EU OV1 - Overview of risk-weighted assets (RWA)

Date: 31 March 2018 (reporting period), 31 December 2017 (previous reporting period), PLN tsd

			RWAs		Minimum capital requirements
			31.03.2018	31.12.2017	31.03.2018
CRR	1	Credit risk (excluding CCR)	27 838 443	27 855 522	2 227 075
Art. 438cd	2	*of which the standardized approach*	19 385 656	19 301 513	1 550 852
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*			
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	8 452 787	8 554 008	676 223
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*			
Art. 107 Art. 438cd	6	CCR	147 345	223 875	11 788
Art. 438cd	7	*of which mark-to-market*	98 710	147 884	7 897
Art. 438cd	8	*of which original exposure*			
	9	*of which standardized approach*			
	10	*of which internal model method (IMM)*			
Art. 438cd	11	*of which risk exposure amount for contributions to the default fund of a CCP*			
Art. 438cd	12	*of which CVA*	48 635	75 991	3 891
Art. 438e	13	Settlement risk			
Art. 449oi	14	Securitization exposures in the banking book (after the cap)			
	15	*of which IRB approach*			
	16	*of which IRB supervisory formula approach (SFA)*			
	17	*of which internal assessment approach (IAA)*			
	18	*of which standardized approach*			
Art. 438e	19	Market risk	396 690	228 878	31 735
	20	*of which standardized approach*	396 690	228 878	31 735
	21	*of which IMA*			
Art. 438e	22	Large exposures			
Art. 438f	23	Operational risk	3 884 896	3 667 260	310 792
	24	*of which basic indicator approach*			
	25	*of which standardized approach*	3 884 896	3 667 260	310 792
	26	*of which advanced measurement approach*			
Art. 437.2, Art. 48, Art. 60	27	Amounts below the thereshold for deduction (subject to 250% risk weight)	802 970	718 105	64 238
Art. 500	28	Floor adjustment			
	29	Total	33 070 344	32 693 640	2 645 628

Explanations:
CRR - Regulation (EU) No 575/2013 of EU Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012
CCR - counterparty credit risk
IRB - internal ratings based approach to calculate capital requirements
IMA - internal methods models
CCP - central counterparty
CVA - credit valuation adjustment

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 CR8 - RWA flow statements of credit risk exposures under IRB approach[1)]

Date: 31 March 2018 (reporting period), 31 December 2017 (previous reporting period), PLN tsd

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**8 554 008**	**684 321**
2	Asset size	126 163	10 093
3	Asset quality	-242 027	-19 362
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	16 866	1 349
8	Other	-2 224	-178
9	**RWAs as at the end of the reporting period**	**8 452 787**	**676 223**

[1)] relates to retail exposures to individual customers secured on residential real estates (RRE) and revolwing retail exposures (QRRE)

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]