

EU CCR1 - Analysis of CCR exposure by approach

Date: 30 June 2020, PLN thous.

	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		637 250			0	651 560	248 677

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, 2020, in PLN thous.

		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	445 817	57 644
EU4	based on the original exposure method		
5	Total subject to the CVA capital charge	445 817	57 644

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 2020, in PLN thous.

	Exposure classes	Risk weight										Total	Of which	
		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		1										1	
4	Multilateral development banks													
5	International organizations													
6	Institutions					38 160	131 120						169 280	
7	Corporates								78 568	739			79 306	
8	Retail							90					90	
9	Claims on institutions and corporates with a short-term credit assessment													
10	Other exposures													
11	Total		1			38 160	131 120	90	78 568	739			248 677	

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 2020, in PLN thous.

	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		
		27 466	9 836	553 129	115 247	n/a
Total		27 466	9 836	553 129	115 247	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 CCR8 - Exposures to CCPs (central counterparties)

Date: 30 June 2020, in PLN thous.

	EAD post CRM	RWAs
1	Exposures to QCCPs (total)	37 850
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	37 850
3	(i) OTC derivatives	37 850
4	(ii) Exchange-traded derivatives	0
5	(iii) SFTs	0
6	(iv) Netting sets where cross-product netting has been approved	n/a
7	Segregated initial margin	9 836
8	Non-segregated initial margin	0
9	Prefunded default fund contributions	142 902
10	Alternative calculation of own funds requirements for exposures	37 850
11	Exposures to non-QCCP (total)	n/a
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	n/a
13	(i) OTC derivatives	n/a
14	(ii) Exchange-traded derivatives	n/a
15	(iii) SFTs	n/a
16	(iv) Netting sets where cross-product netting has been approved	n/a
17	Segregated initial margin	n/a
18	Non-segregated initial margin	n/a
19	Prefunded default fund contributions	n/a
20	Unfunded default fund contributions	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 CR1-A - Credit quality of exposures by exposure class and instrument

Date: 30 June 2020, in PLN thous.

	Gross carrying values of		c	d	e	f	g	
	Defaulted exposures	Non-defaulted exposures						Specific credit risk adjustment
1	Central governments or central banks	0	0	0	0	0	0	0
2	Institutions	0	0	0	0	0	0	0
3	Corporates	0	0	0	0	0	0	0
4	of which: Specialized lending	0	0	0	0	0	0	0
5	of which: SMEs	0	0	0	0	0	0	0
6	Retail	1 046 312	37 344 382	609 529	45 304	0	654 833	37 735 860
7	Secured by real estate property	909 800	32 858 895	477 936	24 754	0	502 690	33 266 005
8	* SME's	350	48 122	399	194	0	594	47 878
9	* Non-SME's	909 450	32 810 773	477 536	24 560	0	502 096	33 218 127
10	Qualifying revolving	136 512	4 485 487	131 593	20 550	0	152 144	4 469 855
11	Other retail	0	0	0	0	0	0	0
12	* SMEs	0	0	0	0	0	0	0
13	* Non-SMEs	0	0	0	0	0	0	0
14	Equity	0	0	0	0	0	0	0
15	Total IRB approach	1 046 312	37 344 382	609 529	45 304	0	654 833	37 735 860
16	Central governments or central banks	0	27 075 556	0	0	0	0	27 075 556
17	Regional governments or local authorities	0	269 016	0	661	0	661	268 355
18	Public sector entities	5 809	209 795	869	860	0	1 730	213 875
19	Multilateral development banks	0	181 570	0	0	0	0	181 570
20	International organizations	0	0	0	0	0	0	0
21	Institutions	0	1 135 793	0	0	0	0	1 135 793
22	Corporates	639 344	22 265 261	341 266	156 140	0	497 405	22 407 200
23	of which: SMEs	333 874	11 927 105	162 343	81 028	0	243 372	12 017 608
24	Retail	2 037 930	21 208 373	988 648	194 944	10 682	1 183 592	22 062 710
25	of which: SMEs	227 802	2 468 848	152 312	15 411	0	167 723	2 528 927
26	Secured by mortgages on immovable property	50 301	4 686 765	5 166	4 769	0	9 935	4 727 131
27	of which: SMEs	0	270	0	0	0	0	270
28	Exposures in default	2 690 683	0	1 188 694	2 525	10 099	1 191 219	1 499 464
29	Items associated with particularly high risk	7 600	46	7 600	0	0	7 600	46
30	Covered bonds	0	0	0	0	0	0	0
31	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0	0
32	Collective investments undertakings	0	0	0	0	0	0	0
33	Equity exposures	0	206 727	0	0	0	0	206 727
34	Other exposures	0	3 381 818	1 175 647	0	0	1 175 647	2 206 171
35	Total standardized approach	2 690 683	75 933 955	2 514 029	352 605	10 682	2 866 634	75 758 004
36	Total	3 736 995	113 278 336	3 123 558	397 909	10 682	3 521 467	113 493 864
37	of which: loans	3 729 395	81 183 282	1 940 311	397 909	10 682	2 338 221	82 574 457
38	of which: debt securities	0	26 459 776	0	0	0	0	26 459 776
39	of which: off-balance sheet	38 989	11 127 495	20 151	36 250	10 682	56 401	11 110 083

