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

Date: 30 September 2019 (reporting period), 30 June 2019 (previous reporting period), in PLN thous.

			RWA		Minimum capital requirements
			30.09.2019	30.06.2019	30.09.2019
	1	Credit risk (excluding CCR)	42 076 057	40 931 701	3 366 085
Art. 438cd	2	*of which the standardized approach*	33 062 801	32 399 110	2 645 024
Art. 438cd	3	*of which the foundation IRB (FIRB) approach*	0	0	0
Art. 438cd	4	*of which the advanced IRB (AIRB) approach*	9 013 256	8 532 591	721 060
Art. 438d	5	*of which equity IRB under the simple risk-weighted approach or the IMA*		0	0
Art. 107 Art. 438cd	6	CCR	219 322	157 168	17 546
Art. 438cd	7	*of which mark-to-market*	159 105	112 671	12 728
Art. 438cd	8	*of which original exposure*		0	0
	9	*of which standardized approach*		0	0
	10	*of which internal model method (IMM)*		0	0
Art. 438cd	11	*of which risk exposure amount for contributions to the default fund of a CCP*		0	0
Art. 438cd	12	*of which CVA*	60 217	44 497	4 817
Art. 438e	13	Settlement risk		0	0
Art. 449oi	14	Securitization exposures in the banking book (after the cap)		0	0
	15	*of which IRB approach*		0	0
	16	*of which IRB supervisory formula approach (SFA)*		0	0
	17	*of which internal assessment approach (IAA)*		0	0
	18	*of which standardized approach*		0	0
Art. 438e	19	Market risk	304 179	248 524	24 334
	20	*of which standardized approach*	304 179	248 524	24 334
	21	*of which IMA*		0	0
Art. 438e	22	Large exposures		0	0
Art. 438f	23	Operational risk	5 198 300	5 198 300	415 864
	24	*of which basic indicator approach*		0	0
	25	*of which standardized approach*	5 198 300	5 198 300	415 864
	26	*of which advanced measurement approach*		0	0
Art. 437.2, Art. 48, Art. 60	27	Amounts below the thereshold for deduction (subject to 250% risk weight)	518 855	512 366	41 508
Art. 500	28	Floor adjustment		0	0
	29	Total	48 316 713	47 048 060	3 865 337

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 2019 (reporting period), 30 June 2019 (previous reporting period), PLN thous

		RWA amounts	Capital requirements
1	**RWAs as at the end of the previous reporting period**	**8 532 591**	**682 607**
2	Asset size	205 480	16 438
3	Asset quality	69 035	5 523
4	Model updates	0	0
5	Methodology and policy	0	0
6	Acquisitions and disposals	0	0
7	Foreign exchange movements	202 512	16 201
8	Other	3 639	291
9	**RWAs as at the end of the reporting period**	**9 013 256**	**721 060**

[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 %)

	30.09.2019	30.06.2019	30.09.2018	30.06.2018	31.03.2018
Available capital (amounts)					
1. Common Equity Tier 1 (CET1) capital	8 248 802	7 940 527	8 128 867	7 242 988	7 278 213
2. Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 115 368	7 813 469	8 021 207	7 100 970	7 131 498
3. Tier 1 capital	8 248 802	7 940 527	8 128 867	7 242 988	7 278 213
4. Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8 115 368	7 813 469	8 021 207	7 100 970	7 131 498
5. Total capital	9 778 802	9 470 527	9 658 867	7 942 988	7 978 213
6. Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9 645 368	9 343 469	9 551 207	7 800 970	7 831 498
Risk-weighted assets (amounts)					
7. Total risk-weighted assets	48 316 713	47 048 060	37 735 239	36 635 539	34 822 150
8. Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48 191 727	46 932 161	37 669 839	36 477 459	34 656 529
Capital ratios					
9. Common Equity Tier 1 (as percentage of risk exposure amount)	17,07%	16,88%	21,54%	19,77%	20,90%
10. Common Equity Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,84%	16,65%	21,29%	19,47%	20,58%
11. Tier 1 (as percentage of risk exposure amount)	17,07%	16,88%	21,54%	19,77%	20,90%
12. Tier 1 (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,84%	16,65%	21,29%	19,47%	20,58%
13. Total capital (as percentage of risk exposure amount)	20,24%	20,13%	25,60%	21,68%	22,91%
14. Total capital (as percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,01%	19,91%	25,36%	21,39%	22,60%
Leverage ratio					
15. Leverage ratio total exposure measure	99 770 600	95 484 076	84 478 842	82 534 020	75 693 126
16. Leverage ratio	8,27%	8,31%	9,62%	8,78%	9,62%
17. Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,14%	8,18%	9,48%	8,62%	9,44%

Table in line with the Guidelines 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