



Attachment no. 1

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

Template 01: EU L11 - Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

Purpose: Columns (a) and (b) enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation that applies for the purpose of providing the information required in Part Eight of the CRR. Columns (c) to (g) break down how the amounts disclosed in column (b)—which correspond to the amounts reported in institutions' financial statements (rows) once the regulatory scope of consolidation is applied—are to be allocated to the different risk frameworks laid out in Part Three of the CRR. The sum of amounts disclosed in columns (c) to (g) may

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

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

Frequency: Annual

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

Accompanying narrative: Institutions should notably supplement Template EU L11 with the qualitative information specified in table LIA. Institutions are expected to provide qualitative explanations on assets and liabilities that are subject to capital requirements for more than one risk framework listed in Part Three of the CRR.

EUR thousand	a	c	d	e	f	g
	Carrying values as reported in published financial statements	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items: Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
Assets						
Cash and balances with central banks	1 595 097	1 595 097	0	0	0	0
Due from banks	90 913	90 913	0	0	0	0
Financial assets at fair value through	5 783	5 783	0	0	0	0
Derivative financial instruments	49 856	0	49 856	0	49 856	0
Available-for-sale financial assets	520 416	520 416	0	0	0	0
Loans and advances to customers	12 000 729	12 000 729	0	0	0	0
Held-to-maturity investments	376 472	376 472	0	0	376 472	0
Associates and joint ventures	8 972	8 972	0	0	0	0
Intangible assets	80 100	80 100	0	0	0	0
Goodwill	29 305	0	0	0	0	0
Property and equipment	126 848	126 848	0	0	0	0
Current income tax assets	9 478	9 478	0	0	0	0
Deferred income tax assets	53 779	53 779	0	0	0	0
Other assets	23 128	23 128	0	0	0	0
Total assets	14 970 876	14 891 715	49 856	0	426 328	0
Liabilities						
Deposits from banks	768 781	0	0	0	0	768 781
Items in the course of collection due to	52 184	0	0	0	52 184	0
Customer accounts	9 939 121	0	0	0	0	9 939 121
Repurchase agreements and other similar	200 164	0	0	0	0	200 164
Trading portfolio liabilities	2 252 380	0	0	0	0	2 252 380
Financial liabilities designated at fair value	9 962	0	0	0	0	9 962
Derivative financial instruments	115 698	0	0	0	0	115 698
Total liabilities	13 338 290	0	0	0	52 184	13 286 106

Template 02: EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements

Purpose: Provide information on the main sources of differences (other than those due to different scopes of consolidation, which are shown in Template EU LI1) between the financial

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

Content: Carrying values. In this template, carrying values correspond to values reported in financial statements according to the scope of regulatory consolidation (rows 1 to 3)

Frequency: Annual

Format: Flexible. Rows 1 to 4 are fixed and should be disclosed by all institutions. The other headings shown below are provided for illustrative purposes only and should be adapted

Accompanying narrative: See Template EU LIA

		a	b	c	d	e
EUR thousand		Total	Items subject to			
			Credit risk framework	CCR framework	Securitisation framework	Market risk framework
01	Assets carrying value amount under the scope of regulatory consolidation (as per template EU LI1)	14 970 876	-	-	-	-
02	Liabilities carrying value amount under the regulatory scope of consolidation (as per template EU LI1)	13 338 290	11 328 736	49 856	-	426 328
03	Total net amount under the regulatory scope of consolidation	-	-	-	-	-
04	Off-balance-sheet amounts	3 562 979	3 562 979	-	-	-
05	Differences in valuations	-	-	-	-	-
06	Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
07	Differences due to consideration of provisions	-	-	-	-	-
08	Differences due to prudential filters	-	-	-	-	-
09		-	-	-	-	-
10	Exposure amounts considered for regulatory purposes	-	14 891 715	49 856	-	426 328

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

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

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

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

Frequency: Annual

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

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

Template 4: EU OV1 – Overview of RWAs

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

in EUR			RWAs		Minimum capital requirements
			T	T-1	T
	1	Credit risk (excluding CCR)	7 668 311 593	7 554 470 103	613 464 927
Article 438(c)(d)	2	Of which the standardised approach	2 990 921 674	2 965 704 460	239 273 734
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1 755 553 893	1 661 115 098	140 444 311
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	2 867 963 536	2 856 156 169	229 437 083
Article 438(d)	5	Of which equity IRB under the simple risk-weighted	53 872 490	71 494 376	4 309 799
Article 107 Article 438(c)(d)	6	CCR	137 955 179	146 277 240	11 036 414
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	137 955 179	146 277 240	11 036 414
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	324 429 062	475 549 754	25 954 325
	20	Of which the standardised approach	7 345 312	6 352 129	587 625
	21	Of which IMA	317 083 750	469 197 625	25 366 700
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	411 698 828	418 938 639	32 935 906
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	3 369 670	2 988 420	269 574
	26	Of which advanced measurement approach	408 329 153	415 950 214	32 666 332
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	67 565 000	74 162 000	5 405 200
Article 500	28	Floor adjustment			
	29	Total	8 542 394 662	8 595 235 736	683 391 573

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

in EUR		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	129 221 155	4 443 740	70%	133 664 894	92 787 772	530 216
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years	305 836 708	41 838 982	90%	347 675 690	303 494 350	2 697 728
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	213 193 395	66 560 277	115%	279 753 672	302 605 081	7 367 776
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years	103 183 597	15 557 376	250%	118 740 973	287 129 073	9 188 130
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years	24 847 708	0	-	24 847 708	0	12 423 854
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	776 282 563	128 400 375		904 682 937	986 016 276	32 207 704
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		2 681 762		290%	2 681 762	7 777 110	622 169
Other equity exposure		6 441 319		370%	6 441 319	23 832 880	1 906 630
Total		9 123 081			9 123 081	31 609 990	2 528 799

TEMPLATE 7 - EU CRB-B (Total and average net amount of exposures)**Purpose:** Provide the total and the average amount of net exposures over the period by exposure class**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)**Frequency:** Annual**Format:** Flexible in the rows. The columns cannot be altered. The rows should reflect (at a minimum) the material exposure classes, taking the definition of exposure classes as given in Articles 112 and 147 of the CRR**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period

in EUR		a	b
		Net value of exposures at the end of the period	Average net exposures over the period
01	Central governments or central banks		
02	Institutions		
03	Corporates	5 862 006 066	5 792 930 282
04	Of which: Specialised lending	861 597 767	875 847 905
05	Of which: SMEs	2 007 973 584	1 968 648 900
06	Retail	6 148 305 099	5 783 816 497
07	Secured by real estate property	5 916 363 187	5 561 238 351
08	SMEs	60 882 118	57 181 666
09	Non-SMEs	5 855 481 069	5 504 056 685
10	Qualifying revolving		
11	Other retail	231 941 912	222 578 146
12	SMEs	231 941 912	222 578 146
13	Non-SMEs		
14	Equity	18 028 081	22 312 430
15	Total IRB approach	12 028 339 246	11 599 059 209
16	Central governments or central banks	2 358 312 315	2 725 773 708
17	Regional governments or local authorities	153 011 471	145 702 022
18	Public sector entities	9 692 630	10 568 024
19	Multilateral development banks		
20	International organisations		
21	Institutions	260 689 003	299 486 584
22	Corporates	961 791 099	932 211 129
23	Of which: SMEs	37 260 570	34 698 896
24	Retail	2 234 711 718	2 297 645 798
25	Of which: SMEs	47 958 334	32 385 707
26	Secured by mortgages on immovable property	1 089	39 404
27	Of which: SMEs		
28	Exposures in default	63 515 605	62 538 103
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 undertakings		
33	Equity exposures		
34	Other exposures	273 796 136	263 375 049
35	Total standardised approach	6 315 521 065	6 737 339 821
36	Total	18 343 860 312	18 336 399 030

TEMPLATE 8 - EU CRB-C (Geographical breakdown of exposures)**Purpose:** Provide a breakdown of exposures by geographical areas and exposure classes**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)**Frequency:** Annual**Format:** Flexible. The columns should provide the significant geographical areas in which institutions have material exposure classes. The rows should (at a minimum) reflect the material exposure classes, taking the definition of exposure classes under Articles 112 and 147 of the CRR. They can be supplemented to provide further details as appropriate**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period. When materiality of geographical areas or countries is determined using a materiality threshold, that threshold should be disclosed, as well as the list of immaterial countries included in the columns 'other geographical areas' and 'other countries'

		b	c	d	i	j
in EUR		SK	CZ	IT	Other countries	Total
01	Central governments or central banks					
02	Institutions					
03	Corporates	4 394 015 980	543 785 505	11	924 204 571	5 862 006 067
04	Retail	6 110 679 087	10 000 143	415 576	27 210 293	6 148 305 099
05	Equity	8 972 319		2 681 762	6 374 000	18 028 081
06	Total IRB approach	10 513 667 386	553 785 647	3 097 349	957 788 864	12 028 339 246
07	Central governments or central banks	631 825 807	1 462 574 766	263 909 773	1 968	2 358 312 314
08	Regional governments or local authorities	153 011 471				153 011 471
09	Public sector entities	9 692 611			19	9 692 630
10	Multilateral development banks					
11	International organisations					
12	Institutions	72 527 117	116 074	56 061 498	131 984 314	260 689 003
13	Corporates	681 852 841	181 176 220		98 762 038	961 791 099
14	Retail	2 212 941 471	18 534 059	75 809	3 160 379	2 234 711 718
15	Secured by mortgages on immovable property	1 089				1 089
16	Exposures in default	63 346 448	45 995	437	122 725	63 515 605
17	Items associated with particularly high risk					
18	Covered bonds					
19	Claims on institutions and corporates with a short-term credit assessment					
20	Collective investments undertakings					
21	Equity exposures					
22	Other exposures	273 796 136				273 796 136
23	Total standardised approach	4 098 994 991	1 662 447 114	320 047 518	234 031 443	6 315 521 066
24	Total	14 612 662 377	2 216 232 761	323 144 867	1 191 820 307	18 343 860 312

Vzor 9: EU CRB-D – Koncentrácia expozícií podľa druhov odvetví alebo protistrán

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

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

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

Content: Net values of on-balance-sheet and off-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR). The counterparty sector allocation is based exclusively on the nature of the immediate counterparty. The classification of the exposures incurred jointly by more than one obligor should be done on the basis of the characteristics of the obligor that was the more relevant, or determinant, for the institution to grant the exposure

Frequency: Annual

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

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r				
		Agriculture, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication	Financial and insurance activities	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence, compulsory social security	Education	Human health services and social work activities	Arts, entertainment and recreation	Other services	Other	Total	
01	Central governments or central banks																						
02	Institutions																						
03	Corporates	192 707 595	91 238 170	1 280 351 824	755 427 257	116 847 210	586 607 852	1 011 074 309	343 184 256	32 111 526	55 259 317	199 200 075	437 778 850	259 740 579	210 725 052	462 816	89	26 174 095	20 705 812	242 409 381		5 862 006 066	
04	Retail	28 083 305	134 355	37 031 102	1 780 451	3 238 372	33 656 781	89 694 584	17 402 761	14 130 697	4 879 938	12 391 090	23 296 241	4 710 013	157 775	1 459 344	15 904 599	1 242 330	3 348 960	5 855 762 402		6 148 305 099	
05	Equity										122 319	17 895 762											18 028 081
06	Total IRB approach	220 790 900	91 372 525	1 317 382 927	757 207 708	120 085 581	620 264 633	1 100 768 893	360 587 017	46 242 222	60 271 575	217 095 837	450 169 940	283 036 821	215 435 064	620 591	1 459 433	42 078 694	21 948 142	245 758 340	5 855 762 402	12 028 339 246	
07	Central governments or central banks											1 471 799 465				622 603 076				263 909 773		2 358 312 315	
08	Regional governments or local authorities															153 011 470				1		153 011 471	
09	Public sector entities	441 464					14	122	4 309 752	37	12		2	15 070	71	30 021	1 692	509 930	231 133	4 153 310		9 692 630	
10	Multilateral development banks																						
11	International organisations																						
12	Institutions											254 282 215								6 406 788		260 689 002	
13	Corporates			435 050 076	5 686 209		326 359	49 682 642	397 345		1 069 549	469 437 803	0	128	209					140 778		961 791 099	
14	Retail					120 192		17 508 761					29 623 098		115 668					590 615	2 186 753 384	2 234 711 718	
15	Secured by mortgages on immovable property																			1 089		1 089	
16	Exposures in default			5 249 000				379 000				195				955					445	57 886 000	
17	Items associated with particularly high risk																		11			63 515 605	
18	Covered Bonds																						
19	Claims on institutions and corporates with short term credit assessment																						
20	Collective investments undertakings																						
21	Equity exposures																						
22	Other exposures																				273 796 136	273 796 136	
23	Total Standardised approach	441 464		440 299 076	5 686 209	120 192	326 373	67 570 525	4 707 097	37	1 069 561	2 195 519 678	29 623 100	15 198	115 948	775 645 522	1 692	509 930	231 144	275 202 799	2 518 435 520	6 315 521 065	
24	TOTAL	221 232 365	91 372 525	1 757 682 002	762 894 917	120 205 774	620 591 006	1 168 339 418	365 294 115	46 242 260	61 341 136	2 412 615 515	479 793 040	283 052 019	215 551 012	776 266 113	1 461 124	42 588 624	22 179 286	520 961 140	8 374 197 923	18 343 860 312	

TEMPLATE 10 - EU CRB-E (Maturity of exposures)**Purpose:** Provide a breakdown of net exposures by residual maturity and exposure classes**Scope of application:** The template applies to all institutions included in paragraph 7 of these guidelines**Content:** Net values of on-balance-sheet exposures (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation in Part One, Title II, Chapter 2 of the CRR)**Frequency:** Annual**Format:** Flexible. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)**Accompanying narrative:** Institutions are expected to explain the drivers of any significant changes in the amounts from the previous reporting period.

in EUR		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
01	Central governments or central banks						
02	Institutions						
03	Corporates	720 090 223	1 711 537 124	2 173 321 403	1 245 495 012	11 562 304	5 862 006 066
04	Retail	55 042 553	58 845 386	186 633 523	5 831 395 417	16 388 220	6 148 305 099
05	Equity					18 028 081	18 028 081
06	Total IRB approach	775 132 776	1 770 382 510	2 359 954 926	7 076 890 429	45 978 605	12 028 339 246
07	Central governments or central banks		1 690 278 501	485 679 550	180 180 890	2 173 373	2 358 312 315
08	Regional governments or local authorities	5 020 046	5 653 359	32 623 306	109 714 748	12	153 011 471
09	Public sector entities	676 887	3 293 927	5 634 229		87 587	9 692 630
10	Multilateral development banks						
11	International organisations						
12	Institutions		111 198 842	61 917 027	87 573 134		260 689 003
13	Corporates	28 451 089	247 602 470	636 625 432	48 719 285	392 823	961 791 099
14	Retail	137 687 414	140 678 443	266 116 956	1 474 266 493	215 962 413	2 234 711 718
15	Secured by mortgages on immovable property				1 089		1 089
16	Exposures in default	349 369	1 353 279	6 420 783	29 060 228	26 331 947	63 515 605
17	Items associated with particularly high risk						
18	Covered bonds						
19	Claims on institutions and corporates with a short-term credit assessment						
20	Collective investments undertakings						
21	Equity exposures						
22	Other exposures				273 796 136		273 796 136
23	Total standardised approach	172 184 805	2 200 058 820	1 495 017 284	2 203 312 002	244 948 154	6 315 521 065
24	Total	947 317 581	3 970 441 330	3 854 972 210	9 280 202 432	290 926 759	18 343 860 312

TEMPLATE 11 - EU CR1-A (Credit quality of exposures by exposure class and instrument)
Purpose: Provide a comprehensive picture of the credit quality of an institution's on-balance-sheet and off-balance-sheet exposures

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

Content: Net values (corresponding to the accounting values reported in financial statements but according to the scope of regulatory consolidation as per Part One, Title II, Chapter 2 of the CRR)

Frequency: Semi-annual

Format: Fixed. The rows should, at a minimum, reflect the material exposure classes (taking the definition of exposure classes under Articles 112 and 147 of the CRR)

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

in EUR		Gross carrying values of		c Specific credit risk adjustment	d General credit risk adjustment	e Accumulated write-offs	f Credit risk adjustment charges of the period	g
		a Defaulted exposures	b Non-defaulted exposures					Net values
								(a+b-c-d)
01	Central governments or central banks							
02	Institutions							
03	Corporates	81 304 113	5 899 947 980	119 246 026			301 317 379	5 862 006 066
04	Of which: Specialised lending	24 847 708	879 835 229	43 085 170			78 881 302	861 597 767
05	Of which: SMEs	0	503 591 488	4 774 015			18 713 834	498 817 474
06	Retail	52 270 903	6 135 430 965	39 396 768			68 164 445	6 148 305 099
07	Secured by real estate property	43 053 334	5 901 590 545	28 280 692			59 390 714	5 916 363 187
08	SMEs		61 527 942	770 765			3 444 945	60 757 177
09	Non-SMEs	43 053 334	5 840 062 603	27 509 927			55 945 769	5 855 606 010
10	Qualifying revolving							
11	Other retail	9 217 569	233 840 420	11 116 077			8 773 731	231 941 912
12	SMEs	0	233 831 581	3 307 209			8 477 137	230 524 372
13	Non-SMEs	9 217 569	8 840	7 808 868			296 594	1 417 541
14	Equity		18 028 081	0			4 309 799	18 028 081
15	Total IRB approach	133 575 016	12 053 407 025	158 642 794			373 791 623	12 028 339 246
16	Central governments or central banks		2 358 315 331	3 016			11 732 000	2 358 312 315
17	Regional governments or local authorities		153 093 751	82 281			2 209 165	153 011 471
18	Public sector entities		9 716 580	23 950			706 016	9 692 630
19	Multilateral development banks							
20	International organisations							
21	institutions		261 201 415	512 412			11 804 641	260 689 003
22	Corporates		970 493 295	8 702 196			70 267 581	961 791 099
23	Of which: SMEs		736 453	77 119			40 188	659 333
24	Retail		2 304 483 951	69 772 233			121 010 481	2 234 711 718
25	Of which: SMEs		500 651	4 763			20 163	495 889
26	Secured by mortgages on immovable property		1 094	5			30	1 089
27	Of which: SMEs							
28	Exposure in default	217 434 155		153 918 549			5 149 669	63 515 605
29	Items associated with particularly high risk							
30	Covered bonds							
31	Claims on institutions and corporates with a short-term credit assessment							
32	Collective investments undertaking							
33	Equity exposure							
34	Other exposures		495 051 030	221 254 893			11 968 620	273 796 136
35	Total standardised approach							
36	Total	351 009 170	18 605 763 471	612 912 329			608 639 829	18 343 860 312
37	Of which Loans	351 009 170	18 587 735 390	612 912 329			604 330 030	18 325 832 231
38	Of which: Debt securities							
39	Of which: OFF-balance-sheet exposure	11 158 952	3 551 801 286	18 778 936			116 394 734	3 544 181 303

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
		Defaulted exposures	Non-defaulted exposures					
01	Agriculture, forestry and fishing	766 242	217 591 144	1 275 897	2 829 735	-	1 769 143	214 251 755
02	Mining and quarrying	11 372	48 561 637	-	96 305	-	81 453	48 476 704
03	Manufacturing	3 173 152	1 191 898 659	1 943 739	7 289 811	-	3 188 365	1 185 838 261
04	Electricity, gas, steam and air conditioning supply	3 364 304	706 338 334	4 611 635	2 010 306	-	98 963	703 080 696
05	Water supply	2 778 095	120 026 819	2 778 095	145 235	-	46 308	119 881 584
06	Construction	20 599 470	560 973 668	13 408 163	9 271 620	-	1 211 120	558 893 355
07	Wholesale and retail trade	28 953 947	1 637 377 165	24 706 314	11 171 542	-	1 932 761	1 630 453 256
08	Transport and storage	834 271	453 163 705	675 310	1 071 523	-	828 987	452 251 143
09	Accommodation and food service activities	218 433	39 147 942	1 363 207	211 634	-	158 978	37 791 534
10	Information and communication	151 365	112 849 132	16 294	1 777 656	-	220 716	111 206 546
11	Real estate activities	17 133 986	516 418 243	19 782 366	8 912 239	-	1 590 135	504 857 625
12	Professional, scientific and technical activities	10 741 686	227 942 939	13 452 503	4 758 440	-	3 991 606	220 473 682
13	Administrative and support service activities	1 261 009	233 101 444	1 211 443	897 314	-	254 765	232 253 696
14	Public administration and defence, compulsory social security	-	1 710 078	-	399	-	24	1 709 679
15	Education	97	265 958	-	853	-	274	265 202
16	Human health services and social work activities	10 364	34 081 185	7 319	138 068	-	54 227	33 946 162
17	Arts, entertainment and recreation	159	22 468 831	403 060	372 811	-	16 560	21 693 120
18	Other services	3 039 804	303 371 702	862 324	3 973 461	-	147 824	301 575 721
19	Total	93 037 756	6 427 288 586	86 497 669	54 928 953	-	776 830	6 378 899 720

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						(a+b-c-d)
1	SK 84,76%	371 554 245	13 716 626 988		89 754 892	289 726 435	-	- 2 870 812	13 708 699 906
2	CZ 6,36%	3 355 806	1 471 149 895		691 264	6 076 720	-	- 2 548 596	1 467 737 717
3	IT 1,58%	1 563	43 532 428		-	36 620	-	- 13 218	43 497 371
4	Other countries 7,3%	11 108 316	2 769 173 292		55	7 144 346	-	- 927 316	2 773 137 207
5	Total	386 019 930	18 000 482 603		90 446 211	302 984 121	-	- 4 505 310	17 993 072 201

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	13 463 103 814	59 117 538	32 244 991	43 438 986	53 363 234	248 862 978
02	Debt securities	923 391 348	-	-	-	-	-
03	Total exposures	14 386 495 162	59 117 538	32 244 991	43 438 986	53 363 234	248 862 978

Template 15: EU CRI-E - Non-performing and forborne exposures

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

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

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

Frequency: Semi-annual

Format: Flexible

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

		a	b	c	d	e	f	g	h	i	j	k	l	m
		Gross carrying amount of performing and non-performing exposures							Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received	
in EUR			Of which performing but past due > 30	Of which performing forborne	Of which non-performing			On performing exposure	On non-performing exposure		On non-performing exposure	Of which forborne exposure		
					Of which defaulted	Of which Impaired	Of which forborne		Of which forborne					
010	Debt securities	923 391 348	-	-	-	-	-	-	-	-	-	-	-	-
020	Loans and advances	13 900 131 540	69 610 059	62 073 542	507 049 506	371 597 423	507 049 506	126 026 073	82 870 029	1 737 477	290 779 780	63 186 646	129 983 977	91 782 684
030	Off-balance-sheet exposures	3 562 979 645	-	-	18 521 773	14 422 507	-	-	17 488 693	-	2 291 828	-	3 583 641	-

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

		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
in EUR			
01	Opening balance	90 689 190	203 153 917
02	Increases due to amounts set aside for estimated loan losses during the period	12 825 915	69 561 183
03	Decreases due to amounts reversed for estimated loan losses during the period	-	-
04	Decreases due to amounts taken against accumulated credit risk adjustments	- 15 728 561	- 64 199 410
05	Transfers between credit risk adjustments	990 622	- 990 622
06	Impact of exchange rate differences	-	-
07	Business combinations, including acquisitions and disposal of subsidiaries	-	-
08	Other adjustments	- 16 750	- 5 516 459
09	Closing balance	88 760 416	202 008 610
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	2 688 882	7 533 348
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	536 637 022
02	Loans and debt securities that have defaulted or impaired since the last reporting period	146 212 488
03	Returned to non-defaulted status	- 43 707 102
04	Amounts written off	- 68 515 911
05	Other changes	- 63 576 991
06	Closing balance	507 049 506

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	12 312 948 717	5 070 384 978	5 070 384 978	0	0
02	Total debt securities	942 498 537	0	0	0	0
03	Total exposures	13 255 447 253	5 070 384 978	5 070 384 978	0	0
04	Of which defaulted	89 466 119	21 387 749	21 387 749	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.

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

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

Content: Regulatory exposure amounts

Frequency: Semi-annual

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

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

in EUR	Exposure classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
01	Central governments or central banks	2 356 138 987	2 176 344	2 356 138 941	1 086 687	146 650 000	6%
02	Regional government or local authorities	123 833 546	29 260 205	123 758 554	13 079 319	27 614 565	20%
03	Public sector entities	8 386 544	1 330 036	8 363 909	461 294	8 825 203	100%
04	Multilateral development banks						
05	International organisations						
06	Institutions	163 294 124	97 907 291	163 220 755	56 651 829	147 558 018	67%
07	Corporates	816 125 406	154 367 889	808 493 024	70 008 730	878 344 767	100%
08	Retail	1 872 816 708	431 667 243	1 804 676 238	212 670 556	1 512 631 018	75%
09	Secured by mortgages on immovable property	1 094	0	1 089	0	381	35%
10	Exposures in default	216 805 971	628 183	62 887 422	314 092	64 370 866	102%
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	495 051 030	0	273 796 136	0	149 607 755	55%
17	Total	6 052 453 409	717 337 191	5 601 336 069	354 272 507	2 935 602 574	49%

Template 20: EU CR5 - Standardised approach

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

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

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

Content: Regulatory exposure 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
		Risk weight																Total	Of which unrated
Exposure classes		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others	Deducted		
01	Central governments or central banks	2 298 565 628											58 660 000					2 357 225 628	1 541 010 541
02	Regional government or local authorities					136 014 573		823 300										136 837 874	136 837 874
03	Public sector entities									8 825 203								8 825 203	8 825 203
04	Multilateral development banks																		
05	International organisations																		
06	Institutions					72 053 428		87 873 804		1 415 197	58 530 156							219 872 584	159 961 029
07	Corporates								0	878 501 754								878 501 754	878 501 754
08	Retail								2 017 346 794									2 017 346 794	2 017 346 794
09	Secured by mortgages on immovable property						1 089			0								1 089	1 089
10	Exposures in default									60 862 810	2 338 704							63 201 514	63 201 514
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	118 666 143				6 900 021		4 442		148 225 530								273 796 136	273 796 136
17	Total	2 417 231 771				214 968 022	1 089	88 701 547	2 017 346 794	1 097 830 494	60 868 860	58 660 000						5 955 608 576	5 079 481 934

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		a	b	c	d	e	f	g	h	i	j	k	
	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWAs	RWA density	EL	Impairment
Exposure class X													
CORPORATE - OTHERS	0,00 až <0,15	536 431 315	350 751 185	86	782 193 764	0	23	39	982	226 734 003	28,99	325 045	312 324
CORPORATE - OTHERS	0,15 až <0,25	312 172 557	371 339 682	75	564 544 227	0	22	41	1 058	272 689 667	48,3	511 301	405 260
CORPORATE - OTHERS	0,25 až <0,50	65 934 824	197 740 997	73	206 722 290	0	12	42	822	114 253 671	55,27	298 280	226 048
CORPORATE - OTHERS	0,50 až <0,75	257 422 526	27 308 878	75	277 923 907	1	15	39	887	183 998 220	66,2	592 000	533 646
CORPORATE - OTHERS	0,75 až <2,50	464 320 752	240 521 460	79	640 925 105	1	50	40	608	509 268 224	79,46	2 953 424	2 695 115
CORPORATE - OTHERS	2,50 až <10,00	42 860 081	83 009 521	87	113 296 035	5	25	42	737	157 872 933	139,35	2 281 158	1 899 618
CORPORATE - OTHERS	10,00 až <100,00	10 940 863	30 039 328	51	26 175 644	17	3	41	705	55 322 965	211,35	1 833 653	3 162 271
CORPORATE - OTHERS	100	2 956 004	10 216 913	50	8 083 706	100	6	48	818	7 144 902	88,39	3 864 706	2 297 888
CORPORATE - OTHERS	Subtotal	1 693 038 923	1 310 927 963	79	2 619 864 678	1	156	40	870	1 527 284 585	58,3	12 659 568	11 532 170
CORPORATE - SME	0,00 až <0,15	26 506 021	26 366 408	77	46 527 583	0	62	41	661	8 440 354	18,14	18 443	13 806
CORPORATE - SME	0,15 až <0,25	100 062 782	119 306 487	75	188 090 765	0	232	39	701	53 451 877	28,42	152 807	110 823
CORPORATE - SME	0,25 až <0,50	48 852 980	136 676 688	74	136 557 044	0	185	42	654	53 348 848	39,07	200 356	162 500
CORPORATE - SME	0,50 až <0,75	145 607 060	127 881 154	75	240 698 196	1	233	40	752	120 214 231	49,94	514 852	431 720
CORPORATE - SME	0,75 až <2,50	439 863 243	197 006 774	74	579 117 856	1	631	38	752	372 935 373	64,4	2 881 430	2 783 306
CORPORATE - SME	2,50 až <10,00	369 365 715	124 951 659	76	455 372 941	4	551	39	664	424 687 855	93,26	7 609 972	6 657 019
CORPORATE - SME	10,00 až <100,00	126 637 877	40 233 932	74	150 584 745	18	435	37	722	218 437 189	145,06	10 217 144	12 052 294
CORPORATE - SME	100	43 011 304	272 185	75	43 214 565	100	130	75	521	1 650 648	3,82	40 445 380	40 417 217
CORPORATE - SME	Subtotal	1 299 906 982	772 695 288	75	1 840 163 695	5	2 459	40	707	1 253 166 375	68,1	62 040 383	64 628 686
CORPORATE - SPECIAL LENDING	Default	24 847 708	0	75	24 847 708		9	45	913	0	0	12 423 854	17 405 889
CORPORATE - SPECIAL LENDING	Good	305 836 708	41 838 982	75	337 215 944		33	45	913	303 494 350	90	2 697 728	4 381 281
CORPORATE - SPECIAL LENDING	Satisfactory	213 193 395	66 560 277	75	263 124 853		85	45	913	302 605 081	115	7 367 776	6 816 231
CORPORATE - SPECIAL LENDING	Strong	129 221 155	4 443 740	75	132 553 960		21	45	913	92 787 772	70	530 216	335 698
CORPORATE - SPECIAL LENDING	Weak	103 183 597	15 537 376	75	114 851 629		13	45	913	287 129 073	250	9 188 130	14 146 071
CORPORATE - SPECIAL LENDING	Subtotal	776 282 562	128 400 375	75	872 604 093		161	45	913	986 016 275	113	32 207 703	43 085 170
RETAIL - SME	0,15 až <0,25	9 510 314	18 935 502	75	23 711 940	0	1 491	51		3 709 111	15,64	22 226	13 923
RETAIL - SME	0,25 až <0,50	5 130 309	8 098 958	75	11 204 527	0	562	54		2 867 351	25,59	21 335	13 304
RETAIL - SME	0,50 až <0,75	8 586 476	8 831 606	75	15 210 180	1	764	53		4 928 369	32,4	43 897	30 399
RETAIL - SME	0,75 až <2,50	61 409 718	24 282 745	75	79 621 777	1	3 620	53		38 780 573	48,71	599 735	541 315
RETAIL - SME	2,50 až <10,00	65 945 008	8 308 221	75	72 176 173	4	3 460	51		42 988 028	59,56	1 555 824	1 522 025
RETAIL - SME	10,00 až <100,00	13 451 482	1 341 244	75	14 457 415	18	4 269	53		12 690 786	87,78	1 352 126	1 186 243
RETAIL - SME	100	9 184 738	41 671	75	9 215 991	100	3 652	88		3 707 424	40,23	7 800 119	7 808 868
RETAIL - SME	Subtotal	173 218 043	69 839 946	75	225 598 002	7	17 818	54		109 671 642	48,61	11 395 263	11 116 077
RETAIL_SEC_IMOV - NON_SME	0,00 až <0,15	3 982 622 759	371 951 280	100	4 354 574 039	0	75 172	22		181 230 444	4,16	698 201	819 111
RETAIL_SEC_IMOV - NON_SME	0,25 až <0,50	572 105 126	76 065 286	100	648 170 412	0	9 620	26		96 212 145	14,84	500 540	617 008
RETAIL_SEC_IMOV - NON_SME	0,50 až <0,75	244 937 554	39 971 278	100	284 908 832	1	4 194	27		67 233 093	23,6	417 494	509 467
RETAIL_SEC_IMOV - NON_SME	0,75 až <2,50	243 534 534	47 954 167	100	291 488 701	1	4 337	27		112 454 913	38,58	898 123	966 746
RETAIL_SEC_IMOV - NON_SME	2,50 až <10,00	150 811 078	23 595 268	100	174 406 346	5	2 950	24		131 235 618	75,25	1 857 854	1 902 821
RETAIL_SEC_IMOV - NON_SME	10,00 až <100,00	85 515 468	784 863	100	86 300 331	32	1 906	16		84 080 546	97,43	4 430 579	4 332 327
RETAIL_SEC_IMOV - NON_SME	100	41 878 711	0		41 878 711	100	889	50		26 040 481	62,18	18 699 454	17 098 822
RETAIL_SEC_IMOV - NON_SME	Subtotal	5 321 405 230	560 322 142	100	5 881 727 372	1	98 249	23		698 487 240	11,88	27 502 245	26 246 303
RETAIL_SEC_IMOV - SME	0,15 až <0,25	5 364 887	826 347	75	5 984 647	0	82	45		816 538	13,64	4 962	5 112
RETAIL_SEC_IMOV - SME	0,25 až <0,50	2 385 241	182 076	75	2 521 798	0	30	43		529 284	20,99	3 794	3 837
RETAIL_SEC_IMOV - SME	0,50 až <0,75	4 597 272	369 000	75	4 874 022	1	53	45		1 444 132	29,63	11 736	11 857
RETAIL_SEC_IMOV - SME	0,75 až <2,50	21 195 186	1 333 503	75	22 195 313	1	326	44		12 303 562	55,43	139 198	140 206
RETAIL_SEC_IMOV - SME	2,50 až <10,00	21 948 408	682 408	75	22 460 214	4	285	42		23 329 287	103,87	424 037	424 470
RETAIL_SEC_IMOV - SME	10,00 až <100,00	2 599 615	44 000	75	2 632 615	17	45	42		4 639 009	176,21	186 925	185 283
RETAIL_SEC_IMOV - SME	100	1 388 565	0		1 388 565	100	23	96		834 869	60,12	1 263 623	1 263 623
RETAIL_SEC_IMOV - SME	Subtotal	59 479 172	3 437 334	75	62 057 173	5	844	45		43 896 681	70,74	2 034 274	2 034 388
Total (all portfolios)		9 323 330 912	2 845 623 048	83	11 502 015 014	3	119 267	32	381	4 618 522 798	40,15	147 839 437	158 642 794

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 derivatives RWAs) and RWAs calculated taking into account the CRM technique impact of the credit derivatives (actual RWAs) should be presented separately for the FIRB approach and the AIRB approach exposure classes

Accompanying narrative: Institutions may supplement the template with a narrative commentary to explain the effect of credit derivatives on the institution's RWAs.

in EUR		a	b
		Pre-credit derivatives RWAs	Actual RWAs
01	Exposures under FIRB		
02	Central governments and central banks		
03	institutions		
04	Corporates – SMEs	207 315 585	207 315 585
05	Corporates – Specialised lending	986 016 275	986 016 275
06	Corporates – Other	557 227 403	557 227 403
07	Exposures under AIRB		
08	Central governments and central banks		
09	Institutions		
10	Corporates – SMEs	1 045 850 791	1 045 850 791
11	Corporates – Specialised lending		
12	Corporates – Other	970 057 182	970 057 182
13	Retail – Secured by real estate SMEs	43 896 681	43 896 681
14	Retail – Secured by real estate non-SMEs	698 487 240	698 487 240
15	Retail – Qualifying revolving		
16	Retail – Other SMEs	109 671 642	109 671 642
17	Retail – Other non-SMEs		
18	Equity IRB	53 872 490	53 872 490
19	Other non credit obligation assets		
20	Total	4 672 395 288	4 672 395 288

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 to disclose additional elements that contribute significantly to RWA variations	
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	4 581 834 581	366 546 766
02	Asset size	-10 533 358	-842 669
03	Asset quality	101 604 639	8 128 371
04	Model updates	0	0
05	Methodology and policy	0	0
06	Acquisitions and disposals	0	0
07	Foreign exchange movements	-510 573	-40 846
08	Other	0	0
09	RWAs as at the end of the reporting period	4 672 395 288	373 791 623

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

		a	b	c	d	e	f	g
in EUR		Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
01	Mark to market		49 779 400	70 082 682			119 862 083	60 313 731
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)	119 862 083	137 955 179
04	All portfolios subject to the standardised method		
EU04	Based on the original exposure method	119 862 083	137 955 179
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 in the CRR, irrespective of the approach used to determine EAD in accordance with Part Three, Title II, Chapter 6 of the same regulation.

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

Content: Credit exposure amounts

Frequency: Semi-annual

Format: Fixed

in EUR	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m
		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					15 777 786	93 443 634						109 221 420	91 232 157
07	Corporates									5 349 210			5 349 210	5 349 210
08	Retail								123 991				123 991	123 991
09	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	Total					15 777 786	93 443 634		123 991	5 349 210			114 694 621	96 705 359

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
<p>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.</p> <p>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</p>
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)		5 167 461		50	45	913	4 994 630	97

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
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)	5 363 524	429 082
3	Foreign exchange risk		
4	Commodity risk	17 789	1 423
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitisation (specific risk)		
9	Total	5 381 313	430 505

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)	156 029 075	12 482 326	
(a)	Previous day's VaR (Article 365(1) of the CRR (VaRt-1))		7 892 308	
(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		12 482 326	
2	SVaR (higher of values a and b)	161 054 675	12 884 374	
(a)	Latest SVaR (Article 365(2) of the CRR (SVaRt-1))		1 717 886	
(b)	Average of the SVaR (Article 365(2) of the CRR) during the preceding 60 business days (SVaRavg) x		12 884 374	
3	IRC (higher of values a and b)			N.A.
(a)	Most recent IRC value (incremental default and migration risks calculated in accordance with Article 370 and Article 371 of the CRR)			N.A.
(b)	Average of the IRC number over the preceding 12 weeks			N.A.
4	Comprehensive risk measure (higher of values a, b and c)			N.A.
(a)	Most recent risk number for the correlation trading portfolio (Article 377 of the CRR)			N.A.
(b)	Average of the risk number for the correlation trading portfolio over the preceding 12 weeks			N.A.
(c)	8% of the own funds requirement in the standardised approach on the most recent risk number for the correlation trading portfolio (Article 338(4) of the CRR)			N.A.
5	Other			N.A.
6	Total	317 083 750	25 366 700	

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

		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	23 150 669	14 385 141				469 197 625	37 535 810
<i>1a</i>	<i>Regulatory adjustment</i>	18 973 417	9 800 132				359 669 363	28 773 549
<i>1b</i>	<i>RWAs at the previous quarter-end (end of the day)</i>	4 177 252	4 585 009				109 528 263	8 762 261
2	Movement in risk levels	-11 161 421	2 054 676				-113 834 319	-9 106 745
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	-51 542	-55 263				-1 335 056	-106 805
7	Other	0	0				0	0
<i>8a</i>	<i>RWAs at the end of the reporting period (end of the day)</i>	4 721 872	1 084 829				72 583 763	5 806 701
<i>8b</i>	<i>Regulatory adjustment</i>	7 760 454	11 799 545				244 499 988	19 559 999
8	RWAs at the end of the reporting period	12 482 326	12 884 374				317 083 750	25 366 700

Change of structure and time to maturity of interest rate positions. Significant part of positions moved from 3 month time period to 1 week 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,

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

Content: Outputs of internal models approved for use in accordance with Part Three, Title IV, Chapter 5 of the CRR for regulatory capital purposes at the group level (according to the scope of regulatory consolidation as per Part One, Title II of the same regulation)

Frequency: Semi-annual

Format: Fixed

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

VaR		in EUR
1	Maximum value	7 892 308
2	Average value	5 095 546
3	Minimum value	2 202 024
4	Period end	4 721 872
SVaR		
5	Maximum value	4 833 791
6	Average value	3 902 634
7	Minimum value	1 084 829
8	Period end	1 084 829
IRC		
9	Maximum value	0
10	Average value	0
11	Minimum value	0
12	Period end	0
Compr		
13	Maximum value	
14	Average value	
15	Minimum value	
16	Period end	

Period 1.7.2017 - 29.12.2017

N.A.
N.A.
N.A.
N.A.
N.A.
N.A.
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.

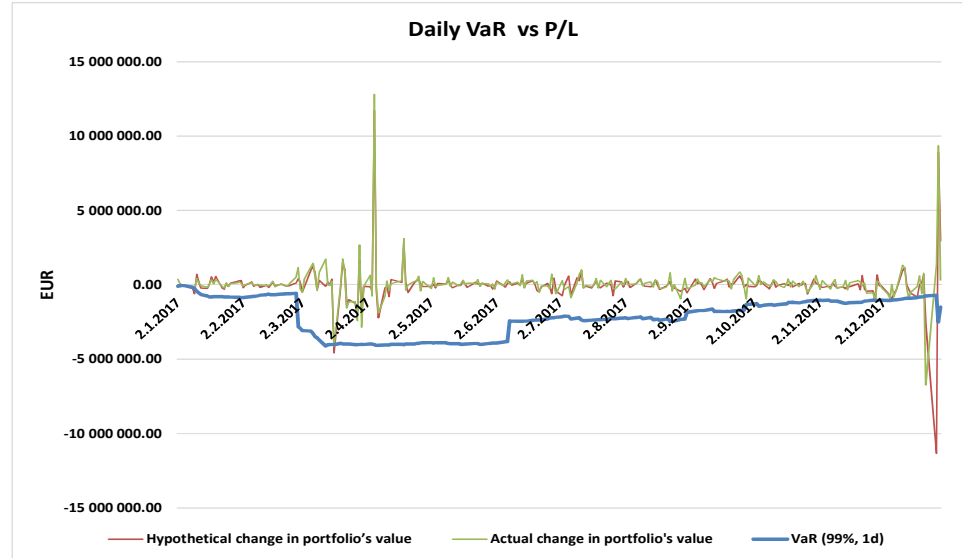
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using an IMA for their market risk exposures. To provide meaningful information to users on the backtesting of their internal models, institutions must include (in this template) the key models

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) (in EUR)	Hypothetical change in portfolio's value (in EUR)	Actual change in portfolio's value (in EUR)	Main impact
9.1.2017	42 668	-30 895	-45 078	Negative revaluation of internal FX swaps over 6M EUR/CZK and USD/CZK, coming from FX forwards EUR/CZK, USD/CZK deals from clients of VUB a.s. branch Prague.
10.1.2017	169 133	-232 214	-85 649	Decrease of CZK deposit rates calculated from FX swap points up to 1M in average by -0.93% and in tenors 3-6M by -0.66% in average.
11.1.2017	259 643	-608 477	-247 945	Decrease of 6M EUR/CZK FX swap points from -249.42 bp to -306.93 bp.
20.3.2017	4 022 558	-4 569 326	-4 115 233	Decreasing of swap points for EUR/CZK at 3M from -82.32 to -146.87, at 6M from -103.76 to -172.86 and at 9M from -126.41 to -198.95.
29.11.2017	1 029 582	-1 079 455	-1 138 778	Decreasing of swap points for EUR/CZK at 1M from -19.91 to -59.95.
27.12.2017	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).
28.12.2017	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

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	31.12.2017
	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	14 970 876 000
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	-70 006 083
5	Adjustments for securities financing transactions "SFTs"	-68 790
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1 920 544 473
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	-337 273 420
8	Total leverage ratio exposure	16 484 072 180
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)	14 080 116 469
2	(Asset amounts deducted in determining Tier 1 capital)	-82 817 927
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	13 997 298 542
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	49 779 400
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	70 082 682
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)	119 862 083
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	724 495 790
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)	724 495 790
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	3 562 960 239
18	(Adjustments for conversion to credit equivalent amounts)	-1 920 544 473
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1 642 415 766
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	1 347 277 073
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	16 484 072 180
Leverage ratio		
22	Leverage ratio	0
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 LRSpI: 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:	14 080 116 469
EU-2	Trading book exposures	4 933 250
EU-3	Banking book exposures, of which:	14 075 183 219
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	1 631 643 151
EU-6	Exposures to regional governments, MDB, international organisations and PSE <u>not</u> treated as sovereigns	132 122 463
EU-7	Institutions	163 220 755
EU-8	Secured by mortgages of immovable properties	5 328 732 575
EU-9	Retail exposures	1 965 728 144
EU-10	Corporate	4 461 707 097
EU-11	Exposures in default	100 204 815
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	291 824 217
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 increased slightly in the fourth quarter of 2017 mainly due to decrease in total exposure amount and major influence was caused due to increase of Tier 1 capital.