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 2020, in PLN thous.

	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	15 834	98 873	12 264	601	0	12 865	101 842
2 Mining and quarrying	952	429 778	895	3 144	0	4 039	426 692
3 Manufacturing	307 966	6 833 602	155 311	45 412	0	200 723	6 940 846
4 Electricity, gas, steam and air conditioning supply	533	574 595	572	6 368	0	6 940	568 188
5 Water supply	2 008	226 994	1 544	1 304	0	2 849	226 153
6 Construction	58 039	1 629 600	38 885	13 664	0		1 635 090
7 Wholesale and retail trade	209 550	7 613 759	132 906	49 197	0	182 103	7 641 205
8 Transport and storage	68 259	3 681 931	38 007	11 040	0	49 047	3 701 143
9 Accommodation and food service activities	31 998	199 896	17 805	1 899	0	19 704	212 190
10 Information and communication	7 666	1 326 465	4 323	15 672	0	19 995	1 314 136
11 Financial and insurance activities	7 713	362 583	5 265	3 560	0	8 826	361 470
12 Real estate activities	35 576	1 214 121	5 916	11 223	0	17 139	1 232 559
13 Professional, scientific and technical activities	43 611	261 745	32 433	1 544	0	33 977	271 379
14 Administrative and support services activities	53 297	713 430	38 679	2 770	0	41 448	725 279
15 Public administration and defence, compulsory social security	0	259 567	0	661	0	661	258 906
16 Education	2 628	105 454	1 758	566,6892278	0	2 325	105 758
17 Human health services and social work activities	2 898	183 404	1 507	1 948	0	3 454	182 847
18 Arts, entertainment and recreation	2 235	36 695	2 051	189,920717	0	2 241	36 690
19 Other services	2 835	58 609	1 836	476,2524593	0	2 312	59 132
20 Total	853 599	25 811 100	491 957	171 238	0	663 195	26 001 504

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, 2020, in PLN thous.

	a	b	c	d	e	f	g
	Gross carrying values of						Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	(a+b-c-d)
1	European Union (EU)	16 837	1 187 992	11 861	3 720	39	1 189 248
2	Poland	3 574 201	110 615 143	1 815 813	385 100	10 610	111 988 431
3	Other EU countries	60 296	707 082	46 710	6 702	27	713 965
4	Other geographical areas	85 661	768 119	65 927	2 388	8	785 466
5	Total	3 736 995	113 278 336	1 940 311	397 909	10 682	114 677 111

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, 2020, in PLN thous.

		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	Opening balance	1 966 675	
2	Increases due to amounts set aside for estimated loan losses during the period	906 546	
3	Decreases due to amounts reversed for estimated loan losses during the period	-96 140	
4	Decreases due to amounts taken against accumulated credit risk adjustments	-560 779	
5	Transfers between credit risk adjustments	0	
6	Impact of exchange rate differences	14 398	
7	Business combinations, including acquisitions and disposals of subsidiaries	0	
8	Other adjustments	22 517	
9	Closing balance	2 253 217	
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	25 087	
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	25	

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 2020, in PLN thous.

		Gross carrying values defaulted exposures
1	Opening balance	2 236 221
2	Loans and debt securities that have defaulted or impaired since the last reporting period	888 722
3	Returned to non-defaulted status	160 979
4	Amounts written off	
5	Other changes	
6	Closing balance	2 963 964

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, 2020, in PLN thous.

	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	50 117 290	32 457 166	31 131 650	1 325 516	0
2 Total debt securities	26 459 776	0	0	0	0
3 Total exposures	76 577 067	32 457 166	31 131 650	1 325 516	0
4 Of which defaulted	1 551 435	471 481	411 051	60 430	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 CR4 - Standardised approach - Credit risk exposure and CRM effects

Date: 30 June, 2020, in PLN thous.

	Exposure classes	Exposures 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	27 075 556	0	27 075 556	0	1 344 596	5,0%
2	Regional governments or local authorities	150 403	118 470	150 403	141	30 109	20,0%
3	Public sector entities	183 776	30 388	183 776	2 493	94 676	50,8%
4	Multilateral development banks	181 570	0	181 570	0	0	0,0%
5	International organizations	0	0	0	0	0	0,0%
6	Institutions	1 376 909	160 740	1 376 909	21 621	339 810	24,3%
7	Corporates	15 374 008	8 388 582	15 374 008	1 750 805	15 313 061	89,4%
8	Retail	20 576 851	469 292	20 576 851	6 864	13 404 490	65,1%
9	Secured by mortgages on immovable property	0	0	0	0	0	0,0%
10	Exposures in default	1 896 341	35 297	1 896 341	35 297	2 474 311	128,1%
11	Items associated with particularly high risk	46	0	46	0	68	150,0%
12	Covered bonds	0	0	0	0	0	0,0%
13	Claims on institutions and corporates with a short-term credit assessment	0	0	0	0	0	0,0%
14	Collective investments undertakings	0	0	0	0	0	0,0%
15	Equity exposures	206 727	0	206 727	0	206 962	100,1%
16	Other exposures	2 206 171	0	2 206 171	0	1 044 051	47,3%
17	Total	69 228 358	9 202 769	69 228 358	1 817 220	34 252 134	48,2%

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 2020, in PLN thous.

	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	26 537 717							537 839				27 075 556	
2	Regional governments or local authorities		150 544										150 544	
3	Public sector entities	2 160	5 592		171 017		7 500						186 269	
4	Multilateral development banks	181 570											181 570	
5	International organizations													
6	Institutions		1 076 071		322 459								1 398 530	
7	Corporates	646 931	254 766	162 940	160 778		15 899 339	60					17 124 813	
8	Retail	53 747	44 150	3 872 102	811 175	15 490 733	136 623	175 184					20 583 715	
9	Secured by mortgages on immovable property													
10	Exposures in default	15 422			48 303		700 527	1 167 386					1 931 638	
11	Items associated with particularly high risk							46					46	
12	Covered bonds													
13	Claims on institutions and corporates with a short-term credit assessment													
14	Collective investments undertakings													
15	Equity exposures						206 571		156				206 727	
16	Other exposures	1 162 120					1 044 051						2 206 171	
17	Total	28 599 667	1 531 123	4 035 042	1 513 731	15 490 733	17 994 611	1 342 676	537 995				71 045 578	

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 2020, in PLN thous.

