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

Date: 31 March 2019 (reporting period), 31 December 2018 (previous reporting period), PLN tsd

			RWAs		Minimum capital requirements
			31.03.2019	32.12.2018	31.03.2019
CRR	1	Credit risk (excluding CCR)	32 192 882	31 504 636	2 575 431
Art. 438cd	2	*of which the standardized approach*	23 173 233	21 944 694	1 853 859
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*	0	0	0
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	9 019 649	9 559 942	721 572
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*		0	0
Art. 107 Art. 438cd	6	CCR	148 609	125 118	11 889
Art. 438cd	7	*of which mark-to-market*	113 999	81 432	9 120
Art. 438cd	8	*of which original exposure*		0	0
	9	*of which standardized approach*		0	0
	10	*of which internal model method (IMM)*		0	0
Art. 438cd	11	*of which risk exposure amount for contributions to the default fund of a CCP*		0	0
Art. 438cd	12	*of which CVA*	34 610	43 686	2 769
Art. 438e	13	Settlement risk		0	0
Art. 449oi	14	Securitization exposures in the banking book (after the cap)		0	0
	15	*of which IRB approach*		0	0
	16	*of which IRB supervisory formula approach (SFA)*		0	0
	17	*of which internal assessment approach (IAA)*		0	0
	18	*of which standardized approach*		0	0
Art. 438e	19	Market risk	282 108	253 788	22 569
	20	*of which standardized approach*	282 108	253 788	22 569
	21	*of which IMA*		0	0
Art. 438e	22	Large exposures		0	0
Art. 438f	23	Operational risk	4 211 212	3 913 781	336 897
	24	*of which basic indicator approach*		2 311	0
	25	*of which standardized approach*	4 211 212	3 911 470	336 897
	26	*of which advanced measurement approach*		0	0
Art. 437.2, Art. 48, Art. 60	27	Amounts below the thereshold for deduction (subject to 250% risk weight)	900 427	838 216	72 034
Art. 500	28	Floor adjustment		0	0
	29	Total	37 735 239	36 635 539	3 018 819

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 2019 (reporting period), 31 December 2018 (previous reporting period), PLN tsd

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**9 559 942**	**764 795**
2	Asset size	111 113	8 889
3	Asset quality	-690 216	-55 217
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	37 689	3 015
8	Other	1 121	90
9	**RWAs as at the end of the reporting period**	**9 019 649**	**721 572**

[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]

IFRS 9-FL - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs (in PLN thous. and in %)

		31.12.2018	30.09.2018	30.06.2018	31.03.2018
Available capital (amounts)					
1. Common Equity Tier 1 (CET1) capital	8 128 867	7 242 988	7 278 213	7 309 606	7 379 886
2. Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 021 207	7 100 970	7 131 498	7 157 772	7 239 821
3. Tier 1 capital	8 128 867	7 242 988	7 278 213	7 309 606	7 379 886
4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 021 207	7 100 970	7 131 498	7 157 772	7 239 821
5. Total capital	9 658 867	7 942 988	7 978 213	8 009 606	8 079 886
6. Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9 551 207	7 800 970	7 831 498	7 857 772	7 939 821
Risk-weighted assets (amounts)					
7. Total risk-weighted assets	37 735 239	36 635 539	34 822 150	34 268 671	33 070 344
8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	37 669 839	36 477 459	34 656 529	34 098 895	32 897 092
Capital ratios					
9. Common Equity Tier 1 (as percentage of risk ex	21,54%	19,77%	20,90%	21,33%	22,32%
10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,29%	19,47%	20,58%	20,99%	22,01%
11. Tier 1 (as percentage of risk exposure amount	21,54%	19,77%	20,90%	21,33%	22,32%
12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,29%	19,47%	20,58%	20,99%	22,01%
13. Total capital (as percentage of risk exposure a	25,60%	21,68%	22,91%	23,37%	24,43%
14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,36%	21,39%	22,60%	23,04%	24,14%
Leverage ratio					
15. Leverage ratio total exposure measure	84 478 842	82 534 020	75 693 126	74 754 655	75 214 764
16. Leverage ratio	9,62%	8,78%	9,62%	9,78%	9,81%
17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,48%	8,62%	9,44%	9,59%	9,64%

Table in line with the Guidelines of EBA (European Banking Authority) on uniform disclosures under Article 473a of Regulation (EU) No 575/2013 as regards the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds