

EU CR1-A - Credit quality of exposures by exposure class and instrument

Date: 30 June 2018, in PLN tsd

		a		b	c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values	
		Defaulted exposures	Non-defaulted exposures						(a+b-c-d)
1	Central governments or central banks								
2	Institutions								
3	Corporates								
4	<i>of which: Specialized lending</i>								
5	<i>of which: SMEs</i>								
6	Retail	899 147	30 842 254	628 553			628 553	31 112 848	
7	<i>Secured by real estate property</i>	794 669	27 193 512	506 711			506 711	27 481 471	
8	<i>* SME's</i>	3 208	37 570	2 339			2 339	38 440	
9	<i>* Non-SME's</i>	791 461	27 155 943	504 372			504 372	27 443 031	
10	<i>Qualifying revolving</i>	104 478	3 648 742	121 842			121 842	3 631 378	
11	<i>Other retail</i>								
12	<i>* SMEs</i>								
13	<i>* Non-SMEs</i>								
14	Equity								
15	<b>Total IRB approach</b>	<b>899 147</b>	<b>30 842 254</b>	<b>628 553</b>			<b>628 553</b>	<b>31 112 848</b>	
16	Central governments or central banks		19 693 589	1			1	19 693 588	
17	Regional governments or local authorities		375 797	380			380	375 418	
18	Public sector entities	184	92 905	406			406	92 683	
19	Multilateral development banks								
20	International organizations								
21	Institutions		1 150 826	514			514	1 150 312	
22	Corporates	574 941	18 189 802	538 783			538 783	18 225 960	
23	<i>of which: SMEs</i>	269 671	9 546 786	243 965			243 965	9 572 492	
24	<b>Retail</b>	<b>1 029 111</b>	<b>7 416 084</b>	<b>735 369</b>		951	<b>735 369</b>	<b>7 709 826</b>	
25	<i>of which: SMEs</i>	228 536	2 251 936	165 718			165 718	2 314 755	
26	Secured by mortgages on immovable property								
27	<i>of which: SMEs</i>								
28	Exposures in default	1 611 836		921 195		951	921 195	690 641	
29	Items associated with particularly high risk	7 600	45					7 645	
30	Covered bonds								
31	Claims on institutions and corporates with a short-term credit assessment								
32	Collective investments undertakings								
33	Equity exposures		83 732					83 732	
34	Other exposures		2 427 384					2 427 384	
35	<b>Total standardized approach</b>	<b>1 611 836</b>	<b>49 520 377</b>	<b>1 275 452</b>		<b>951</b>	<b>1 275 452</b>	<b>49 856 760</b>	
36	<b>Total</b>	<b>2 510 983</b>	<b>80 362 631</b>	<b>1 904 005</b>		<b>951</b>	<b>1 904 005</b>	<b>80 969 609</b>	
37	<i>of which: loans</i>	2 497 423	57 221 228	1 904 005		951	1 904 005	57 814 646	
38	<i>of which: debt securities</i>	5 960	18 232 369					18 238 329	
39	<i>of which: off-balance sheet</i>	47 659	7 575 038	56 567		951	56 567	7 566 130	

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR1-B - Credit quality of exposures by industry or counterparty types**