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	333 514 612	1 789 998 880	63,87%	1 476 840 048	0,08%	272 032	62,12%	51 007 735	3,45%	733 979	1 141 106
QRRE	0,15 do <0,25	165 765 586	319 703 728	72,61%	397 894 773	0,19%	65 888	63,09%	28 776 567	7,23%	483 131	1 495 092
QRRE	0,25 to <0,50	174 759 857	218 808 712	75,60%	340 168 759	0,39%	49 108	64,09%	44 429 467	13,06%	850 191	2 224 411
QRRE	0,50 to <0,75	182 765 286	162 800 401	77,87%	309 533 634	0,71%	41 282	64,65%	65 443 259	21,14%	1 420 726	3 311 197
QRRE	0,75 to <2,50	349 900 050	199 884 265	81,37%	512 549 803	1,70%	63 486	65,16%	210 185 513	41,01%	5 685 412	8 120 204
QRRE	2,50 to <10,00	337 834 201	92 656 338	85,32%	416 884 924	5,91%	51 016	65,63%	402 972 240	96,66%	16 188 832	15 046 864
QRRE	10,00 to <100,00	146 625 394	15 763 797	89,94%	160 804 055	20,83%	20 126	66,16%	284 478 560	176,91%	22 125 838	11 337 584
QRRE	100,00 (default)	129 560 507	8 354 038	0,00%	129 560 507	100,00%	18 107	90,84%	83 145 973	64,18%	117 688 538	69 536 981
QRRE	Total	1 820 725 493	2 807 970 158	68,50%	3 744 236 503	5,39%	581 045	64,59%	1 170 439 316	31,26%	165 176 646	112 213 438
Residential Retail	0,00 do <0,15	20 498 943 104	681 548 975	100,00%	21 180 492 079	0,08%	101 357	33,68%	1 587 421 856	7,49%	5 706 264	17 088 457
Residential Retail	0,15 do <0,25	3 520 669 020	74 712 825	100,00%	3 595 381 845	0,19%	14 065	34,58%	528 451 030	14,70%	2 343 468	6 121 579
Residential Retail	0,25 to <0,50	2 156 385 068	38 320 072	100,00%	2 194 705 140	0,39%	8 523	34,61%	552 189 187	25,16%	2 962 192	6 059 321
Residential Retail	0,50 to <0,75	1 664 384 544	26 673 234	100,00%	1 691 057 778	0,71%	6 374	34,99%	654 284 917	38,69%	4 201 463	7 787 132
Residential Retail	0,75 to <2,50	2 473 896 868	31 571 997	100,00%	2 505 468 865	1,68%	8 579	35,61%	1 716 167 763	68,50%	14 968 273	27 651 821
Residential Retail	2,50 to <10,00	1 367 853 213	19 510 351	100,00%	1 387 363 564	5,59%	4 255	35,92%	1 882 300 291	135,67%	27 978 466	37 753 137
Residential Retail	10,00 to <100,00	298 434 800	4 435 125	100,00%	302 869 924	24,24%	916	36,35%	644 228 394	212,71%	27 016 074	16 297 907
Residential Retail	100,00 (default)	911 878 337	220 205	100,00%	912 098 542	100,00%	3 093	77,18%	1 706 953 341	187,15%	703 913 992	346 804 325
Residential Retail	Total	32 892 444 954	876 992 784	100,00%	33 769 437 737	3,40%	147 162	35,33%	9 271 996 780	27,46%	789 090 193	465 563 679
Total	Total	34 713 170 447	3 684 962 942	76,00%	37 513 674 240	3,60%	672 190	38,25%	10 442 436 095	27,84%	954 266 839	577 777 117

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]

Disclosure of leverage ratio as at 30 June, 2020 (in PLN thous., in %)

Exposures, Capital and leverage ratio	Value
Exposure to equity financing transactions. exposure in accordance to Article 429.5 and 429.8 of CRR	65 376
Derivatives: current replacement cost	330 383
Derivatives: amount calculated with market value method	255 801
Off-balance sheet items with CCF 10% according to Article 429.10 of CRR	815 224
Off-balance sheet items with CCF 20% according to Article 429.10 of CRR	382 459
Off-balance sheet items with CCF 50% according to Article 429.10 of CRR	1 394 531
Off-balance sheet items with CCF 100% according to Article 429.10 of CRR	60 599
Other assets	103 017 651
Deducted amount of assets - Tier I Capital - fully implemented definition	-776 248
Deducted amount of assets - Tier I Capital - temporary definition	-645 335
Total exposure of leverage ratio - using fully implemented definition of Tier I Capital	105 545 776
Total exposure of leverage ratio - using temporary definition of Tier I Capital	105 676 689
Tier I Capital - fully implemented definition	8 351 872
Tier I Capital - temporary definition	8 482 785
Leverage ratio - using the fully implemented Tier 1 Capital definition	7,91%
Leverage ratio - using the temporary Tier 1 Capital definition	8,03%

EU MR1 - Market risk under the standardised approach

Date: 30 June, 2020, in PLN thous.

		RWA	Capital requirements
1	Interest rate risk (general and specific)	359 033	28 723
2	Equity risk (general and specific)	848	68
3	Foreign exchange risk	0	0
4	Commodity risk	0	0
	Options	0	0
5	Simplified approach	0	0
6	Delta-plus method	0	0
7	Scenario approach	0	0
8	Securitization (specific risk)	0	0
9	Total	359 881	28 790

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