



Attachment no. 1

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

(as of 30 September 2023)

EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA) in EUR		Total own funds requirements (in EUR)
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	9 869 025 065	9 999 367 240	789 522 005
2	Of which the standardised approach	1 651 632 956	1 555 778 748	132 130 637
3	Of which the Foundation IRB (F-IRB) approach	1 059 608 181	1 712 526 602	84 768 654
4	Of which slotting approach	1 072 829 242	1 071 127 890	85 826 339
EU 4a	Of which equities under the simple riskweighted approach	12 936 904	13 808 478	1 034 952
5	Of which the Advanced IRB (A-IRB) approach	7 144 847 023	6 717 253 412	571 587 762
6	Counterparty credit risk - CCR	23 091 580	20 902 635	1 847 326
7	Of which the standardised approach	7 062 805	6 045 840	565 024
8	Of which internal model method (IMM)	16 028 776	14 856 795	1 282 302
EU 8a	Of which exposures to a CCP	85 056	117 901	6 804
EU 8b	Of which credit valuation adjustment - CVA	2 807 715	2 343 136	224 617
9	Of which other CCR	-	-	-
10	Not applicable	-	-	-
11	Not applicable	-	-	-
12	Not applicable	-	-	-
13	Not applicable	-	-	-
14	Not applicable	-	-	-
15	Settlement risk	-	19 360	-
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)	94 421 246	85 310 890	7 553 700
21	Of which the standardised approach	46 733	29 590	3 739
22	Of which IMA	94 374 500	85 281 288	7 549 960
EU 22a	Large exposures	-	-	-
23	Operational risk	428 295 656	428 295 656	34 263 653
EU 23a	Of which basic indicator approach	29 629 171	29 629 171	2 370 334
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	398 666 485	398 666 485	31 893 319
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	133 395 645	125 431 007	10 671 652
25	Not applicable	-	-	-
26	Not applicable	-	-	-
27	Not applicable	-	-	-
28	Not applicable	-	-	-
29	<b>Total</b>	<b>10 414 833 547</b>	<b>10 533 895 782</b>	<b>833 186 684</b>

EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		30 September 2023	31 March 2023	31. marec 2023	31. december 2022	30. september 2022
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	1 767 505 301	1 768 266 791	1 738 927 866	1 663 170 168	1 572 957 284
2	Tier 1 capital	1 767 505 301	1 768 266 791	1 738 927 866	1 663 170 168	1 572 957 284
3	Total capital	2 046 457 014	2 058 624 130	1 987 107 168	1 915 183 825	1 742 269 001
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	10 414 833 547	10 533 895 782	10 634 649 504	9 971 874 008	9 860 393 025
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	16,97%	16,79%	16,35%	16,68%	15,95%
6	Tier 1 ratio (%)	16,97%	16,79%	16,35%	16,68%	15,95%
7	Total capital ratio (%)	19,65%	19,54%	18,69%	19,21%	17,67%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
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%
(30 June 2023)	Total SREP own funds requirements (%)	9,50%	9,50%	9,50%	9,50%	9,50%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
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 (%)	1,39%	1,05%	1,00%	0,92%	0,85%
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 (%)	5,64%	5,30%	5,25%	5,17%	5,10%
EU 11a	Overall capital requirements (%)	15,14%	14,80%	14,75%	14,67%	14,60%
12	CET1 available after meeting the total SREP own funds requirements (%)	9,84%	9,66%	9,19%	9,55%	8,17%
<b>Leverage ratio</b>						
13	Total exposure measure	25 487 290 601	24 864 420 708	24 760 688 459	24 549 784 825	25 698 364 147
14	Leverage ratio (%)	6,93%	7,11%	7,02%	6,77%	6,12%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
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%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
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%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3 804 355 646	3 680 844 569	3 499 985 289	3 384 527 288	3 196 061 056
EU 16a	Cash outflows - Total weighted value	2 962 961 627	2 952 258 092	2 918 572 514	2 871 069 051	2 791 030 289
EU 16b	Cash inflows - Total weighted value	527 396 884	466 974 126	405 998 537	378 166 964	369 135 286
16	Total net cash outflows (adjusted value)	2 435 564 743	2 485 283 966	2 512 573 977	2 492 902 087	2 421 895 003
17	Liquidity coverage ratio (%)	156,73%	148,78%	139,36%	135,90%	132,13%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	18 906 183 288	18 826 415 447	18 398 861 707	18 774 008 038	20 146 950 009
19	Total required stable funding	15 276 047 699	14 398 268 267	14 416 439 440	14 126 481 883	16 753 251 680
20	NSFR ratio (%)	123,76%	130,75%	127,62%	132,90%	120,26%

