruments (negative amount)	36 (1) (3), 42, 472 (8)	
j) of which: direct and indirect 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) (3), 44, 472 (9)	
k) of which: direct and indirect 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) (3), 43, 45, 46, 49 (2) (3), 79, 472 (10)	
l) of which: direct and indirect 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) (3), 43, 45, 47, 48 (1) (3), 49 (1) (3), 79, 472 (11)	
m) Excess net in the EU	0	
n) Exposure amount of the following items which qualify for a RW of 250% where the institution opts for the deduction alternative:	36 (1) (3)	
o) of which: qualifying holdings outside the financial sector	36 (1) (3), 80 to 91	
p) of which: non-deductible provisions (negative amount)	36 (1) (3)	
q) of which: free derivatives (negative amount)	36 (1) (3), 329 (2)	
r) Deferred tax assets arising from temporary difference (amount above 10% threshold - net of related tax liability where the conditions in Article 38 (2) are met) (negative amount)	36 (1) (3), 38, 48 (1) (3), 470, 472 (2)	
s) Amount exceeding the 10% threshold (negative amount)	46 (2)	
t) 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) (3), 48 (1) (3), 470, 472 (11)	
u) Excess net in the EU	0	
v) of which: deferred tax assets arising from temporary difference	36 (1) (3), 38, 48 (1) (3), 470, 472 (2)	
w) of which: net of related tax liability (negative amount)	36 (1) (3)	
x) of which: tax losses related to gains in losses or cash flow	36 (1) (3)	
y) of which: amounts resulting from the calculation of expected loss amounts	36 (1) (3)	
z) of which: amounts in respect of tax-recognized assets	36 (1) (3)	
aa) of which: amounts on liabilities related to fair value resulting from changes in loan credit standing	36 (1) (3)	
ab) of which: deferred tax assets (negative amount)	36 (1) (3)	
ac) of which: direct and indirect holdings by an institution of own AT1 instruments (negative amount)	36 (1) (3)	
ad) of which: direct and indirect 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) (3), 58, 475 (2)	
ae) of which: direct and indirect 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) (3), 58, 60, 79, 475 (4)	
af) of which: direct and indirect 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) (3), 58, 79, 475 (4)	
ag) Excess net in the EU	0	
ah) Qualifying T2 instruments that exceed the T2 capital of the institution (negative amount)	36 (1) (3)	
ai) Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
aj) Additional Tier 1 (AT1) capital	34,135	
ak) Tier 1 capital (T1 = CET1 + AT1)	1,367,879,413	
4 Additional Tier 2 (AT2) capital: instruments and provisions	200,000,000	32, 63
a) Capital instruments and the related share premium accounts	200,000,000	
b) Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase-out from T2	4,652 (4)	
c) Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 to 3d) issued by subsidiaries and held by third party	37,448	
d) of which: instruments issued by subsidiaries subject to phase-out	4,652 (4)	
e) Credit risk adjustments	214,300 (2) (3) (6) (8)	
f) Total AT2 capital before regulatory adjustments	214,300 (2)	
5 Tier 2 (T2) capital: regulatory adjustments	34,135	
a) of which: net of related tax liability (negative amount)	36 (1) (3), 45 (a), 67, 477 (2)	
b) Instruments and subordinated loans (negative amount)	36 (1) (3)	
c) 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) (3), 58, 477 (2)	
d) of which: direct and indirect 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) (3), 58, 79, 477 (4)	
e) of which: direct and indirect 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) (3), 79, 477 (4)	
f) Regulatory adjustments applied to tier 2 in respect of amounts subject to pro-CRIS treatment and transitional treatments subject to phase-out as provided in Regulation (EU) No 575/2013 in a-CRIS residual amounts	37,750 (100)	
g) Total regulatory adjustments on Tier 2 (T2) capital	34,135	
h) Tier 2 (T2) capital	214,300 (2)	
i) Total capital (TC = T1 + T2)	1,582,179,413	
j) Total risk-weighted assets	2,343,028,413	
Capital ratios and buffers		
a) Common Equity Tier 1 (as a percentage of total risk exposure amount)	14.6%	32 (2) (a)
b) Tier 1 (as a percentage of total risk exposure amount)	14.6%	32 (2) (b)
c) Total capital (as a percentage of total risk exposure amount)	16.9%	32 (2) (c)
d) 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 institution specific risk buffer requirement as a percentage of total risk exposure amount)	489 (2) (20)	32D, 128, 130, 131, 133
e) of which: capital conservation buffer requirement	233,642,500	
f) of which: countercyclical buffer requirement	100,000,000	
g) of which: other buffers	75,000,000	
h) of which: Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer	93,456,300	32D, 131
i) of which: other buffers	37,750 (100)	
j) Systemic Risk Buffer (as a percentage of total risk exposure amount)	0	32D, 128
k) Non-reserved in EU requirement	0	
l) Non-reserved in EU requirement	0	
m) Non-reserved in EU requirement	0	
Reserves between the thresholds for deduction (deduction risk weighting)		
a) 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)	11,170,714	36 (1) (3), 45, 47, 48 (1) (3), 58, 60, 475 (4), 65 (1), 69, 70, 477 (4)
b) 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)	7,338,566	36 (1) (3), 45, 44, 470, 472 (11)
c) Excess net in the EU	0	
d) Deferred tax assets arising from temporary difference (amount below 10% threshold - net of related tax liability where the conditions in Article 38 (2) are met)	36 (1) (3), 38, 48, 470, 472 (2)	
Applicable caps on the calculation of provisions in Tier 2		
a) Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	0	
b) Cap on inclusion of credit risk adjustments in T2 under standardized approach	0	
c) Cap on risk-weighted assets included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	214,300 (2)	
d) Cap for inclusion of credit risk adjustments in T2 under internal rating-based approach	37,044,813 (2)	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2019)		
a) Common Equity Tier 1 instruments subject to phase-out arrangements	484 (15), 486 (2) (3)	
b) of which: instruments excluded from CET1 due to cap (excess over cap after adjustments and measures)	484 (15), 486 (2) (3)	
c) Common Equity Tier 1 instruments subject to phase-out arrangements	484 (15), 486 (2) (3)	
d) of which: instruments excluded from AT1 due to cap (excess over cap after adjustments and measures)	484 (15), 486 (2) (3)	
e) Common Equity Tier 2 instruments subject to phase-out arrangements	484 (15), 486 (4) (5)	
f) of which: instruments excluded from T2 due to cap (excess over cap after adjustments and measures)	484 (15), 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 31.03.2019 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	884,055,229	0	884,055,229
Acumulated other comprehensive income	26,480,992	8	26,481,000
Other reserves	97,840,782	0	97,840,782
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	1,006	(6)	1,000
Goodwill	(29,304,958)	0	(29,304,958)
Other intangible assets	(90,907,455)	0	(90,907,455)
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

