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

Date: 30 June 2018 (reporting period), 31 March 2018 (previous reporting period), PLN tsd

			RWAs		Minimum capital requirements
			30.06.2018	31.03.2018	30.06.2018
CRR	1	Credit risk (excluding CCR)	29 064 244	27 838 443	2 325 140
Art. 438cd	2	*of which the standardized approach*	20 322 043	19 385 656	1 625 763
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*			
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	8 742 201	8 452 787	699 376
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*			
Art. 107 Art. 438cd	6	CCR	150 964	147 345	12 077
Art. 438cd	7	*of which mark-to-market*	103 901	98 710	8 312
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*	47 063	48 635	3 765
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	348 709	396 690	27 897
	20	*of which standardized approach*	348 709	396 690	27 897
	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)	819 858	802 970	65 589
Art. 500	28	Floor adjustment			
	29	Total	34 268 671	33 070 344	2 741 494

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 2018, PLN tsd

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**8 452 787**	**676 223**
2	Asset size	173 895	13 912
3	Asset quality	-44 231	-3 538
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	159 751	12 780
8	Other	0	0
9	**RWAs as at the end of the reporting period**	**8 742 201**	**699 376**

[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]