



Attachment no. 1

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

(as of 31 March 2024)

EU OV1 – Overview of total risk exposure amounts

in EUR		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	9 908 782 571	10 133 897 196	792 702 606
2	Of which the standardised approach	1 685 145 997	1 705 622 697	134 811 680
3	Of which the Foundation IRB (F-IRB) approach	999 326 335	1 056 387 026	79 946 107
4	Of which slotting approach	1 017 098 567	1 075 163 198	81 367 885
EU 4a	Of which equities under the simple riskweighted approach	13 885 383	12 621 544	1 110 831
5	Of which the Advanced IRB (A-IRB) approach	7 210 424 856	7 359 265 929	576 833 988
6	Counterparty credit risk - CCR	27 001 711	26 023 689	2 160 137
7	Of which the standardised approach	7 033 538	5 287 164	562 683
8	Of which internal model method (IMM)	19 968 173	20 736 525	1 597 454
EU 8a	Of which exposures to a CCP	96 498	53 301	7 720
EU 8b	Of which credit valuation adjustment - CVA	2 195 934	1 960 353	175 675
9	Of which other CCR	-	-	-
10	Not applicable	-	-	-
11	Not applicable	-	-	-
12	Not applicable	-	-	-
13	Not applicable	-	-	-
14	Not applicable	-	-	-
15	Settlement risk	-	3 406	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	129 277 488	41 668 317	10 342 199
21	Of which the standardised approach	-	44 805	-
22	Of which IMA	129 277 500	41 623 513	10 342 200
EU 22a	Large exposures	-	-	-
23	Operational risk	431 586 137	431 586 137	34 526 891
EU 23a	Of which basic indicator approach	29 557 693	29 557 693	2 364 615
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	402 028 444	402 028 444	32 162 276
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	156 236 284	151 724 783	12 498 903
25	Not applicable	-	-	-
26	Not applicable	-	-	-
27	Not applicable	-	-	-
28	Not applicable	-	-	-
29	Total	10 496 647 907	10 633 178 745	839 731 833

EU KM1 – Key metrics template

in EUR		a	b	c	d	e
		31. mar 2024	31. dec 2023	30. sep 2023	30. jun 2023	31. mar 2023
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1 849 296 870	1 834 545 200	1 767 505 301	1 768 266 791	1 738 927 866
2	Tier 1 capital	1 849 296 870	1 834 545 200	1 767 505 301	1 768 266 791	1 738 927 866
3	Total capital	2 108 207 973	2 104 742 846	2 046 457 014	2 058 624 130	1 987 107 168
Risk-weighted exposure amounts						
4	Total risk exposure amount	10 496 647 906	10 633 178 745	10 414 833 547	10 533 895 782	10 634 649 504
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17,62%	17,25%	16,97%	16,79%	16,35%
6	Tier 1 ratio (%)	17,62%	17,25%	16,97%	16,79%	16,35%
7	Total capital ratio (%)	20,08%	19,79%	19,65%	19,54%	18,69%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,84%	0,84%	0,84%	0,84%	0,84%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,29%	0,29%	0,29%	0,29%	0,29%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,37%	0,37%	0,37%	0,37%	0,37%
EU 7d	Total SREP own funds requirements (%)	9,50%	9,50%	9,50%	9,50%	9,50%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	1,40%	1,35%	1,39%	1,05%	1,00%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1,75%	1,75%	1,75%	1,75%	1,75%
11	Combined buffer requirement (%)	5,65%	5,60%	5,64%	5,30%	5,25%
EU 11a	Overall capital requirements (%)	15,15%	15,10%	15,14%	14,80%	14,75%
12	CET1 available after meeting the total SREP own funds requirements (%)	10,49%	10,12%	9,84%	9,66%	9,19%
Leverage ratio						
13	Total exposure measure	25 855 165 281	25 909 377 923	25 487 290 601	24 864 420 708	24 760 688 459
14	Leverage ratio (%)	7,15%	7,08%	6,93%	7,11%	7,02%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%	3,00%	3,00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	4 074 077 018	3 895 912 098	3 804 355 646	3 680 844 569	3 499 985 289
EU 16a	Cash outflows - Total weighted value	2 992 808 823	2 954 940 321	2 962 961 627	2 952 258 092	2 918 572 514
EU 16b	Cash inflows - Total weighted value	629 618 821	581 493 439	527 396 884	466 974 126	405 998 537
16	Total net cash outflows (adjusted value)	2 363 190 002	2 373 446 882	2 435 564 743	2 485 283 966	2 512 573 977
17	Liquidity coverage ratio (%)	172,67%	164,62%	156,73%	148,78%	139,36%
Net Stable Funding Ratio						
18	Total available stable funding	19 381 103 982	18 870 036 798	18 906 183 288	18 826 415 447	18 398 861 707
19	Total required stable funding	14 645 900 514	15 105 865 006	15 276 047 699	14 398 268 267	14 416 439 440
20	NSFR ratio (%)	132,33%	124,92%	123,76%	130,75%	127,62%

*from reference date 31.12.2022 is row 12 reported as percentage amount

EU LIQ1 – Quantitative information of LCR

Scope of consolidation: solo

in EUR		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter (ending on DD Month YYYY)	31 March 2024	31 December 2023	30 September 2023	30 June 2023	31 March 2024	31 December 2023	30 September 2023	30 June 2023
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					4 074 077 018	3 895 912 098	3 804 355 646	3 680 844 569
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	8 689 561 335	8 673 239 526	8 660 058 292	8 639 244 416	576 380 250	572 991 327	569 645 479	567 510 108
3	Stable deposits	6 707 970 071	6 718 497 587	6 742 596 795	6 755 803 774	335 398 504	335 924 879	337 129 840	337 790 189
4	Less stable deposits	1 981 591 264	1 954 741 939	1 917 461 496	1 883 440 642	240 981 746	237 066 448	232 515 639	229 719 919
5	Unsecured wholesale funding	4 522 098 301	4 495 008 771	4 505 661 567	4 441 242 011	1 899 011 242	1 848 938 678	1 837 200 935	1 813 825 796
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	874 991 418	905 898 453	951 499 215	1 057 351 262	215 726 141	223 521 184	234 959 647	261 464 960
7	Non-operational deposits (all counterparties)	3 551 702 994	3 530 158 883	3 521 878 380	3 332 731 642	1 587 881 212	1 566 466 059	1 569 957 316	1 501 201 729
8	Unsecured debt	95 403 888	58 951 435	32 283 973	51 159 107	95 403 888	58 951 435	32 283 973	51 159 107
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	2 876 499 079	2 953 035 892	3 080 333 715	3 223 205 514	261 583 359	266 717 666	276 120 978	288 223 154
11	Outflows related to derivative exposures and other collateral requirements	2 981 582	2 812 845	3 337 103	2 986 713	2 981 582	2 812 845	3 337 103	2 986 713
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2 873 517 496	2 950 223 047	3 076 996 612	3 220 218 802	258 601 777	263 904 821	272 783 875	285 236 442
14	Other contractual funding obligations	31 770 312	39 942 525	50 228 457	60 305 151	31 770 312	39 942 525	50 228 457	60 305 151
15	Other contingent funding obligations	2 722 115 919	2 776 742 975	2 821 226 768	2 733 940 511	224 063 660	226 350 125	229 765 778	222 393 883
16	TOTAL CASH OUTFLOWS					2 992 808 823	2 954 940 321	2 962 961 627	2 952 258 092
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	615 231 272	499 700 488	510 725 560	439 766 227	-	-	-	-
18	Inflows from fully performing exposures	917 342 419	825 109 190	738 419 658	660 440 998	570 097 432	523 973 086	474 338 472	421 360 365
19	Other cash inflows	109 792 046	110 959 097	105 988 172	96 009 863	59 521 388	57 520 353	53 058 412	45 613 761
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1 642 365 737	1 435 768 776	1 355 133 390	1 196 217 088	629 618 821	581 493 439	527 396 884	466 974 126
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1 642 365 737	1 435 768 776	1 355 133 390	1 196 217 088	629 618 821	581 493 439	527 396 884	466 974 126
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					4 074 077 018	3 895 912 098	3 804 355 646	3 680 844 569
22	TOTAL NET CASH OUTFLOWS					2 363 190 002	2 373 446 882	2 435 564 743	2 485 283 966
23	LIQUIDITY COVERAGE RATIO					172,67	164,62	156,73	148,78

EU LIQB – on qualitative information on LCR, which complements template EU LIQ1.

in accordance with Article 451a(2) CRR

Row	Qualitative information - Free format	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main drivers of LCR results are high-quality liquid assets, outflows and inflows.
(b)	Explanations on the changes in the LCR over time	Over time, the Liquidity Buffer increased mainly due to increase of central government assets what resulted in increase of the LCR ratio. During the analysed period, inflows increased slightly.
(c)	Explanations on the actual concentration of funding sources	The main funding sources are retail deposits. Significant funding sources are current accounts of non-financial corporates and deposits from sovereigns and financial customers.
(d)	High-level description of the composition of the institution's liquidity buffer.	Liquidity buffer of the VÚB Bank consists of withdrawable central bank reserves, central government assets, international organisations assets and covered bonds.
(e)	Derivative exposures and potential collateral calls	The VÚB Bank has a low derivative exposure with minimal impact on liquidity.
(f)	Currency mismatch in the LCR	The VÚB Bank has no material currency mismatch in the LCR. The currency denomination of the Bank's liquid assets is consistent with the distribution of its net liquidity outflows by currency. The LCR is calculated and reported in EUR. Beside EUR, in accordance with Article 415(2) of Regulation (EU) No 575/2013, CZK is also a significant currency for VUB Bank, as the volume of deposits in this currency exceeds threshold of 5% of total liabilities. LCR is calculated for this currency separately.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	The VÚB Bank does not consider other items relevant for its liquidity profile.

EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

in EUR		Risk weighted exposure amount
		a
1	Risk weighted exposure amount as at the end of the previous reporting period	8 428 274 513,88
2	Asset size (+/-)	-97 441 602,52
3	Asset quality (+/-)	-138 230 445,77
4	Model updates (+/-)	0,00
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	-8 101 330,94
8	Other (+/-)	39 135 444,40
9	Risk weighted exposure amount as at the end of the reporting period	8 223 636 579,06

EU MR2-B – RWEA flow statements of market risk exposures under the IMA

		a	b	c	d	e	f	g
in EUR		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1	RWEAs at previous period end	11 895 913	29 727 600				41 623 513	3 329 881
1a	Regulatory adjustment	8 869 650	20 419 800				29 289 450	2 343 156
1b	RWEAs at the previous quarter-end (end of the day)	3 026 263	9 307 800				12 334 063	986 725
2	Movement in risk levels	19 843 188	67 810 800				87 653 988	7 012 319
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	RWEAs at the end of the disclosure period (end of the day)	9 249 900	53 192 800				62 442 700	4 995 416
8b	Regulatory adjustment	22 489 200	44 345 600				66 834 800	5 346 784
8	RWEAs at the end of the disclosure period	31 739 100	97 538 400				129 277 500	10 342 200

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