\*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 YYY)	30 September 2023	31 June 2023	31 March 2023	31 December 2022	30 September 2023	31 June 2023	31 March 2023	31 December 2022
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					3 804 355 646	3 680 844 569	3 499 985 289	3 384 527 288
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	8 660 058 292	8 639 244 416	8 473 454 606	8 308 717 508	569 645 479	567 510 108	550 059 048	533 851 442
3	Stable deposits	6 742 596 795	6 755 803 774	6 708 108 048	6 654 483 490	337 129 840	337 790 189	335 405 402	332 724 174
4	Less stable deposits	1 917 461 496	1 883 440 642	1 765 346 558	1 654 234 019	232 515 639	229 719 919	214 653 645	201 127 267
5	Unsecured wholesale funding	4 505 661 567	4 441 242 011	4 381 386 382	4 240 295 980	1 837 200 935	1 813 825 796	1 773 931 361	1 710 628 728
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	951 499 215	1 057 351 262	1 171 714 149	1 269 970 218	234 959 647	261 464 960	290 070 143	314 615 305
7	Non-operational deposits (all counterparties)	3 521 878 380	3 332 731 642	3 175 005 273	2 944 356 001	1 569 957 316	1 501 201 729	1 449 194 258	1 370 043 662
8	Unsecured debt	32 283 973	51 159 107	34 666 961	25 969 761	32 283 973	51 159 107	34 666 961	25 969 761
(30 June 2023)	Secured wholesale funding					-	-	-	-
10	Additional requirements	3 080 333 715	3 223 205 514	3 328 939 976	3 428 171 065	276 120 978	288 223 154	300 643 929	318 796 941
11	Outflows related to derivative exposures and other collateral requirements	3 337 103	2 986 713	3 067 597	4 330 321	3 337 103	2 986 713	3 067 597	4 330 321
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	3 076 996 612	3 220 218 802	3 325 872 379	3 423 840 744	272 783 875	285 236 442	297 576 333	314 466 620
14	Other contractual funding obligations	50 228 457	60 305 151	76 645 268	98 040 008	50 228 457	60 305 151	76 645 268	98 040 008
15	Other contingent funding obligations	2 821 226 768	2 733 940 511	2 654 670 096	2 555 424 231	229 765 778	222 393 883	217 292 908	209 751 932
16	TOTAL CASH OUTFLOWS					2 962 961 627	2 952 258 092	2 918 572 514	2 871 069 051
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	510 725 560	439 766 227	507 041 305	432 611 651	-	-	-	-
18	Inflows from fully performing exposures	738 419 658	660 440 998	573 765 797	537 474 512	474 338 472	421 360 365	361 638 710	332 128 275
19	Other cash inflows	105 988 172	96 009 863	93 198 444	94 724 120	53 058 412	45 613 761	44 359 828	46 038 689
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	1 355 133 390	1 196 217 088	1 174 005 546	1 064 810 284	527 396 884	466 974 126	405 998 537	378 166 964
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1 355 133 390	1 196 217 088	1 174 005 546	1 064 810 284	527 396 884	466 974 126	405 998 537	378 166 964
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					3 804 355 646	3 680 844 569	3 499 985 289	3 384 527 288
22	TOTAL NET CASH OUTFLOWS					2 435 564 743	2 485 283 966	2 512 573 977	2 492 902 087
23	LIQUIDITY COVERAGE RATIO					156,73	148,78	139,36	135,90

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

in accordance with Article 451a(2) CRR

Row number	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 bank reserves what lead to increase of LCR ratio.
(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 by sovereigns and financial customers.
(d)	High-level description of the composition of the institution's liquidity buffer.	Liquidity buffer of the VÚB bank is composed of withdrawable central bank reserves, central government 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 liquid assets is consistent with the distribution by currency of the bank net liquidity outflows. The LCR is calculated and
(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**

		<b>Risk weighted exposure amount (in EUR)</b>
		a
<b>1</b>	<b>Risk weighted exposure amount as at the end of the previous reporting period</b>	8 443 588 480
2	Asset size (+/-)	(70 535 581)
3	Asset quality (+/-)	123 710 686
4	Model updates (+/-)	(385 000 000)
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(14 389 911)
8	Other (+/-)	120 018 450
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>8 217 392 123</b>

**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
<b>1 RWEAs at previous period end</b>	24 096 354	61 184 942				85 281 296	6 822 504
<i>1a Regulatory adjustment</i>	15 308 187	42 688 192				57 996 378	4 639 710
<i>1b RWEAs at the previous quarter-end (end of the day)</i>	8 788 167	18 496 750				27 284 917	2 182 793
2 Movement in risk levels	582 563	8 510 651				9 093 214	727 457
3 Model updates/changes							
4 Methodology and policy							
5 Acquisitions and disposals							
6 Foreign exchange movements							
7 Other							
<i>8a RWEAs at the end of the disclosure period (end of the day)</i>	4 934 260	9 343 810				14 278 070	1 142 246
<i>8b Regulatory adjustment</i>	19 744 657	60 351 782				80 096 439	6 407 715
<b>8 RWEAs at the end of the disclosure period</b>	24 678 917	69 695 592				94 374 509	7 549 961

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