CORRECTED INFORMATION

Scope of consolidation: solo		Total unweighted value (average)				Total weighted value (average)			
Currency and units (EUR million)									
Quarter ending on (DD Month YYYY)		30 June 2018	30 September 2018	31 December 2018	31 March 2019	30 June 2018	30 September 2018	31 December 2018	31 March 2019
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					2,331	2,247	2,124	2,114
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	4,985	5,120	5,266	5,421	315	322	331	340
3	Stable deposits	4,058	4,174	4,298	4,429	203	209	215	221
4	Less stable deposits	927	946	968	992	112	114	116	118
5	Unsecured wholesale funding	3,101	3,023	3,020	3,092	1,438	1,371	1,335	1,335
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	147	386	634	880	35	95	157	218
7	Non-operational deposits (all counterparties)	2,939	2,613	2,365	2,189	1,387	1,252	1,157	1,094
8	Unsecured debt	15	24	21	23	15	24	21	23
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2,721	2,674	2,650	2,686	297	279	267	268
11	Outflows related to derivative exposures and other collateral requirements	5	3	2	2	5	3	2	2
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,716	2,671	2,648	2,684	292	276	265	266
14	Other contractual funding obligations	60	61	74	79	60	61	74	79
15	Other contingent funding obligations	859	950	1,018	1,046	26	28	31	31
16	TOTAL CASH OUTFLOWS					2,134	2,061	2,037	2,052
CASH – INFLOWS									
17	Secured lending (e.g. reverse repos)	354	604	836	1,119	0	0	0	1
18	Inflows from fully performing exposures	683	554	515	462	491	344	309	274
19	Other cash inflows	61	53	62	92	61	53	54	60
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1,098	1,211	1,413	1,673	553	398	363	335
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	1,098	1,211	1,413	1,673	553	398	363	335
						TOTAL ADJUSTED VALUE			
21	LIQUIDITY BUFFER					2,331	2,247	2,124	2,114
22	TOTAL NET CASH OUTFLOWS					1,613	1,664	1,673	1,718
23	LIQUIDITY COVERAGE RATIO (%)					149%	136%	127%	123%