Date: 30 June 2018, in PLN tsd

		a	b	c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
		Defaulted exposures	Non-defaulted exposures					
1	Agriculture, forestry and fishing	13 254	102 873	12 603			12 603	103 524
2	Mining and quarrying	2 416	61 325	1 873			1 873	61 868
3	Manufacturing	159 521	6 602 246	173 821			173 821	6 587 946
4	Electricity, gas, steam and air conditioning supply	2 014	110 038	1 714			1 714	110 338
5	Water supply	3 336	133 103	3 303			3 303	133 136
6	Construction	142 994	1 257 348	123 528			123 528	1 276 814
7	Wholesale and retail trade	191 719	6 041 813	157 960			157 960	6 075 572
8	Transport and storage	46 399	2 606 434	60 022			60 022	2 592 811
9	Accommodation and food service activities	34 449	121 060	20 005			20 005	135 504
10	Information and communication	10 697	643 327	17 029			17 029	636 995
11	Financial and insurance activities	9 698	265 476	7 291			7 291	267 883
12	Real estate activities	45 530	1 004 406	29 440			29 440	1 020 496
13	Professional, scientific and technical activities	59 233	491 692	42 408			42 408	508 518
14	Administrative and support services activities	59 959	688 058	36 980			36 980	711 037
15	Public administration and defence, compulsory social security		345 937	381			381	345 557
16	Education	3 035	99 396	2 398			2 398	100 033
17	Human health services and social work activities	2 609	207 042	9 325			9 325	200 326
18	Arts, entertainment and recreation	2 695	28 076	2 203			2 203	28 568
19	Other services	2 972	47 484	2 525			2 525	47 931
20	<b>Total</b>	<b>792 532</b>	<b>20 857 134</b>	<b>704 808</b>			<b>704 808</b>	<b>20 944 857</b>

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR1-C - Credit quality of exposures by geography**

Date: 30 June 2018, in PLN tsd

	a	b	c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
	Defaulted exposures	Non-defaulted exposures					
1 European Union (EU)	15 207	830 088	11 176		39	11 176	834 118
2 Poland	2 446 017	78 638 996	1 854 820		905	1 854 820	79 230 194
3 Other EU countries	12 292	258 981	9 379			9 379	261 894
4 Other geographical areas	37 466	634 567	28 630		8	28 630	643 403
5 Total	2 510 983	80 362 631	1 904 005		951	1 904 005	80 969 609

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR1-D - Ageing of past-due exposures**

Date: 30 June 2018, in PLN tsd

		a	b	c	d	e	f
		Gross carrying values					
		<= 30 days	> 30 days <= 60 days	> 60 days <= 90 days	> 90 days <= 180 days	> 180 days <= 1 year	> 1 year
1	Loans	821 110	206 762	95 438	131 601	191 233	987 491
2	Debt securities						5 216
3	<b>Total exposures</b>	<b>821 110</b>	<b>206 762</b>	<b>95 438</b>	<b>131 601</b>	<b>191 233</b>	<b>992 707</b>

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR1-E - Non-performing and forborne exposures**

Date: 30 June 2018, PLN tsd

		Gross carrying amount of performing and non-performing exposures							Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received	
		Of which performing but past due	Of which performing forborne	Of which non-performing			On performing		On non-performing		On non-performing exposures	Of which forborne exposures		
				Of which defaulted	Of which impaired	Of which forborne	Of which forborne	Of which forborne						
10	Debt securities	18 232 369	0	0	5 217	5 217	5 217	0	-21	0	-5 217	0	0	0
20	Loans and advances	57 221 228	281 848	88 147	2 476 892	2 424 282	2 408 724	1 100 150	-414 590	-2 677	-1 390 726	-537 219	674 373	359 289
30	Off-balance-sheet exposures	7 575 038	X	2 512	61 446	57 514	X	7 771	-47 375	-23	-9 313	-987	75	0

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR2-A - Changes in the stock of general and specific credit risk adjustments**

Date: 30 June 2018, in PLN tsd

		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	<b>Opening balance</b>	1 503 191	
2	<b>IFRS 9 implementation impact</b>	327 434	
3	Increases due to amounts set aside for estimated loan losses during the period	407 354	
4	Decreases due to amounts reversed for estimated loan losses during the period	-318 570	
5	Decreases due to amounts taken against accumulated credit risk adjustments	-130 811	
6	Transfers between credit risk adjustments	0	
7	Impact of exchange rate differences	14 570	
8	Business combinations, including acquisitions and disposals of subsidiaries	0	
9	Other adjustments	7 386	
10	<b>Closing balance</b>	1 810 554	
11	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	1 775	
12	Specific credit risk adjustments directly recorded to the statement of profit or loss	94	

