VÚB BANKA

Attachment no. 1

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

(31 March 2021)

Template 4: EU OV1 – Overview of RWAs
Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. Further breakdowns of RWAs are
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines.
Content: RWAs and minimum capital requirements under Part Three, Title I, Chapter 1 of the CRR.
Frequency: Quarterly
Format: Fixed
Accompanying narrative: Institutions are expected to identify and explain the drivers behind differences in reporting periods T and T-1 where these differences are significant. When minimum

			RWAs in EUR		Minimum capital requirements in EUR
			T	T-1	T
	1	Credit risk (excluding CCR)	8,451,895,518	8,625,196,825	676,151,641
Article 438(c)(d)	2	Of which the standardised approach	3,069,668,091	3,084,438,634	245,573,447
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	1,578,345,092	1,464,867,309	126,267,607
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	3,748,447,443	4,020,120,529	299,875,795
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	55,434,891	55,770,353	4,434,791
Article 107 Article 438(c)(d)	6	CCR	5,148,749	5,436,223	411,900
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	0	0	0
	10	Of which internal model method (IMM)	0	0	0
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	5,148,749	5,436,223	411,900
Article 438(e)	13	Settlement risk	13,781	0	1,102
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)	0	0	0
	17	Of which internal assessment approach (IAA)	0	0	0
	18	Of which standardised approach	0	0	0
Article 438 (e)	19	Market risk	59,193,109	125,205,423	4,735,449
	20	Of which the standardised approach	17,539,847	15,020,174	1,403,188
	21	Of which IMA	41,653,263	110,185,263	3,332,261
Article 438 (e)	22	Large exposures	0	0	0
Article 438(f)	23	Operational risk	324,477,116	324,477,116	25,958,169
	24	Of which basic indicator approach	0	0	0
	25	Of which standardised approach	0	0	0
	26	Of which advanced measurement approach	324,477,116	324,477,116	25,958,169
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	55,799,074	54,801,639	4,463,926
Article 500	28	Floor adjustment	0	0	0
	29	Total	8,840,728,273	9,080,315,586	707,258,262

TEMPLATE 23 - EU CR8 - RWA flow statements of credit risk exposures under the IRB approach
Purpose: Present a flow statement explaining variations in the credit RWAs of exposures for which the risk-weighted amount is determined in accordance with Part Three, Title II, Chapter 3 of the CRR and the corresponding capital requirement as specified in Article 92(3)(a)
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines using the AIRB
Content: RWAs do not include RWAs for derivative instruments, repurchase transactions, securities or commodities lending or borrowing transactions, long settlement transactions and margin lending transactions subject to Part Three, Title II, Chapter 6 of the CRR or subject to Article 92(3) point (f) of the same regulation, whose regulatory exposure value is calculated according to the methods laid down in the aforementioned chapter. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure
Frequency: Quarterly
Format: Fixed. Columns and rows 1 and 9 cannot be altered. Institutions may add additional rows between rows 7 and 8
Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes

in EUR		a	b
		RWA amounts	Capital requirements
01	**RWAs as at the end of the previous reporting period**	5,522,839,695	441,827,176
02	Asset size	(94,003,610)	(7,520,289)
03	Asset quality	(56,577,645)	(4,526,212)
04	Model updates	-	-
05	Methodology and policy	-	-
06	Acquisitions and disposals	-	-
07	Foreign exchange movements	(6,545,746)	(523,660)
08	Other	0	0
09	**RWAs as at the end of the reporting period**	5,365,712,694	429,257,016

