

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

			RWAs			Minimum capital requirements
			30.06.2020	31.03.2020	31.12.2019	30.06.2020
CRR	1	Credit risk (excluding CCR)	44 156 732	44 714 880	42 943 037	3 532 539
Art. 438cd	2	<i>of which the standardized approach</i>	33 714 296	34 967 090	33 950 468	2 697 144
Art. 438cd	3	<i>of which the foundation IRB (FIRB) approach</i>				
Art. 438cd	4	<i>of which the advanced IRB (AIRB) approach</i>	10 442 436	9 747 790	8 992 569	835 395
Art. 438d	5	<i>of which equity IRB under the simple risk-weighted approach or the IMA</i>				
Art. 107 Art. 438cd	6	CCR	169 676	341 442	259 312	13 574
Art. 438cd	7	<i>of which mark-to-market</i>	112 032	276 370	214 379	8 963
Art. 438cd	8	<i>of which original exposure</i>				
	9	<i>of which standardized approach</i>				
	10	<i>of which internal model method (IMM)</i>				
Art. 438cd	11	<i>of which risk exposure amount for contributions to the default fund of a CCP</i>				
Art. 438cd	12	<i>of which CVA</i>	57 644	65 071	44 933	4 612
Art. 438e	13	Settlement risk				
Art. 449oi	14	Securitization exposures in the banking book (after the cap)				
	15	<i>of which IRB approach</i>				
	16	<i>of which IRB supervisory formula approach (SFA)</i>				
	17	<i>of which internal assessment approach (IAA)</i>				
	18	<i>of which standardized approach</i>				
Art. 438e	19	Market risk	359 881	303 224	302 494	28 790
	20	<i>of which standardized approach</i>	359 881	303 224	302 494	28 790
	21	<i>of which IMA</i>				
Art. 438e	22	Large exposures				
Art. 438f	23	Operational risk	4 782 941	4 782 941	4 086 613	382 635
	24	<i>of which basic indicator approach</i>		0		
	25	<i>of which standardized approach</i>	4 782 941	4 782 941	4 086 613	382 635
	26	<i>of which advanced measurement approach</i>				
Art. 437.2, Art. 48, Art. 60	27	<i>Amounts below the threshold for deduction (subject to 250% risk weight)</i>	537 839	532 525	533 129	43 027
Art. 500	28	Floor adjustment	0	0	0	0
	29	Total	50 007 068	50 675 012	48 124 585	4 000 565

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: 30 June 2020 (reporting period), 31 March 2020 (previous reporting period), PLN thous

	RWA amounts	Capital requirements
1 RWAs as at the end of the previous reporting period	9 747 790	779 823
2 Asset size	273 367	21 869
3 Asset quality	5 646	452
4 Model updates	0	0
5 Methodology and policy	0	0
6 Acquisitions and disposals	0	0
7 Foreign exchange movements	-123 631	-9 891
8 Other	539 265	43 141
9 RWAs as at the end of the reporting period	10 442 436	835 395

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 %)

	30.06.2020	31.03.2020	31.12.2019	30.09.2019	30.06.2019
Available capital (amounts)					
1. Common Equity Tier 1 (CET1) capital	8 482 785	8 366 754	8 138 540	8 248 802	7 940 527
2. Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 351 872	8 254 239	8 017 832	8 115 368	7 813 469
3. Tier 1 capital	8 482 785	8 366 754	8 138 540	8 248 802	7 940 527
4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 351 872	8 254 239	8 017 832	8 115 368	7 813 469
5. Total capital	10 012 785	9 896 754	9 668 540	9 778 802	9 470 527
6. Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9 881 272	9 784 239	9 547 832	9 645 368	9 343 469
Risk-weighted assets (amounts)					
7. Total risk-weighted assets	50 007 068	50 675 012	48 124 585	48 316 713	47 048 060
8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49 849 885	50 491 071	48 011 238	48 191 727	46 932 161
Capital ratios					
9. Common Equity Tier 1 (as percentage of risk exposure amount)	16.96%	16.51%	16.91%	17.07%	16.88%
10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	16.35%	16.70%	16.84%	16.65%
11. Tier 1 (as percentage of risk exposure amount)	16.96%	16.51%	16.91%	17.07%	16.88%
12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	16.35%	16.70%	16.84%	16.65%
13. Total capital (as percentage of risk exposure amount)	20.02%	19.53%	20.09%	20.24%	20.13%
14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.82%	19.38%	19.89%	20.01%	19.91%
Leverage ratio					
15. Leverage ratio total exposure measure	105 676 689	104 668 999	100 317 830	99 770 600	95 484 076
16. Leverage ratio	8.03%	7.99%	8.11%	8.27%	8.31%
17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.91%	7.89%	8.00%	8.14%	8.18%

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