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

Date: 30 September 2018 (reporting period), 30 June 2018 (previous reporting period), PLN tsd

			RWAs		Minimum capital requirements
			30.09.2018	30.06.2018	30.09.2018
CRR	1	Credit risk (excluding CCR)	29 642 272	29 064 244	2 371 382
Art. 438cd	2	*of which the standardized approach*	20 935 142	20 322 043	1 674 811
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*			
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	8 707 130	8 742 201	696 570
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*			
Art. 107 Art. 438cd	6	CCR	100 726	150 964	8 058
Art. 438cd	7	*of which mark-to-market*	60 565	103 901	4 845
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*	40 161	47 063	3 213
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	339 106	348 709	27 128
	20	*of which standardized approach*	339 106	348 709	27 128
	21	*of which IMA*			
Art. 438e	22	Large exposures			
Art. 438f	23	Operational risk	3 884 896	3 884 896	310 792
	24	*of which basic indicator approach*			
	25	*of which standardized approach*	3 884 896	3 884 896	310 792
	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)	855 150	819 858	68 412
Art. 500	28	Floor adjustment			
	29	Total	34 822 150	34 268 671	2 785 772

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 September 2018 (reporting period), 30 June 2018 (previous reporting period), PLN tsd

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**8 742 201**	**699 376**
2	Asset size	76 461	6 117
3	Asset quality	-111 220	-8 898
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	-9 348	-748
8	Other	9 036	723
9	**RWAs as at the end of the reporting period**	**8 707 130**	**696 570**

[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]