Template 36: EU MR2-B – RWA flow statements of market risk exposures under the IMA								
Purpose: Present a flow statement explaining variations in the market RWAs (as specified in Article 92(4)(b)) determined under an Part Three, Title IV, Chapter 5 of the CRR (IMA).								
Scope of application: The template applies to all institutions included in paragraph 7 of these guidelines permitted to use the IMA for the calculation of their market risk capital requirements.								
Content: RWAs for market risk. Changes in RWA amounts over the reporting period for each of the key drivers should be based on an institution's reasonable estimation of the figure.								
Frequency: Quarterly								
Format: Fixed format for all columns and for rows 1 and 8. Institutions may add additional rows between rows 7 and 8 to disclose additional elements that contribute to RWA variations.								
Accompanying narrative: Institutions are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and								

		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**	2,589,303	6,225,518				110,185,263	8,814,821	
1a	*Regulatory adjustment*	1,679,165	5,006,505				83,570,875	6,685,670	
1b	*RWAs at the previous quarter-end (end of the day)*	910,138	1,219,013				26,614,388	2,129,151	
2	Movement in risk levels	(1,671,272)	(3,811,288)				(68,532,004)	(5,482,560)	Change of structure and time to maturity of interest rate positions.
3	Model updates/changes	0	0				0	0	
4	Methodology and policy	0	0				0	0	
5	Acquisitions and disposals	0	0				0	0	
6	Foreign exchange movements	0	0				0	0	
7	Other	0	0				0	0	
8a	*RWAs at the end of the reporting period (end of the day)*	209,988	764,300				12,178,599	974,288	
8b	*Regulatory adjustment*	708,043	1,649,930				29,474,660	2,357,973	
8	**RWAs at the end of the reporting period**	918,031	2,414,230				41,653,259	3,332,261	

CRR Leverage Ratio - Disclosure Template in EUR		
	Reference date	31.3.2021
	Entity name	VÚB 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	19,538,437,092
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	0
4	Adjustments for derivative financial instruments	90,357,296
5	Adjustments for securities financing transactions "SFTs"	15,092
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	3,298,572,894
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	(1,420,315,037)
8	**Total leverage ratio exposure**	21,507,067,339

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)	19,074,543,476
2	(Asset amounts deducted in determining Tier 1 capital)	(108,595,992)
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	18,965,947,484
	Derivative exposures	
4	Replacement cost associated with *all* derivatives transactions (ie net of eligible cash variation margin)	136,739,700
5	Add-on amounts for PFE associated with *all* derivatives transactions (mark-to-market methoc	89,726,639
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 transactic	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)**	226,466,339
	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	210,393,776
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)**	210,393,776
	Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount	5,402,832,634
18	(Adjustments for conversion to credit equivalent amounts)	(3,298,572,894)
19	**Other off-balance sheet exposures (sum of lines 17 to 18)**	2,104,259,740
	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**	1,588,309,070
21	**Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	21,507,067,339
	Leverage ratio	
22	**Leverage ratio**	7.39%
	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:	19,074,543,476
EU-2	Trading book exposures	2,988,000
EU-3	Banking book exposures, of which:	19,071,555,476
EU-4	Covered bonds	337,097,437
EU-5	Exposures treated as sovereigns	2,916,346,143
EU-6	Exposures to regional governments, MDB, international organisations and PSE **not** treated as sovereigns	112,154,685
EU-7	Institutions	97,591,541
EU-8	Secured by mortgages of immovable properties	7,902,351,028
EU-9	Retail exposures	1,789,166,208
EU-10	Corporate	5,098,409,849
EU-11	Exposures in default	187,901,211
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	630,537,372

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	Descrition of the factors that had an impacton the leverage Ratio during the period to which the disclosed leverage Ratio refers	The Leverage exposure measure has increased in the first quarter of 2021 mainly due to increase in Tier 1 capital.

