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

			RWAs			Minimum capital requirements
			30.09.2020	30.06.2020	31.03.2020	30.09.2020
CRR	1	Credit risk (excluding CCR)	44 329 754	44 156 732	44 714 880	3 546 380
Art. 438cd	2	*of which the standardized approach*	33 594 634	33 714 296	34 967 090	2 687 571
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*				
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	10 735 119	10 442 436	9 747 790	858 810
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*				
Art. 107 Art. 438cd	6	CCR	256 332	169 676	341 442	20 507
Art. 438cd	7	*of which mark-to-market*	194 204	112 032	276 370	15 536
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*	62 128	57 644	65 071	4 970
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*	354 845	359 881	303 224	28 388
	20	of which standardized approach	354 845	359 881	303 224	28 388
	21	*of which IMA*				
Art. 438e	22	*Large exposures*				
Art. 438f	23	Operational risk	4 782 941	4 782 941	4 782 941	382 635
	24	of which basic indicator approach		0		
	25	*of which standardized approach*	4 782 941	4 782 941	4 782 941	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)*	581 524	537 839	532 525	46 522
Art. 500	28	Floor adjustment	0	0	0	0
	29	Total	50 305 396	50 007 068	50 675 012	4 024 432

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 September 2020 (reporting period), 30 June 2020 (previous reporting period), PLN thous

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**10 442 436**	**835 395**
2	Asset size	431 587	34 527
3	Asset quality	-149 175	-11 934
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	8 473	678
8	Other	1 799	144
9	**RWAs as at the end of the reporting period**	**10 735 119**	**858 810**

[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 %)

	30.09.2020	30.06.2020	31.03.2020	31.12.2019	30.09.2019
Available capital (amounts)					
1. Common Equity Tier 1 (CET1) capital	8 540 672	8 482 785	8 366 754	8 138 540	8 248 802
2.Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 313 505	8 351 872	8 254 239	8 017 832	8 115 368
3. Tier 1 capital	8 540 672	8 482 785	8 366 754	8 138 540	8 248 802
4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 313 505	8 351 872	8 254 239	8 017 832	8 115 368
5. Total capital	10 070 672	10 012 785	9 896 754	9 668 540	9 778 802
6. Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9 843 505	9 881 272	9 784 239	9 547 832	9 645 368
Risk-weighted assets (amounts)					
7. Total risk-weighted assets	50 305 396	50 007 068	50 675 012	48 124 585	48 316 713
8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50 127 053	49 849 885	50 491 071	48 011 238	48 191 727
Capital ratios					
9. Common Equity Tier 1 (as percentage of risk exposure amount)	16,98%	16,96%	16,51%	16,91%	17,07%
10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,58%	16,75%	16,35%	16,70%	16,84%
11. Tier 1 (as percentage of risk exposure amount)	16,98%	16,96%	16,51%	16,91%	17,07%
12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,58%	16,75%	16,35%	16,70%	16,84%
13. Total capital (as percentage of risk exposure amount)	20,02%	20,02%	19,53%	20,09%	20,24%
14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,64%	19,82%	19,38%	19,89%	20,01%
Leverage ratio					
15. Leverage ratio total exposure measure	105 926 315	105 676 689	104 668 999	100 317 830	99 770 600
16. Leverage ratio	8,06%	8,03%	7,99%	8,11%	8,27%
17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,88%	7,91%	7,89%	8,00%	8,14%

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 transitional perdio for mitigating the impact of the introduction of IFRS 0 on own funds