



Attachment no. 1

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

Template 4: EU OVI – Overview of RWAs

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

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	7,590,458,643	7,668,311,593	607,236,691
Article 438(c)(d)	2	Of which the standardised approach	2,983,542,793	2,990,921,674	238,683,423
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,715,918,473	1,755,553,893	137,273,478
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	2,840,632,926	2,867,963,536	227,250,634
Article 438(d)	5	Of which equity IRB under the simple risk-weighted	50,364,452	53,872,490	4,029,156
Article 107 Article 438(c)(d)	6	CCR	146,285,635	137,955,179	11,702,851
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	146,285,635	137,955,179	11,702,851
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	450,072,549	324,429,062	36,005,804
	20	Of which the standardised approach	11,466,136	7,345,312	917,291
	21	Of which IMA	438,606,413	317,083,750	35,088,513
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	411,698,822	411,698,828	32,935,906
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	24,071,044	3,369,670	1,925,683
	26	Of which advanced measurement approach	387,627,779	408,329,153	31,010,222
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	53,520,000	67,565,000	4,281,600
Article 500	28	Floor adjustment			
	29	Total	8,598,515,649	8,542,394,662	687,881,252

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	4,672,395,288	373,791,623
02	Asset size	(1,414,179)	(113,134)
03	Asset quality	(79,623,846)	(6,369,908)
04	Model updates		
05	Methodology and policy		
06	Acquisitions and disposals		
07	Foreign exchange movements	6,267,565	501,405
08	Other		
09	RWAs as at the end of the reporting period	4,597,624,827	367,809,986

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 future.

Frequency: Quarterly

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

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

		in EUR						
		a	b	c	d	e	f	g
	VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total capital requirements	
1	RWAs at previous quarter end	12,482,326	12,884,374			317,083,750	25,366,700	
	<i>1a Regulatory adjustment</i>	7,760,454	11,799,545			244,499,988	19,539,999	
	<i>1b RWAs at the previous quarter-end (end of the day)</i>	4,721,872	1,084,829			72,583,763	5,806,701	
2	Movement in risk levels	10,961,221	0			204,389,196	16,351,136	
3	Model updates/changes	0	(5,389,914)			(67,373,928)	(5,389,914)	
4	Methodology and policy	0	0			0	0	
5	Acquisitions and disposals	0	0			0	0	
6	Foreign exchange movements	0	0			0	0	
7	Other	0	0			0	0	
	<i>8a RWAs at the end of the reporting period (end of the day)</i>	8,872,377	3,860,553			159,161,627	12,732,930	
	<i>8b Regulatory adjustment</i>	18,721,675	3,633,907			279,444,777	22,355,582	
8	RWAs at the end of the reporting period	27,594,053	7,494,460			438,606,404	35,088,512	

Change of structure and time to maturity of interest rate positions. Reopening new positions according approved Trading/Investment strategy.

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

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	31.3.2018
	Entity name	VUB Group
	Level of application	consolidated
Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		
		Applicable Amounts
1	Total assets as per published financial statements	15,221,997,000
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	(82,228,463)
5	Adjustments for securities financing transactions "SFTs"	71,137
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	1,952,230,041
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	(276,291,887)
8	Total leverage ratio exposure	16,815,777,829
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)	14,578,502,690
2	(Asset amounts deducted in determining Tier 1 capital)	(56,589,000)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	14,521,913,690
Derivative exposures		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	49,092,500
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	82,294,963
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	131,387,463
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	477,823,863
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)	477,823,863
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	3,636,882,854
18	(Adjustments for conversion to credit equivalent amounts)	(1,952,230,041)
19	Other off-balance sheet exposures (sum of lines 17 to 18)	1,684,652,813
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	1,395,196,827
21	Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	16,815,777,829
Leverage ratio		
22	Leverage ratio	8.30%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	0
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	0
Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	14,578,502,690
EU-2	Trading book exposures	15,519,791
EU-3	Banking book exposures, of which:	14,562,982,899
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	1,995,443,083
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	128,117,700
EU-7	Institutions	197,173,445
EU-8	Secured by mortgages of immovable properties	5,502,043,834
EU-9	Retail exposures	2,088,053,841
EU-10	Corporate	4,212,133,588
EU-11	Exposures in default	111,952,857
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	328,064,553
Table LRQu: Free format text boxes for disclosure on qualitative items		
		Column
		Free format
Row		
1	Description of the process used to manage the risk of excessive leverage	VUB a.s. monitors Leverage ratio in compliance with an internal minimum limit on monthly basis. VUB a.s. manages the risk of excessive leverage with management processes of regulatory capital and balance sheet.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has increased slightly in the first quarter of 2018 mainly due to increase of Tier 1 capital.

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 31.3.2018 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	867,966,000	0	867,966,000
Accumulated other comprehensive income	49,777,000	0	49,777,000
Other reserves	99,277,000	0	99,277,000
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	610,000	0	610,000
Goodwill	(29,305,000)	0	(29,305,000)
Other intangible assets	(77,671,000)	0	(77,671,000)
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 placem	N/A, the instrument is a subordinated loan provided on the basis of a bilateral agreement
3	Governing law(s) of the instrument	Laws of the Grand Duchy of Luxembourg
<i>Regulatory treatment</i>		
4	Transitional CRR rules	Tier 2
5	Post-transitional CRR rules	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo and (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 as published in regulation (EU) No 575/2013
8	Amount recognised in regulatory capital (currency in million, as of most rec	The amount recognised in regulatory capital is 200 000 000 €. Instrument is in one of tiers of the regulatory capital and the amount recognised in regulatory capital is not different from the amount issued.
9	Nominal amount of instrument	EUR 200.00 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Liability-amortized costs
11	Original date of issuance	20th December 2016
12	Perpetual or dated	Dated
13	Original maturity date	22nd December 2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates, and redemption amount	-
16	Subsequent call dates, if applicable	-
<i>Coupons / dividends</i>		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	EURIBOR 3-month + 3.285 %
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down features	-
31	If write-down, write-down trigger (s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation (specify instrument type im	Senior debt
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

Quantitative template						
	a	b	c	d	e	
	T	T-1	T-2	T-3	T-4	
Available capital (amounts in thousand of EUR)						
1 Common Equity Tier 1 (CET1) capital	1,395,197					
2 Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,352,564					
3 Tier 1 capital	1,395,197					
4 Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,352,564					
5 Total capital	1,606,403					
6 Total capital as if IFRS 9 transitional arrangements were not applied	1,573,538					
Risk-weighted assets (amounts in thousand of EUR)						
7 Total risk-weighted assets	8,598,516					
Capital ratios						
8 Common Equity Tier 1 (as a percentage of risk exposure amount)	16.23%					
9 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	15.73%					
10 Tier 1 (as a percentage of risk exposure amount)	16.23%					
11 Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	15.73%					
12 Total capital (as a percentage of risk exposure amount)	18.68%					
13 Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	18.30%					
Leverage ratio						
14 Leverage ratio total exposure measure	16,815,778					
15 Leverage ratio	8.30%					
16 Leverage ratio as if IFRS 9 transitional arrangements were not applied	8.04%					