Common Equity Tier 1 (CET1) 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 of which instrument type 1	444 538 000	26 (1), 27, 28, 29, 30a, 31a, 32 (1)
2 of which instrument type 2	0	30a, 31a, 32 (1)
3 of which instrument type 3	0	30a, 31a, 32 (1)
4 of which instrument type 4	0	30a, 31a, 32 (1)
5 of which instrument type 5	885 503 000	30a, 31a, 32 (1)
6 of which instrument type 6	126 110 178	26 (1)
7 of which instrument type 7	0	26 (1)
8 Amount of qualifying items referred to in Article 453 (3) and the related share premium accounts subject to phase out above CET1	0	453 (3)
9 Public sector capital exposures grandfathered until 1 January 2019	0	443 (2)
10 Minority interests (amount allowed in consolidated CET1)	84 476 480	
11 Independently reviewed interim profits net of any foreseeable losses	0	32 (2)
Common Equity Tier 1 (CET1) capital before regulatory adjustments	1 456 151 178	
Common Equity Tier 1 (CET1) capital regulatory adjustments		
12 Additional value adjustments (negative amount)	54 105	
13 Eligible assets (net of related tax liability) (negative amount) only in the EU	-109 406 000	36 (1) (b), 37, 472 (4)
14 Defined tax assets that rely on future profitability exceeding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met)	0	36 (1) (b), 38, 472 (5)
15 Negative amount	0	
16 Fair value reserves related to gains or losses on cash flow hedges	23 148	
17 Negative amounts resulting from the calculation of expected credit losses	-36 (1) (6), 40, 150, 472 (6)	
18 Any increase in equity that results from securitised assets	0	32 (1)
19 Gains or losses on liabilities valued at fair value resulting from changes in credit ratings	530 809	33 (3)
20 Defined-benefit pension fund assets (negative amount)	0	36 (1) (6), 41, 472 (7)
21 Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)
22 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 offset the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)
23 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 45, 46, 48 (2) (i), 79, 472 (10)
24 Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 45, 46, 48 (1) (i), 49 (1) (i), 79, 472 (11)
25 Capital set aside for	0	
26 of which amount of the following items which qualify for a haircut of 100%, where the institution opts for the deduction alternative	0	36 (1) (k)
27 of which qualifying holdings outside the financial sector	0	36 (1) (k), 89 to 91
28 of which	0	36 (1) (k), 91
29 of which securitisation positions (negative amount)	0	36 (1) (k), 91
30 of which free deliveries (negative amount)	0	36 (1) (k), 91
31 Defined 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)	0	36 (1) (k), 91
32 Amount exceeding the 15% threshold (negative amount)	0	36 (1) (k), 91
33 of which direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (k), 48 (1) (k), 470, 472 (11)
34 of which defined tax assets arising from temporary differences	0	36 (1) (k), 58, 48 (1) (k), 470, 472 (2)
35 Losses for the current financial year (negative amount)	0	36 (1) (l), 473 (3)
36 Taxable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)
37 Qualifying AT1 instruments that exceeds the AT1 capital of the institution	0	36 (1) (l)
Total regulatory adjustments to Common Equity Tier 1 (CET1)	-109 406 000	
Common Equity Tier 1 (CET1) capital	1 346 745 178	
Additional Tier 1 (AT1) capital instruments		
38 Capital instruments and the related share premium accounts of which classified as equity under applicable accounting standards	0	51, 52
39 of which classified as liabilities under applicable accounting standards	0	
40 Amount of qualifying items referred to in Article 453 (4) and the related share premium accounts subject to phase out above AT1	0	453 (4)
41 Qualifying Tier 2 capital included in consolidated AT1 Capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	55, 86, 460
42 of which instruments issued by subsidiaries subject to phase out	0	453 (5)
Additional Tier 1 (AT1) capital before regulatory adjustments	0	
Additional Tier 1 (AT1) capital instruments		
43 Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 473 (2)
44 Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to offset the own funds of the institution (negative amount)	0	56 (b), 58, 473 (3)
45 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)	0	56 (c), 59, 60, 79, 473 (4)
46 Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 79, 473 (4)
47 Capital set aside for	0	
48 of which T2 instruments that exceed the T2 capital of the institution (negative amount)	0	56 (d)
Total regulatory adjustments to Additional Tier 1 (AT1) capital	0	
Additional Tier 1 (AT1) capital	0	
Tier 1 capital (T1 = CET1 + AT1)	1 346 745 178	
Tier 2 (T2) capital instruments and reserves		
49 Capital instruments and the related share premium accounts of which instrument type 8	200 000 000	62, 63
50 Amount of qualifying items referred to in Article 453 (5) and the related share premium accounts subject to phase out from T2	0	453 (5)
51 Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 to 54) issued by subsidiaries and held by third party	0	87, 88
52 of which instruments issued by subsidiaries subject to phase out	0	453 (6)
53 Direct instruments	19 796 148	62 (2) (a), 63 (a)
54 of which T2 capital before regulatory adjustments	210 796 148	
Tier 2 (T2) capital regulatory adjustments		
55 Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 68 (a), 67, 477 (2)
56 Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to offset the own funds of the institution (negative amount)	0	68 (b), 69, 477 (3)
57 Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	68 (c), 69, 79, 477 (4)
58 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)	0	68 (c), 69, 79, 477 (4)
59 Regulatory adjustments applied to tier 2 in respect of amounts subject to the CRR treatment and transitional treatment subject to phase out as prescribed in Regulation (EU) No 1203/2013 or CRR-relevant amount	0	
Total regulatory adjustments to Tier 2 (T2) capital	0	
Tier 2 (T2) capital	210 796 148	
Total capital (T1 + T2)	1 557 541 326	
Capital ratios and buffers		
60 Common Equity Tier 1 (as a percentage of total risk exposure amount)	10,8%	82 (2) (a)
61 Tier 1 (as a percentage of total risk exposure amount)	10,8%	82 (2) (b)
62 Total capital (as a percentage of total risk exposure amount)	10,2%	82 (2) (c)
63 Institution specific buffer requirement (CET1 requirement in accordance with article 52 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer) (expressed as a percentage of total risk exposure amount)	408 336 460	200, 128, 130, 131, 133
64 of which capital conservation buffer requirement	213 550 877	
65 of which countercyclical buffer requirement	40 140 255	
66 of which systemic risk buffer requirement	54 645 328	
67 of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	85 423 947	CRR 131
68 Common Equity Tier 1 available to meet buffers plus a percentage of risk exposure amount	0	CRR 128
69 Percentage of EU regulated	0	
70 (non-relevant in EU regulation)	0	
71 (non-relevant in EU regulation)	0	
72 (non-relevant in EU regulation)	0	
Amounts below the threshold for deduction (below risk weighting)		
73 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)	9 122 081	36 (1) (h), 45, 46, 472 (10) (b), 50, 60, 475 (4), 86 (c), 68, 79, 477 (4)
74 Direct, indirect and synthetic 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)	8 905 000	36 (1) (h), 45, 46, 470, 472 (11)
75 Capital set aside for	0	
76 of which amount arising from temporary differences (amount below 10% threshold - net of related tax liability where the conditions in Article 38 (3) are met)	53 779 000	36 (1) (k), 38, 48, 470 (2)
Applicable caps on the inclusion of provisions in Tier 2		
77 Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	82
78 Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	82
79 Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	19 796 148	52
80 Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	28 004 340	52
Capital instruments subject to phase-out arrangements fully applicable between 1 June 2018 and 31 Dec 2023		
81 Current cap on CET1 instruments subject to phase out	0	444 (3), 446 (2) (b), 50
82 Amount excluded from CET1 due to cap (excess over cap after reductions and transfers)	0	444 (3), 446 (2) (b), 50
83 Current cap on AT1 instruments subject to phase out	0	444 (3), 446 (2) (b), 50
84 Amount excluded from AT1 due to cap (excess over cap after reductions and transfers)	0	444 (3), 446 (2) (b), 50
85 Current cap on T2 instruments subject to phase out	0	444 (3), 446 (2) (b), 50
86 Amount excluded from T2 due to cap (excess over cap after reductions and transfers)	0	444 (3), 446 (2) (b), 50