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR2-B - Changes in the stock of defaulted and impaired loans and debt securities**

Date: 30 June 2018, PLN tsd

		Gross carrying values defaulted exposures
<b>1</b>	<b>Opening balance</b>	<b>2 110 964</b>
<b>2</b>	Loans and debt securities that have defaulted or impaired since the last reporting period	208 325
<b>3</b>	Returned to non-defaulted status	69 277
<b>4</b>	Amounts written off	
<b>5</b>	Other changes	
<b>6</b>	<b>Closing balance</b>	<b>2 250 012</b>

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR3 - CRM techniques - overview**

Date: 30 June 2018, in PLN tsd

	a	b	c	d	e
	Exposures unsecured - Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1 Total loans	59 718 651	26 148 019	25 600 591	573 337	
2 Total debt securities	18 238 329				
3 Total exposures	77 956 980	26 148 019	25 600 591	573 337	
4 Of which defaulted	2 503 383	758 557	746 984	11 573	

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]



**EU CR4 - Standardised approach - Credit risk exposure and CRM effects**

Date: 30 June 2018, PLN tsd

	Exposure classes	Exposures before CCF and CRM		Exposures after CRM		RWA's and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWAs	RWA density
1	Central governments or central banks	19 693 511	77	19 693 511		9 399	0,0%
2	Regional governments or local authorities	295 549	80 109	295 549	13 044	61 719	20,0%
3	Public sector entities	43 916	55 719	43 916	12 643	24 092	42,6%
4	Multilateral development banks	80 824		80 824			0,0%
5	International organizations						
6	Institutions	929 341	247 780	929 341	122 432	334 814	31,8%
7	Corporates	13 656 330	5 668 458	13 656 330	304 776	12 570 045	90,0%
8	Retail	7 463 488	214 453	7 463 488	7 616	5 239 224	70,1%
9	Secured by mortgages on immovable property						
10	Exposures in default	1 207 545	50 501	1 207 545	47 693	1 494 003	119,0%
11	Items associated with particularly high risk	45		45		67	150,0%
12	Covered bonds						
13	Claims on institutions and corporates with a short-term credit assessment						
14	Collective investments undertakings						
15	Equity exposures	83 732		83 732		83 732	100,0%
16	Other exposures	1 471 424		1 471 424		1 324 807	90,0%
17	<b>Total</b>	<b>44 925 705</b>	<b>6 317 097</b>	<b>44 925 705</b>	<b>508 204</b>	<b>21 141 902</b>	<b>46,5%</b>

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CR5 - Standardised approach**

Date: 30 June 2018, PLN tsd

	Exposure classes	Risk weight											Total	Of which unrated		
		0%	20%	35%	50%	75%	100%	150%	250%	1250%	Other	Deducted				
1	Central governments or central banks	19 646 561	46 908	36			6								<b>19 693 511</b>	
2	Regional governments or local authorities		308 593												<b>308 593</b>	
3	Public sector entities				56 557		3								<b>56 559</b>	
4	Multilateral development banks	80 824													<b>80 824</b>	
5	International organizations															
6	Institutions		560 512		491 214		47								<b>1 051 773</b>	
7	Corporates	167 808	230 472	154 431	313 475		13 094 920								<b>13 961 106</b>	
8	Retail	21 134	35 868	38 858	49 236	7 043 096	282 911								<b>7 471 104</b>	
9	Secured by mortgages on immovable property															
10	Exposures in default	5 444					759 134	490 661							<b>1 255 238</b>	
11	Items associated with particularly high risk							45							<b>45</b>	
12	Covered bonds															
13	Claims on institutions and corporates with a short-term credit assessment															
14	Collective investments undertakings															
15	Equity exposures						83 732								<b>83 732</b>	
16	Other exposures	638 532					504 949		327 943						<b>1 471 424</b>	
17	<b>Total</b>	<b>20 560 303</b>	<b>1 182 354</b>	<b>193 325</b>	<b>910 481</b>	<b>7 043 096</b>	<b>14 725 701</b>	<b>490 706</b>	<b>327 943</b>						<b>45 433 909</b>	

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range

Date: 30 June 2018, PLN tsd

Segmento	PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	RWAs	RWA density	EL	Value adjustments and provisions
QRRE	0,00 do <0,15	208 660 822	1 204 304 997	77,3%	1 139 299 734	0,1%	163 446	63,8%	38 464 958	3,4%	581 168	825 497
QRRE	0,15 do <0,25	122 073 124	315 834 125	81,5%	379 361 781	0,2%	68 477	62,3%	25 766 575	6,8%	454 122	920 746
QRRE	0,25 to <0,50	149 815 119	228 662 931	84,6%	343 170 001	0,4%	56 949	62,6%	41 723 439	12,2%	838 329	1 653 984
QRRE	0,50 to <0,75	217 995 561	175 900 276	89,2%	374 962 493	0,7%	56 200	63,3%	73 896 053	19,7%	1 684 441	2 903 187
QRRE	0,75 to <2,50	394 314 039	196 745 409	99,7%	590 552 828	1,6%	76 032	64,5%	222 142 227	37,6%	6 247 921	7 833 695
QRRE	2,50 to <10,00	239 230 998	67 199 580	131,3%	327 474 061	5,7%	38 986	65,3%	292 896 766	89,4%	12 161 490	10 875 533
QRRE	10,00 to <100,00	117 595 411	15 278 905	244,9%	155 012 838	26,8%	16 577	66,9%	281 624 966	181,7%	27 796 513	12 610 515
QRRE	100,00 (default)	106 814 754	4 209 854	0,0%	106 814 754	100,0%	17 996	97,0%	55 519 530	52,0%	103 592 147	53 758 222
QRRE	Total	1 556 499 827	2 208 136 077	84,2%	3 416 648 491	5,3%	494 663	64,9%	1 032 034 515	30,2%	153 356 132	91 381 378
Residential Retail	0,00 do <0,15	16 202 894 722	321 023 066	0,0%	16 202 894 722	0,1%	81 704	32,4%	1 113 223 620	6,9%	4 201 553	6 161 797
Residential Retail	0,15 do <0,25	3 568 404 834	44 666 732	0,0%	3 568 404 834	0,2%	15 754	34,4%	479 862 757	13,4%	2 207 331	5 466 401
Residential Retail	0,25 to <0,50	1 812 115 339	22 777 783	0,0%	1 812 115 339	0,4%	8 143	34,5%	432 614 538	23,9%	2 435 696	3 988 541
Residential Retail	0,50 to <0,75	1 655 378 016	18 072 944	0,0%	1 655 378 016	0,7%	7 117	34,8%	606 529 738	36,6%	4 086 325	9 392 989
Residential Retail	0,75 to <2,50	1 774 732 586	27 638 818	0,0%	1 774 732 586	1,7%	7 561	34,8%	1 123 076 389	63,3%	10 237 706	17 218 829
Residential Retail	2,50 to <10,00	989 388 692	8 932 083	0,0%	989 388 692	5,6%	4 035	35,1%	1 248 693 668	126,2%	19 598 094	31 385 702
Residential Retail	10,00 to <100,00	613 499 587	1 015 134	0,0%	613 499 587	19,9%	2 368	34,8%	1 196 952 882	195,1%	42 576 890	34 999 113
Residential Retail	100,00 (default)	889 967 081	37 688	0,0%	889 967 081	100,0%	2 864	79,7%	1 509 212 945	169,6%	709 612 732	364 725 748
Residential Retail	Total	27 506 380 858	444 164 249	0,0%	27 506 380 858	4,1%	129 546	34,8%	7 710 166 537	28,0%	794 956 327	473 339 118
Total	Total	29 062 880 685	2 652 300 326	70,1%	30 923 029 349	4,3%	571 832	38,1%	8 742 201 052	28,3%	948 312 459	564 720 496

