



Attachment no. 1

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

(31 March 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)	10 173 227 696	9 494 691 756	813 858 216
2	Of which the standardised approach	2 098 241 045	2 027 048 313	167 859 284
3	Of which the Foundation IRB (F-IRB) approach	1 662 788 712	1 616 783 623	133 023 097
4	Of which slotting approach	1 036 989 319	1 022 796 205	82 959 146
EU 4a	Of which equities under the simple riskweighted approach	12 345 616	15 009 665	987 649
5	Of which the Advanced IRB (A-IRB) approach	6 399 852 323	5 835 850 154	511 988 186
6	Counterparty credit risk - CCR	25 249 531	32 212 098	2 019 962
7	Of which the standardised approach	12 293 481	19 599 712	983 479
8	Of which internal model method (IMM)	12 956 050	12 612 386	1 036 484
EU 8a	Of which exposures to a CCP	5 353 159	13 502 883	428 253
EU 8b	Of which credit valuation adjustment - CVA	3 628 894	3 943 793	290 312
9	Of which other CCR	-	-	-
10	Not applicable	-	-	-
11	Not applicable	-	-	-
12	Not applicable	-	-	-
13	Not applicable	-	-	-
14	Not applicable	-	-	-
15	Settlement risk	-	-	-
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)	48 445 968	57 243 845	3 875 677
21	Of which the standardised approach	697 055	995 807	55 764
22	Of which IMA	47 748 913	56 248 038	3 819 913
EU 22a	Large exposures	-	-	-
23	Operational risk	387 726 309	387 726 309	31 018 105
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	358 097 138	358 097 138	28 647 771
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	129 245 266	109 574 565	10 339 621
25	Not applicable	-	-	-
26	Not applicable	-	-	-
27	Not applicable	-	-	-
28	Not applicable	-	-	-
29	<b>Total</b>	<b>10 634 649 504</b>	<b>9 971 874 008</b>	<b>850 771 960</b>

EU KM1 - Key metrics template

in EUR		a	b	c	d	e
		31 March 2023	31 December 2022	30 September 2022	30 June 2022	31 March 2022
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	1 738 927 866	1 663 170 168	1 572 957 284	1 572 386 583	1 585 609 001
2	Tier 1 capital	1 738 927 866	1 663 170 168	1 572 957 284	1 572 386 583	1 585 609 001
3	Total capital	1 987 107 168	1 915 183 825	1 742 269 001	1 752 476 292	1 774 332 743
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	10 634 649 504	9 971 874 008	9 860 393 025	9 663 731 359	9 216 406 817
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	16,35%	16,68%	15,95%	16,27%	17,20%
6	Tier 1 ratio (%)	16,35%	16,68%	15,95%	16,27%	17,20%
7	Total capital ratio (%)	18,69%	19,21%	17,67%	18,13%	19,25%
<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%	0,37%
EU 7d	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 (%)	1,00%	0,92%	0,85%	0,78%	0,79%
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 (%)	5,25%	5,17%	5,10%	5,03%	5,04%
EU 11a	Overall capital requirements (%)	14,75%	14,67%	14,60%	14,53%	14,54%
12	CET1 available after meeting the total SREP own funds requirements (%)	9,19%	9,55%	8,17%	8,63%	5,57%
<b>Leverage ratio</b>						
13	Total exposure measure	24 760 688 459	24 549 784 825	25 698 364 147	25 803 876 550	25 578 977 035
14	Leverage ratio (%)	7,02%	6,77%	6,12%	6,09%	6,20%
<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)	3 499 985 289	3 384 527 288	3 196 061 056	3 058 431 345	3 035 284 653
EU 16a	Cash outflows - Total weighted value	2 918 572 514	2 871 069 051	2 791 030 289	2 689 393 705	2 608 088 381
EU 16b	Cash inflows - Total weighted value	405 998 537	378 166 964	369 135 286	357 129 275	339 943 932
16	Total net cash outflows (adjusted value)	2 512 573 977	2 492 902 087	2 421 895 003	2 332 264 430	2 268 144 449
17	Liquidity coverage ratio (%)	139,36%	135,90%	132,13%	131,08%	133,97%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	18 398 861 707	18 774 008 038	20 146 950 009	19 570 418 122	19 516 758 845
19	Total required stable funding	14 416 439 440	14 126 481 883	16 753 251 680	16 455 317 859	16 359 058 315
20	NSFR ratio (%)	127,62%	132,90%	120,26%	118,93%	119,30%

\*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 2023	31 December 2022	30 September 2022	30 June 2022	31 March 2023	31 December 2022	30 September 2022	30 June 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)					3 499 985 289	3 384 527 288	3 196 061 056	3 058 431 345
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	8 473 454 606	8 308 717 508	8 122 867 499	7 937 871 631	550 059 048	533 851 442	516 179 819	499 761 984
3	<i>Stable deposits</i>	6 708 108 048	6 654 483 490	6 577 802 568	6 483 367 265	335 405 402	332 724 174	328 890 128	324 168 363
4	<i>Less stable deposits</i>	1 765 346 558	1 654 234 019	1 545 064 930	1 454 504 366	214 653 645	201 127 267	187 289 691	175 593 621
5	Unsecured wholesale funding	4 381 386 382	4 240 295 980	4 076 609 334	3 924 423 982	1 773 931 361	1 710 628 728	1 644 516 438	1 568 216 832
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	1 171 714 149	1 269 970 218	1 336 765 941	1 347 815 698	290 070 143	314 615 305	331 305 872	334 082 849
7	<i>Non-operational deposits (all counterparties)</i>	3 175 005 273	2 944 356 001	2 713 874 043	2 570 167 905	1 449 194 258	1 370 043 662	1 287 241 216	1 227 693 604
8	Unsecured debt	34 666 961	25 969 761	25 969 350	6 440 379	34 666 961	25 969 761	25 969 350	6 440 379
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	3 328 939 976	3 428 171 065	3 417 947 958	3 353 612 225	300 643 929	318 796 941	317 914 564	315 835 511
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	3 067 597	4 330 321	3 929 882	3 595 476	3 067 597	4 330 321	3 929 882	3 595 476
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	3 325 872 379	3 423 840 744	3 414 018 076	3 350 016 749	297 576 333	314 466 620	313 984 682	312 240 035
14	Other contractual funding obligations	76 645 268	98 040 008	106 745 176	96 900 499	76 645 268	98 040 008	106 745 176	96 900 499
15	Other contingent funding obligations	2 654 670 096	2 555 424 231	2 494 257 492	2 512 529 188	217 292 908	209 751 932	205 674 292	208 678 879
16	TOTAL CASH OUTFLOWS					2 918 572 514	2 871 069 051	2 791 030 289	2 689 393 705
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	507 041 305	432 611 651	243 267 482	191 120 737	-	-	-	-
18	Inflows from fully performing exposures	573 765 797	537 474 512	506 491 449	475 713 207	361 638 710	332 128 275	314 943 606	294 439 935
19	Other cash inflows	93 198 444	94 724 120	102 959 246	112 342 495	44 359 828	46 038 689	54 191 680	62 689 339
EU-19a	<i>(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or</i>								
EU-19b	<i>(Excess inflows from a related specialised credit institution)</i>								
20	TOTAL CASH INFLOWS	1 174 005 546	1 064 810 284	852 718 177	779 176 439	405 998 537	378 166 964	369 135 286	357 129 275
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	1 174 005 546	1 064 810 284	852 718 177	779 176 439	405 998 537	378 166 964	369 135 286	357 129 275
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					3 499 985 289	3 384 527 288	3 196 061 056	3 058 431 345
22	TOTAL NET CASH OUTFLOWS					2 512 573 977	2 492 902 087	2 421 895 003	2 332 264 430
23	LIQUIDITY COVERAGE RATIO					139,36	135,90	132,13	131,08

**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 significantly increased mainly due to increase of central bank reserves. At same time the Total Net Cash Outflows increased, mainly due to increase deposits from non-financial
(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>	7 467 643 459
2	Asset size (+/-)	88 318 511
3	Asset quality (+/-)	(353 962 901)
4	Model updates (+/-)	629 611 680
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	10 139 703
8	Other (+/-)	233 236 195
<b>9</b>	<b>Risk weighted exposure amount as at the end of the reporting period</b>	<b>8 074 986 647</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>	18 684 888	37 563 150				56 248 038	4 499 843
<i>1a Regulatory adjustment</i>	12 589 325	24 850 513				37 439 838	2 995 187
<i>1b RWEAs at the previous quarter-end (end of the day)</i>	6 095 563	12 712 638				18 808 200	1 504 656
2 Movement in risk levels	(2 644 850)	(5 854 275)				(8 499 125)	(679 930)
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>	4 348 088	12 155 800				16 503 888	1 320 311
<i>8b Regulatory adjustment</i>	11 691 950	19 553 075				31 245 025	2 499 602
<b>8 RWEAs at the end of the disclosure period</b>	16 040 038	31 708 875				47 748 913	3 819 913

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