Common Equity Tier 1 capital: instruments and reserves ([1])		(A) AMOUNT AT DISCLOSURE DATE in EUR	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE
1	Capital instruments and the related share premium accounts	444,538,000	26 (1), 27, 28, 29, EBA list 26 (3)
	of which: Instrument type 1	0	EBA list 26 (3)
	of which: Instrument type 2	0	EBA list 26 (3)
	of which: Instrument type 3	0	EBA list 26 (3)
2	Retained earnings	1,235,019,000	26 (1) (c)
3	Accumulated other comprehensive income (and any other reserves)	21,592,000	26 (1)
3a	Funds for general banking risk	0	26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)
	Public sector capital injections grandfathered until 1 January 2018	0	483 (2)
5	Minority interests (amount allowed in consolidated CET1)	0	84,479, 480
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	26 (2)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	1,701,149,000	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(40,311)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(130,147,682)	36 (1) (b), 37, 472 (4)
9	Empty set in the EU	0	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)
11	Fair value reserves related to gains or losses on cash flow hedges	0	33 (a)
12	Negative amounts resulting from the calculation of expected loss amounts	0	36 (1) (d), 40, 159, 472 (6)
13	Any increase in equity that results from securitised assets (negative amount)	0	32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)
15	Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negatvie amount)	0	36 (1) (g), 44, 472 (9)
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)
20	Empty set in the EU	0	
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91
20c	of which: securitisation positions (negative amount)	0	36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258
20d	of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)
21	Deferred tax assets arising from temporary difference (amount above 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)
24	Empty set in the EU	0	
25	of which: deferred tax assets arising from temporary difference	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)
27	Qualifying AT1 deductions that exceeds the AT1 capital of the institution (negative amount)	0	36 (1) (j)
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	(112,839,930)	
29	**Common Equity Tier 1 (CET1) capital**	1,588,309,070	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0	51, 52
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interest not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480
35	of which: instruments issued by subsidiaries subject to phase-out	0	486 (3)
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	0	
Additional Tier 1 (AT1) capital: instruments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)
38	Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)
39	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, 475 (4)

40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	56 (d), 59, 79, 475 (4)
41	Empty set in the EU	0	
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	0	
44	**Additional Tier 1 (AT1) capital**	0	
45	**Tier 1 capital (T1 = CET1 + AT1)**	1,588,309,070	
Ter 2 (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	200,000,000	62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	0	486 (4)
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interest and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third party	0	87, 88
49	of which: instruments issued by subsidiaries subject to phase-out	0	486 (4)
50	Credit risk adjustments	2,017,594	62 (c) & (d)
51	**Tier 2 (T2) capital before regulatory adjustment**	202,017,594	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institutions designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10 % threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)
55	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amounts)	0	66 (d), 69, 79, 477 (4)
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	(5,140,653)	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	(5,140,653)	
58	**Tier 2 (T2) capital**	196,876,941	
59	**Total capital (TC = T1 + T2)**	1,785,186,011	
60	**Total risk-weighted assets**	8,840,728,273	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	18.0%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount	18.0%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount	20.2%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	5.08%	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.82%	
67	of which: systemic risk buffer requirement	0.76%	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.00%	CRD 131
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128
69	[non-relevant in EU regulation]	0	
70	[non-relevant in EU regulation]	0	
71	[non-relevant in EU regulation]	0	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions	14,723,878	36 (1) (h),45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)
73	Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions	10,368,020	36 (1) (i), 45, 48,470, 472 (11)
74	Empty set in the EU	0	
75	Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	0	36 (1) (c), 38, 48, 470, 472 (5)
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	2,017,594	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	32,293,365	62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	- Current cap on CET 1 instruments subject to phase out arrangements	0	484 (3), 486 (2) & (5)
81	- Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)
82	- Current cap on AT1 instruments subject to phase-out arrangements	0	484 (4), 486 (3) & (5)
83	- Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)
84	- Current cap on T2 instruments subject to phase-out arrangements	0	484 (5), 486 (4) & (5)
85	- Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)

ANNEX I

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

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

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

Capital instruments' main features template (1)		
1	Issuer	Všeobecná úverová banka, a.s. (VUB)
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private place	he 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
Regulatory treatment		
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 re	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	Perpeptual or dated	Dated
13	Original maturity date	22nd December 2026
14	Issuer call subjet to prior supervisory approval	No
15	Optional call date, contingent call dates, and redemption amount	-
16	Subsequent call dates, if applicable	-
Coupons / dividends		
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 amour	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, specifiy instrument type convertible into	-
29	If convertible, specifiy 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 hierachy in liquidation (specify instrument type in	Senior debt
36	Non-compliant transitioned features	No
37	If yes, specifiy non-compliant features	-

Balance Sheet Reconciliation Methodology

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

Balance sheet reconciliation methodology to own funds´ items based on IFRS to 31.03.2021 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	1,137,205,000	0	1,137,205,000
Acumulated other comprehensive income	21,592,000	0	21,592,000
Other reserves	97,814,000	0	97,814,000
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	0	0	0
Goodwill	29,305,000	0	29,305,000
Other intangible assets	128,554,000	(27,711,318)	100,842,682
Capital instruments and subordinated loans eligible as T2 Capital	200,000,000	0	200,000,000

Liquidity coverage ratio (LCR) disclosure

r.n.	Date	Total unweighted value (average)				Total weighted value (average)			
a	b	1	2	3	4	5	6	7	8
1	**HIGH-QUALITY LIQUID ASSETS**								
2	**Total high-quality liquid assets (HQLA)**					**2,358,117**	**2,491,773**	**2,646,789**	**2,876,112**
3	**CASH – OUTFLOWS**								
4	**Retail deposits and deposits from small business customers, of which:**	**6,280,641**	**6,472,969**	**6,679,323**	**6,919,526**	**395,771**	**407,082**	**418,864**	**432,194**
5	Stable deposits	**3,776,361**	**2,574,650**	**1,337,631**	**52,013**	**190,670**	**132,536**	**72,545**	**10,027**
6	Less stable deposits	**1,061,388**	**979,774**	**893,716**	**804,922**	**123,650**	**109,866**	**95,453**	**80,492**
7	**Unsecured wholesale funding**	**3,355,629**	**3,464,047**	**3,647,195**	**3,843,571**	**1,328,213**	**1,368,771**	**1,438,950**	**1,496,599**
8	Operational deposits	**1,162,038**	**1,171,203**	**1,228,017**	**1,269,987**	**288,014**	**290,240**	**304,410**	**314,894**
9	Non-operational deposits	**2,179,484**	**2,276,098**	**2,402,445**	**2,561,241**	**1,026,092**	**1,061,786**	**1,117,806**	**1,169,361**
10	Unsecured debt	**14,107**	**16,745**	**16,734**	**12,343**	**14,107**	**16,745**	**16,734**	**12,343**
11	**Secured wholesale funding**					**0**	**0**	**0**	**0**
12	**Additional requirements**	**2,651,789**	**2,790,077**	**2,924,309**	**3,084,583**	**233,548**	**252,545**	**270,410**	**297,768**
13	Outflows related to derivative exposures and other collateral requirements	**1,186**	**1,294**	**1,437**	**1,594**	**1,186**	**1,294**	**1,437**	**1,594**
14	Outflows related to loss of funding on debt products	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
15	Credit and liquidity facilities	**2,650,603**	**2,788,783**	**2,922,872**	**3,082,989**	**232,363**	**251,252**	**268,973**	**296,174**
16	**Other contractual funding obligations**	**71,433**	**71,499**	**83,372**	**95,863**	**71,433**	**71,499**	**83,372**	**95,863**
17	**Other contingent funding obligations**	**1,276,894**	**1,276,010**	**1,379,116**	**1,566,082**	**89,321**	**90,271**	**100,841**	**120,031**
18	TOTAL CASH OUTFLOWS					**2,118,287**	**2,190,169**	**2,312,438**	**2,442,454**
19	**CASH – INFLOWS**								
20	**Secured lending**	**180,625**	**10,487**	**9**	**14**	**139**	**7**	**0**	**0**
21	**Inflows from fully performing exposures**	**367,117**	**365,582**	**376,617**	**371,487**	**223,379**	**213,153**	**213,349**	**208,736**
22	**Other cash inflows**	**163,629**	**149,273**	**141,906**	**139,020**	**95,036**	**91,114**	**88,214**	**85,291**
23	**Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies**					**0**	**0**	**0**	**0**
24	**Excess inflows from a related specialised credit institution**					**0**	**0**	**0**	**0**
25	TOTAL CASH INFLOWS	**711,371**	**525,342**	**518,532**	**510,521**	**318,554**	**304,274**	**301,562**	**294,027**
26	Fully exempt inflows	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
27	Inflows Subject to 90% Cap	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
28	Inflows Subject to 75% Cap	**711,371**	**525,342**	**518,532**	**510,521**	**318,554**	**304,274**	**301,562**	**294,027**
29	**LIQUIDITY BUFFER**					**2,358,117**	**2,491,773**	**2,646,789**	**2,876,112**
30	**TOTAL NET CASH OUTFLOWS**					**1,799,733**	**1,885,895**	**2,010,876**	**2,148,427**
31	**LIQUIDITY COVERAGE RATIO (%)**					**131**	**132**	**132**	**134**

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	1,588,309	1,513,064	1,486,293	1,478,309	1,355,444
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 transitional arrangements were not applied	1,565,871	1,481,651	1,454,880	1,446,896	1,324,030
3	Tier 1 capital	1,588,309	1,513,064	1,486,293	1,478,309	1,355,444
4	Tier 1 capital as if IFRS 9 transitional arrangements were not applied	1,565,871	1,481,651	1,454,880	1,446,896	1,324,030
5	Total capital	1,785,186	1,705,867	1,679,096	1,671,112	1,548,247
6	Total capital as if IFRS 9 transitional arrangements were not applied	1,767,888	1,681,651	1,654,880	1,646,896	1,524,030
	Risk-weighted assets (amounts in thousand of EUR)					
7	Total risk-weighted assets	8,840,728	9,080,316	8,954,398	9,196,403	9,088,159
8	Total risk-weighted assets as if IFRS 9 transitional arrangements were not applied	8,824,408	9,057,612	8,931,829	9,173,610	9,065,462
	Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.97%	16.66%	16.60%	16.07%	14.91%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	17.71%	16.32%	16.25%	15.73%	14.57%
11	Tier 1 (as a percentage of risk exposure amount)	17.97%	16.66%	16.60%	16.07%	14.91%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	17.71%	16.32%	16.25%	15.73%	14.57%
13	Total capital (as a percentage of risk exposure amount)	20.19%	18.79%	18.75%	18.17%	17.04%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 transitional arrangements were not applied	20.00%	18.52%	18.48%	17.91%	16.77%
	Leverage ratio					
15	Leverage ratio total exposure measure	21,507,067	21,103,552	20,510,630	20,100,946	19,257,494
16	Leverage ratio	7.39%	7.17%	7.25%	7.35%	7.04%
17	Leverage ratio as if IFRS 9 transitional arrangements were not applied	7.28%	7.02%	7.09%	7.20%	6.88%

VÚB BANKA

Disclosure requirements according to EBA/GL/2020/07 Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis

(31 March 2021)

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

Purpose: provide an overview of the credit quality of loans and advances subject to moratoria on loan repayments applied in the light of the COVID-19 crisis, in accordance with EBA/GL/2020/02.

Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.

Content: gross carrying amount of performing and non-performing loans and advances and the related accumulated impairment, accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

Frequency: semi-annual.

Format: fixed.