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CCR1 - Analysis of CCR exposure by approach**

*Date: 30 June 2018, PLN tsd*

	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE (Effective Expected Exposure Profile)	Multiplier	EAD post CRM (EAD post Credit Risk Mitigation)	RWAs
Mark to market		258 180			0	254 779	103 901

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CCR2 - CVA capital charge**

Date: 30 June 2018, PLN tsd

		Exposure value	RWAs
1	Total portfolios subject to the advanced method		
2	(i) VaR component (including the 3x multiplier)		
3	(ii) SVaR component (including the 3x multiplier)		
4	All portfolios subject to the standardized method	393 812	47 063
EU4	based on the original exposure method		
5	Total subject to the CVA capital charge	393 812	47 063

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CCR8 - Exposures to CCPs (central counterparties)**

Date: 30 June 2018, PLN tsd

		EAD post CRM	RWAs
1	<b>Exposures to QCCPs (total)</b>		5 718
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	28 103	5 621
3	(i) OTC derivatives	28 103	5 621
4	(ii) Exchange-traded derivatives	0	0
5	(iii) SFTs	0	0
6	(iv) Netting sets where cross-product netting has been approved	n/a	n/a
7	Segregated initial margin	1 817	
8	Non-segregated initial margin	486	97
9	Prefunded default fund contributions	2 714	33 925
10	Alternative calculation of own funds requirements for exposures		5 718
11	<b>Exposures to non-QCCP (total)</b>		n/a
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	n/a	n/a
13	(i) OTC derivatives	n/a	n/a
14	(ii) Exchange-traded derivatives	n/a	n/a
15	(iii) SFTs	n/a	n/a
16	(iv) Netting sets where cross-product netting has been approved	n/a	n/a
17	Segregated initial margin	n/a	
18	Non-segregated initial margin	n/a	n/a
19	Prefunded default fund contributions	n/a	n/a
20	Unfunded default fund contributions	n/a	n/a

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CCR3 - Standardized approach - CCR exposures by regulatory portfolio and risk**

Date: 30 June 2018, PLN tsd

	Exposure classes	Risk weight										Total	Of which unrated
		0%	2%	4%	10%	20%	50%	75%	100%	150%	Others		
1	Central governments or central banks												
2	Regional governments or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organizations												
6	Institutions					127 338	50 073					177 411	
7	Corporates								77 108	1		77 110	
8	Retail								258			258	
9	Claims on institutions and corporates with a short-term credit assessment												
10	Other exposures												
11	<b>Total</b>					<b>127 338</b>	<b>50 073</b>		<b>77 366</b>	<b>1</b>		<b>254 778</b>	

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]

**EU CCR5-B - Composition of collateral for exposures to CCR***Date: 30 June 2018, PLN tsd*

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
		96 482	1 817	380 241	89 749	n/a
<b>Total</b>		96 482	1 817	380 241	89 749	n/a

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]



**EU MR1 - Market risk under the standardised approach***Date: 30 June 2018, PLN tsd*

		RWA	Capital requirements
1	Interest rate risk (general and specific)	348 709	27 897
2	Equity risk (general and specific)		
3	Foreign exchange risk		
4	Commodity risk		
	Options		
5	Simplified approach		
6	Delta-plus method		
7	Scenario approach		
8	Securitization (specific risk)		
9	<b>Total</b>	<b>348 709</b>	<b>27 897</b>

Table in line with the Guidelines of EBA (European Banking Authority) on disclosure requirements under Part Eight of Regulation (EU) No 575/2013 [EBA/GL/2016/11]