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

			RWAs			Minimum capital requirements
			31.12.2020	31.12.2020	31.03.2020	31.03.2021
CRR	1	Credit risk (excluding CCR)	43 331 291	45 068 197	44 714 880	3 466 503
Art. 438cd	2	*of which the standardized approach*	32 418 055	34 010 456	34 967 090	2 593 444
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*				
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	10 913 236	11 057 741	9 747 790	873 059
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*				
Art. 107 Art. 438cd	6	CCR	283 220	291 654	341 442	22 658
Art. 438cd	7	*of which mark-to-market*	227 146	231 864	276 370	18 172
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*	56 074	59 790	65 071	4 486
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*	371 108	333 154	303 224	29 689
	20	of which standardized approach	371 108	333 154	303 224	29 689
	21	*of which IMA*				
Art. 438e	22	*Large exposures*				
Art. 438f	23	Operational risk	5 412 495	4 782 941	4 782 941	433 000
	24	of which basic indicator approach		0		
	25	*of which standardized approach*	5 412 495	4 782 941	4 782 941	433 000
	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)*	679 990	662 058	532 525	54 399
Art. 500	28	Floor adjustment	0	0	0	0
	29	Total	50 078 103	51 138 003	50 675 012	4 006 248

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 2021 (reporting period), 31 December 2020 (previous reporting period), PLN thous

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**11 057 741**	**884 619**
2	Asset size	348 886	27 911
3	Asset quality	-449 085	-35 927
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	-54 809	-4 385
8	Other	10 503	840
9	**RWAs as at the end of the reporting period**	**10 913 236**	**873 059**

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 %)

	31.12.2020	30.09.2020	30.06.2020	31.03.2020	31.12.2019
Available capital (amounts)					
1. Common Equity Tier 1 (CET1) capital	8 171 010	8 438 996	8 540 672	8 482 785	8 366 754
2.Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 002 110	8 227 534	8 313 505	8 351 872	8 254 239
3. Tier 1 capital	8 171 010	8 438 996	8 540 672	8 482 785	8 366 754
4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 002 110	8 227 534	8 313 505	8 351 872	8 254 239
5. Total capital	9 701 010	9 968 996	10 070 672	10 012 785	9 896 754
6. Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9 532 110	9 757 534	9 843 505	9 881 272	9 784 239
Risk-weighted assets (amounts)					
7. Total risk-weighted assets	50 078 103	51 138 003	50 305 396	50 007 068	50 675 012
8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49 909 204	50 954 615	50 127 053	49 849 885	50 491 071
Capital ratios					
9. Common Equity Tier 1 (as percentage of risk exposure amount)	16,32%	16,50%	16,98%	16,96%	16,51%
10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,03%	16,15%	16,58%	16,75%	16,35%
11. Tier 1 (as percentage of risk exposure amount)	16,32%	16,50%	16,98%	16,96%	16,51%
12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,03%	16,15%	16,58%	16,75%	16,35%
13. Total capital (as percentage of risk exposure amount)	19,37%	19,49%	20,02%	20,02%	19,53%
14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,10%	19,15%	19,64%	19,82%	19,38%
Leverage ratio					
15. Leverage ratio total exposure measure	107 266 307	101 643 044	105 926 315	105 676 689	104 668 999
16. Leverage ratio	7,62%	8,30%	8,06%	8,03%	7,99%
17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,48%	8,13%	7,88%	7,91%	7,89%

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 9 on own funds