EU-OV1 Overview of risk-weighted assets (RWA) (in PLN thous.)

			RWAs			Minimum capital requirements
			31.03.2020	31.12.2019	30.09.2019	31.03.2020
CRR	1	Credit risk (excluding CCR)	44 714 880	42 943 037	42 076 057	3 577 190
Art. 438cd	2	*of which the standardized approach*	34 967 090	33 950 468	33 062 801	2 797 367
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*				
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	9 747 790	8 992 569	9 013 256	779 823
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*				
Art. 107 Art. 438cd	6	CCR	341 442	259 312	219 322	27 315
Art. 438cd	7	*of which mark-to-market*	276 370	214 379	159 105	22 110
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*	65 071	44 933	60 217	5 206
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*	303 224	302 494	304 179	24 258
	20	of which standardized approach	303 224	302 494	304 179	24 258
	21	*of which IMA*				
Art. 438e	22	*Large exposures*				
Art. 438f	23	Operational risk	4 782 941	4 086 613	5 198 300	382 635
	24	of which basic indicator approach		0		
	25	*of which standardized approach*	4 782 941	4 086 613	5 198 300	382 635
	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)*	532 525	533 129	518 855	42 602
Art. 500	28	Floor adjustment	0	0	0	0
	29	Total	50 675 012	48 124 585	48 316 713	4 054 001

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

CRR - 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 575/013 (EBA/GL/2016/11)

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

Date: 31 March 2020 (reporting period), 31 December 2019 (previous reporting period), PLN thous

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**8 992 569**	**719 406**
2	Asset size	265 732	21 259
3	Asset quality	109 352	8 748
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	379 265	30 341
8	Other	872	70
9	**RWAs as at the end of the reporting period**	**9 747 790**	**779 823**

[1)] relates to retail exposures to individual persons secured by residential real estate collateral (RRE) and qualifying revolving 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 %)

	31.03.2020	31.12.2019	30.09.2019	30.06.2019	31.03.2019
Available capital (amounts)					
1. Common Equity Tier 1 (CET1) capital	8 366 754	8 138 540	8 248 802	7 940 527	8 128 867
2.Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 254 239	8 017 832	8 115 368	7 813 469	8 021 207
3. Tier 1 capital	8 366 754	8 138 540	8 248 802	7 940 527	8 128 867
4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 254 239	8 017 832	8 115 368	7 813 469	8 021 207
5. Total capital	9 896 754	9 668 540	9 778 802	9 470 527	9 658 867
6. Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9 784 239	9 547 832	9 645 368	9 343 469	9 551 207
Risk-weighted assets (amounts)					
7. Total risk-weighted assets	50 675 012	48 124 585	48 316 713	47 048 060	37 735 239
8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50 491 071	48 011 238	48 191 727	46 932 161	37 669 839
Capital ratios					
9. Common Equity Tier 1 (as percentage of risk exposure amount)	16,51%	16,91%	17,07%	16,88%	21,54%
10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,35%	16,70%	16,84%	16,65%	21,29%
11. Tier 1 (as percentage of risk exposure amount)	16,51%	16,91%	17,07%	16,88%	21,54%
12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,35%	16,70%	16,84%	16,65%	21,29%
13. Total capital (as percentage of risk exposure amount)	19,53%	20,09%	20,24%	20,13%	25,60%
14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,38%	19,89%	20,01%	19,91%	25,36%
Leverage ratio					
15. Leverage ratio total exposure measure	104 668 999	100 317 830	99 770 600	95 484 076	84 478 842
16. Leverage ratio	7,99%	8,11%	8,27%	8,31%	9,62%
17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,89%	8,00%	8,14%	8,18%	9,48%

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