Balance Sheet Reconciliation Methodology

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

Balance sheet reconciliation methodology to own funds' items based on IFRS to 31.12.2017 in EUR	Balance sheet	Regulatory adjustments	Own funds
Paid up capital instruments	430 819 000	0	430 819 000
Share premium	13 719 000	0	13 719 000
Retained earnings	885 503 000	0	885 503 000
Acumulated other comprehensive income	26 684 000	-627 822	26 056 178
Other reserves	100 054 000	0	100 054 000
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	538 000	-7 105	530 895
Goodwill	-29 305 000	0	-29 305 000
Other intangible assets	-80 100 000	0	-80 100 000
Capital instruments and subordinated loans eligible as T2 Capital	200 000 000	0	200 000 000

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

Final Report: Guidelines on LCR disclosure to complement the disclosure of liquidity risk management under Article 435 of Regulation (EU) No 575/2013

Scope of consolidation: solo		Total unweighted value (average)				Total weighted value (average)			
Currency and units (EUR million)									
Quarter ending on (DD Month YYYY)		31.3.2017	30.6.2017	30.9.2017	31.12.2017	31.3.2017	30.6.2017	30.9.2017	31.12.2017
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)					2 948	2 855	2 326	2 572
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	4 543	4 707	4 778	4 914	291	299	302	312
3	Stable deposits	3 646	3 817	3 888	3 978	182	191	194	199
4	Less stable deposits	897	890	890	936	108	108	108	113
5	Unsecured wholesale funding	2 864	3 143	3 243	2 982	1 328	1 450	1 513	1 362
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	57	62	47	72	13	14	10	16
7	Non-operational deposits (all counterparties)	2 758	3 074	3 194	2 897	1 266	1 428	1 501	1 333
8	Unsecured debt	49	8	2	13	49	8	2	13
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2 838	3 088	2 767	2 764	332	351	328	314
11	Outflows related to derivative exposures and other collateral requirements	2	6	11	5	2	6	11	5
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2 836	3 082	2 756	2 759	330	345	317	309
14	Other contractual funding obligations	8	92	70	32	8	92	70	32
15	Other contingent funding obligations	1 020	754	731	783	31	23	22	23
16	TOTAL CASH OUTFLOWS					1 989	2 214	2 236	2 044
CASH -INFLOWS									
17	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	386	589	1 056	565	283	443	903	389
19	Other cash inflows	70	93	70	63	70	93	70	63
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	457	682	1 126	628	354	536	974	452
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% Cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% Cap	457	682	1 126	628	354	536	974	452
						TOTAL ADJUSTED VALUE			
21	LIQUIDITY BUFFER					2 948	2 855	2 326	2 572
22	TOTAL NET CASH OUTFLOWS					1 635	1 678	1 390	1 592
23	LIQUIDITY COVERAGE RATIO (%)					181%	170%	177%	162%

Credit and

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

Row		General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
		Exposure value for SA	Exposure value for IRB	Sum of long and short positions of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: securitisation exposures	Total		
		010	020	030	040	050	060	070	080	090	100	110	120
010	Breakdown by country												
	Austria	279 686,38	1 920 432,87	0,00	0,00	0,00	0,00	38 486,55	0,00	0,00	0,00	0,00	0,0000
	Belgium	18 155,19	352 628,04	0,00	0,00	0,00	0,00	23 758,24	0,00	0,00	0,00	0,00	0,0000
	Bulgaria	8 104,88	20 209 058,90	0,00	0,00	0,00	0,00	913 575,62	0,00	0,00	0,00	0,00	0,0000
	Croatia	3 415,81	12 898 202,82	0,00	0,00	0,00	0,00	1 112 473,62	0,00	0,00	0,00	0,00	0,0000
	Cyprus	24,50	0,00	0,00	0,00	0,00	0,00	1,47	0,00	0,00	0,00	0,00	0,0000
	Czech Republic	193 716 949,78	499 029 263,03	158 734,23	218 593,52	0,00	0,00	45 971 955,26	32 162,30	0,00	0,00	0,08	0,0050
	Denmark	20,48	24 429,97	0,00	0,00	0,00	0,00	266,42	0,00	0,00	0,00	0,00	0,0000
	Estonia	8,51	13,84	0,00	0,00	0,00	0,00	3,56	0,00	0,00	0,00	0,00	0,0000
	Finland	18 806 898,62	0,00	0,00	0,00	0,00	0,00	1 504 212,76	0,00	0,00	0,00	0,00	0,0000
	France	27 903,48	612 296,00	0,00	0,00	0,00	0,00	2 370,32	0,00	0,00	0,00	0,00	0,0000
	Germany	29 049,75	86 125 044,64	0,00	0,00	0,00	0,00	3 942 739,99	0,00	0,00	0,00	0,01	0,0000
	Greece	2 055,35	58 511,29	0,00	0,00	0,00	0,00	160,62	0,00	0,00	0,00	0,00	0,0000
	Hungary	61 750,38	23 947 447,04	0,00	0,00	0,00	0,00	1 176 242,73	0,00	0,00	0,00	0,00	0,0000
	Iceland	10 036,46	0,00	0,00	0,00	0,00	0,00	602,19	0,00	0,00	0,00	0,00	0,0125
	Ireland	101,10	1 035 994,08	0,00	0,00	0,00	0,00	4 361,26	0,00	0,00	0,00	0,00	0,0000
	Italy	66 413,72	415 730,64	0,00	0,00	0,00	0,00	4 978,91	0,00	0,00	0,00	0,00	0,0000
	Latvia	41,84	0,00	0,00	0,00	0,00	0,00	2,51	0,00	0,00	0,00	0,00	0,0000
	Lithuania	18 586,10	228 675,87	0,00	0,00	0,00	0,00	1 832,17	0,00	0,00	0,00	0,00	0,0000
	Luxembourg	8 712 271,04	120 015 000,00	0,00	0,00	0,00	0,00	7 275 722,68	0,00	0,00	0,00	0,01	0,0000
	Netherlands	20 366 571,33	83 660 017,51	0,00	0,00	0,00	0,00	7 330 805,30	0,00	0,00	0,00	0,01	0,0000
	Norway	43,14	0,00	0,00	0,00	0,00	0,00	2,59	0,00	0,00	0,00	0,00	0,0150
	Poland	13 776,31	48 663 722,30	0,00	0,00	0,00	0,00	2 234 718,46	0,00	0,00	0,00	0,00	0,0000
	Portugal	11 933,85	176 499,07	0,00	0,00	0,00	0,00	1 854,34	0,00	0,00	0,00	0,00	0,0000
	Romania	162 402,54	22 827 453,68	0,00	0,00	0,00	0,00	1 100 283,76	0,00	0,00	0,00	0,00	0,0000
	Slovakia	2 957 147 122,72	10 085 675 874,53	396 443,85	2 656 985,45	0,00	0,00	473 271 254,81	221 909,02	0,00	0,00	0,81	0,0050
	Slovenia	132,80	22 875 224,22	0,00	0,00	0,00	0,00	2 941 474,10	0,00	0,00	0,00	0,01	0,0000
	Spain	5 771,29	114 967,45	0,00	0,00	0,00	0,00	1 547,13	0,00	0,00	0,00	0,00	0,0000
	Sweden	814 900,44	23,33	0,00	0,00	0,00	0,00	65 151,90	0,00	0,00	0,00	0,00	0,0200
	United Kingdom	26 645 849,73	160 399 238,57	3 643 588,88	0,00	0,00	0,00	8 314 236,07	291 487,11	0,00	0,00	0,01	0,0000

Amount of institution-specific countercyclical capital buffer

Row		Column
		010
010	Total risk exposure amount in EUR	8 542 394 662,01
020	Institution specific countercyclical buffer rate	0,0047
030	Institution specific countercyclical buffer requirement in EUR	40 149 254,91