*EU OV1 - Overview of risk-weighted assets (RWA) - in PLN tsd*

*Date: 30 June 2019 (reporting period), 31 March 2019 (previous reporting period), in PLN thous.*

| | | | RWA | | Minimum capital requirements |
|---|---|---|---|---|---|
| | | | 30.06.2019 | 31.03.2019 | 30.06.2019 |
| | 1 | Credit risk (excluding CCR) | 40 931 701 | 32 733 139 | 3 274 536 |
| Art. 438cd | 2 | *of which the standardized approach* | 32 399 110 | 23 713 490 | 2 591 929 |
| Art. 438cd | 3 | *of which the foundation IRB (FIRB) approach* | 0 | 0 | 0 |
| Art. 438cd | 4 | *of which the advanced IRB (AIRB) approach* | 8 532 591 | 9 019 649 | 682 607 |
| Art. 438d | 5 | *of which equity IRB under the simple risk-weighted approach or the IMA* | | 0 | 0 |
| Art. 107 Art. 438cd | 6 | CCR | 157 168 | 148 609 | 12 573 |
| Art. 438cd | 7 | *of which mark-to-market* | 112 671 | 113 999 | 9 014 |
| 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* | 44 497 | 34 610 | 3 560 |
| 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 | 248 524 | 282 108 | 19 882 |
| | 20 | *of which standardized approach* | 248 524 | 282 108 | 19 882 |
| | 21 | *of which IMA* | | 0 | 0 |
| Art. 438e | 22 | Large exposures | | 0 | 0 |
| Art. 438f | 23 | Operational risk | 5 198 300 | 4 211 212 | 415 864 |
| | 24 | *of which basic indicator approach* | | 0 | 0 |
| | 25 | *of which standardized approach* | 5 198 300 | 4 211 212 | 415 864 |
| | 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) | 512 366 | 360 171 | 40 989 |
| Art. 500 | 28 | Floor adjustment | | 0 | 0 |
| | 29 | Total | 47 048 060 | 37 735 239 | 3 763 845 |

*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: 30 June 2019 (reporting period), 31 march 2019 (previous reporting period), PLN thous*

| | | RWA amounts | Capital requirements |
|---|---|---|---|
| **1** | **RWAs as at the end of the previous reporting period** | **9 019 649** | **721 572** |
| 2 | Asset size | 294 416 | 23 553 |
| 3 | Asset quality | -434 229 | -34 738 |
| 4 | Model updates | -320 317 | -25 625 |
| 5 | Methodology and policy | 0 | 0 |
| 6 | Acquisitions and disposals | 0 | 0 |
| 7 | Foreign exchange movements | -21 107 | -1 689 |
| 8 | Other | -5 822 | -466 |
| **9** | **RWAs as at the end of the reporting period** | **8 532 591** | **682 607** |

*[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 %)*

| | 30.06.2019 | 31.03.2019 | 31.12.2018 | 30.09.2018 | 30.06.2018 |
|---|---|---|---|---|---|
| **Available capital (amounts)** | | | | | |
| 1. Common Equity Tier 1 (CET1) capital | 7 940 527 | 8 128 867 | 7 242 988 | 7 278 213 | 7 309 606 |
| 2. Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 7 813 469 | 8 021 207 | 7 100 970 | 7 131 498 | 7 157 772 |
| 3. Tier 1 capital | 7 940 527 | 8 128 867 | 7 242 988 | 7 278 213 | 7 309 606 |
| 4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 7 813 469 | 8 021 207 | 7 100 970 | 7 131 498 | 7 157 772 |
| 5. Total capital | 9 470 527 | 9 658 867 | 7 942 988 | 7 978 213 | 8 009 606 |
| 6. Total capital, as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 9 343 469 | 9 551 207 | 7 800 970 | 7 831 498 | 7 857 772 |
| **Risk-weighted assets (amounts)** | | | | | |
| 7. Total risk-weighted assets | 47 048 060 | 37 735 239 | 36 635 539 | 34 822 150 | 34 268 671 |
| 8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 46 932 161 | 37 669 839 | 36 477 459 | 34 656 529 | 34 098 895 |
| **Capital ratios** | | | | | |
| 9. Common Equity Tier 1 (as percentage of risk exposure amount) | 16,88% | 21,54% | 19,77% | 20,90% | 21,33% |
| 10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16,65% | 21,29% | 19,47% | 20,58% | 20,99% |
| 11. Tier 1 (as percentage of risk exposure amount) | 16,88% | 21,54% | 19,77% | 20,90% | 21,33% |
| 12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16,65% | 21,29% | 19,47% | 20,58% | 20,99% |
| 13. Total capital (as percentage of risk exposure amount) | 20,13% | 25,60% | 21,68% | 22,91% | 23,37% |
| 14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19,91% | 25,36% | 21,39% | 22,60% | 23,04% |
| **Leverage ratio** | | | | | |
| 15. Leverage ratio total exposure measure | 95 484 076 | 84 478 842 | 82 534 020 | 75 693 126 | 74 754 655 |
| 16. Leverage ratio | 8,31% | 9,62% | 8,78% | 9,62% | 9,78% |
| 17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 8,18% | 9,48% | 8,62% | 9,44% | 9,59% |

**Table in accordance with the Guidelines 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 [EBA/GL/2018/01]**