Accompanying narrative: institutions should explain the application of the type of eligible moratoria (e.g. postponement, suspension or reduction of capital and/or interests for a predefined limited period of time), the different sectors and industries in which the eligible moratoria are applied, and any economic losses realised and how these losses are calculated.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
			Performing			Non performing				Performing			Non performing			
	in EUR			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Inflows to non-performing exposures
1	Loans and advances subject to moratorium	**141,656,953**	**140,447,773**	**1,916,669**	**25,416,010**	**1,209,181**	**37,042**	**721,899**	**(5,394,781)**	**(4,936,511)**	**(96,686)**	**(3,435,121)**	**(458,270)**	**(17,579)**	**(210,696)**	**70,242**
2	of which: Households	104,219,536	103,132,582	1,855,016	21,298,257	1,086,954	37,042	599,672	(2,690,791)	(2,248,087)	(87,377)	(2,054,214)	(442,704)	(17,579)	(195,130)	59,151
3	*of which: Collateralised by residential immovable property*	74,572,986	74,139,859	784,861	9,112,840	433,127	0	182,069	(597,685)	(412,151)	(4,659)	(392,710)	(185,534)	0	(61,788)	6,201
4	of which: Non-financial corporations	37,437,418	37,315,191	61,653	4,117,753	122,227	0	122,227	(2,703,990)	(2,688,424)	(9,309)	(1,380,907)	(15,566)	0	(15,566)	11,091
5	*of which: Small and Medium-sized Enterprises*	5,358,020	5,235,793	61,653	118,331	122,227	0	122,227	(52,217)	(36,650)	(9,309)	(18,475)	(15,566)	0	(15,566)	11,091
6	*of which: Collateralised by commercial immovable property*	36,468,254	36,468,254	0	3,999,422	0	0	0	(2,662,634)	(2,662,634)	0	(1,362,432)	0	0	0	0

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

Purpose: provide an overview of the volume of loans and advances subject to legislative and non-legislative moratoria in accordance with EBA/GL/2020/02 by residual maturity of these moratoria.
Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
Content: gross carrying amount of loans and advances presented by residual maturity of moratoria on loan repayments according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the length of moratoria applied and the revision in the length (e.g. extension) of the moratoria on loan repayments.

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
				Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
	in EUR					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	29,703	1,505,634,877							
2	Loans and advances subject to moratorium (granted)	28,054	1,375,003,741	1,375,003,741	1,233,346,787	69,400,802	44,561,487	26,889,037	803,140	2,487
3	of which: Households		1,089,557,531	1,089,557,531	985,337,995	42,789,106	35,203,366	25,421,436	803,140	2,487
4	*of which: Collateralised by residential immovable property*		794,049,659	794,049,659	719,476,673	30,108,616	24,996,695	19,467,675	0	0
5	of which: Non-financial corporations		285,438,625	285,438,625	248,001,207	26,611,695	9,358,121	1,467,602	0	0
6	*of which: Small and Medium-sized Enterprises*		174,925,013	174,925,013	169,566,993	1,134,921	3,733,213	489,886	0	0
7	*of which: Collateralised by commercial immovable property*		190,990,826	190,990,826	154,522,572	26,062,160	9,027,498	1,378,595	0	0

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

Purpose: provide an overview of the stock of newly originated loans and advances subject to public guarantee schemes introduced in response to COVID-19 crisis.
Scope of application: the template applies to all credit institutions that are subject to all or some of the disclosure requirements specified in Part Eight of CRR, in accordance with Articles 6, 10 and 13 of the CRR.
Content: gross carrying amount of loans and advances subject to COVID-19 related public guarantees according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
Frequency: semi-annual.
Format: fixed.
Accompanying narrative: institutions should explain the size, length and the sectoral coverage of the public guarantees as well as the performing, forbearance and non-performing status of these newly originated loans.

		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
	in EUR		of which: forborne	Public guarantees received	Inflows to non-performing exposures
1	**Newly originated loans and advances subject to public guarantee schemes**	175,949,991	0	82,807,561	0
2	of which: Households	36,620,482			0
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	139,329,509	0	65,327,926	0
5	of which: Small and Medium-sized Enterprises	135,954,069			0
6	of which: Collateralised by commercial immovable property	1,783,988			0