INCORRECT INFORMATION

Scope of consolidation: solo		Total unweighted value (average)				Total weighted value (average)			
Currency and units (EUR million)		30.6.2018	30.9.2018	31.12.2018	31.3.2019	30.6.2018	30.9.2018	31.12.2018	31.3.2019
Quarter ending on (DD Month YYYY)									
Number of data points used in the calculation of averages		3	3	3	3	3	3	3	3
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					2,223	2,204	1,987	2,081
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	5,174	5,320	5,497	5,694	323	333	346	357
3	Stable deposits	4,240	4,353	4,475	4,647	212	218	224	232
4	Less stable deposits	934	967	1,022	1,047	112	116	122	124
5	Unsecured wholesale funding	3,258	2,928	2,983	3,199	1,501	1,246	1,228	1,363
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	378	1,005	1,063	1,072	92	249	264	266
7	Non-operational deposits (all counterparties)	2,838	1,887	1,917	2,115	1,367	961	962	1,085
8	Unsecured debt	42	36	3	12	42	36	3	12
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2,669	2,576	2,671	2,828	265	256	268	281
11	Outflows related to derivative exposures and other collateral requirements	1	2	3	1	1	2	3	1
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,668	2,574	2,668	2,827	264	254	265	280
14	Other contractual funding obligations	82	77	84	72	82	77	84	72
15	Other contingent funding obligations	1,007	1,094	1,058	1,022	30	33	32	31
16	TOTAL CASH OUTFLOWS					2,202	1,945	1,958	2,104
CASH -INFLOWS									
17	Secured lending (eg reverse repos)	1,257	1,000	930	1,291	-	-	1	1
18	Inflows from fully performing exposures	526	539	416	367	308	315	255	217
19	Other cash inflows	57	39	97	175	57	39	66	80
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1,840	1,578	1,442	1,832	365	354	322	298
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	1,840	1,578	1,442	1,832	365	354	322	298
						TOTAL ADJUSTED VALUE			
21	LIQUIDITY BUFFER					2,204	1,987	2,081	2,184
22	TOTAL NET CASH OUTFLOWS					1,837	1,591	1,636	1,806
23	LIQUIDITY COVERAGE RATIO (%)					119%	125%	127%	121%

Credit and

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	1,367,979	1,371,229	1,386,324	1,390,197	1,395,197
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,329,834	1,328,596	1,343,691	1,347,564	1,352,564
3 Tier 1 capital	1,367,979	1,371,229	1,386,324	1,390,197	1,395,197
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,329,834	1,328,596	1,343,691	1,347,564	1,352,564
5 Total capital	1,580,783	1,582,552	1,597,650	1,604,981	1,606,403
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,551,377	1,549,687	1,564,784	1,549,687	1,573,538
Risk-weighted assets (amounts in thousand of EUR)					
7 Total risk-weighted assets	9,345,638	9,212,015	8,802,224	8,838,517	8,598,516
8 Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied					
Capital ratios					
9 Common Equity Tier 1 (as a percentage of risk exposure amount)	14.64%	14.89%	15.75%	15.73%	16.23%
10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.23%	14.42%	15.27%	15.25%	15.73%
11 Tier 1 (as a percentage of risk exposure amount)	14.64%	14.89%	15.75%	15.73%	16.23%
12 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	14.23%	14.42%	15.27%	15.25%	15.73%
13 Total capital (as a percentage of risk exposure amount)	16.91%	17.18%	18.15%	18.16%	18.68%
14 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	16.60%	16.82%	17.78%	17.53%	18.30%
Leverage ratio					
15 Leverage ratio total exposure measure	18,669,915	18,305,715	17,596,887	16,835,856	16,856,576
16 Leverage ratio	7.33%	7.49%	7.88%	8.26%	8.28%
17 Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.12%	7.26%	7.64%	8.00%	8.02%