Information on capital adequacy of the Capital Group of Bank Handlowy w Warszawie S.A. as of 30 September 2024

This document is a translation from the original Polish version. In case of any discrepancies between the Polish and English versions, the Polish version shall prevail.

Introduction

This document has been laid down to execute The Disclosure Policy of Bank Handlowy w Warszawie S.A. on capital adequacy[1], to meet the disclosure requirements of:

- Part eight of Regulation (EU) No 575/2013 of the European 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 (hereinafter "Regulation 575/2013"), including acts amending the Regulation 575/2013,
- Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (hereinafter "CRD")
- Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council (hereinafter "Regulation 2021/637"), including acts amending Regulation No 2021/637
- Commission Implementing Regulation (EU) 2021/763 of 23 April 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (hereinafter "Regulation 2021/763")
- and on the basis of other EU Commission regulations imposing regulatory and implementing technical standards in the area of information disclosure.

The objective of the document is presenting to the third parties, especially customers of the Capital Group of Bank Handlowy w Warszawie S.A. (hereinafter referred to as: Group) and financial market participants, the Group's risk management strategy and processes, information on the capital structure, exposure to risk and capital adequacy, which enable thorough assessment of the Group's financial stability.

The amounts are presented in PLN, rounded to the nearest thousand.

1 "The Disclosure Policy of Bank Handlowy w Warszawie S.A. on capital adequacy and other information to be disclosed" laid down by the Management Board and approved by the Supervisory Board are available at the Bank's website www.citihandlowy.pl in the "Investor Relations" section.

I. Key metrics

Below we present the key measures and indicators concerning the level of own funds, capital requirements, financial leverage, coverage of net proceeds and stable financing on a consolidated basis.

Table EU KM1 - Key metrics template

		a	b	c	d	e
		30.09.2024	30.06.2024	31.03.2024	31.12.2023	30.09.2023
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	7,302,409	7,287,556	7,197,364	7,083,074	6,824,753
2	Tier 1 capital	7,302,409	7,287,556	7,197,364	7,083,074	6,824,753
3	Total capital	7,302,409	7,287,556	7,197,364	7,083,074	6,824,753
Risk-weighted exposure amounts						
4	Total risk exposure amount	32,020,068	30,923,643	30,346,212	30,020,075	29,667,006
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	22,81	23,57	23,72	23,59	23,00
6	Tier 1 ratio (%)	22,81	23,57	23,72	23,59	23,00
7	Total capital ratio (%)	22,81	23,57	23,72	23,59	23,00
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU 7b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU 7d	Total SREP own funds requirements (%)	8,00	8,00	8,00	8,00	8,00
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2,50	2,50	2,50	2,50	2,50
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	0,07	0,08	0,08	0,07	0,08
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	0,25	0,25	0,25	0,25	0,25
11	Combined buffer requirement (%)	2,82	2,83	2,83	2,82	2,83
EU 11a	Overall capital requirements (%)	10,82	10,83	10,83	10,82	10,83
12	CET1 available after meeting the total SREP own funds requirements (%)	14,81	15,57	15,72	15,59	15,00
Leverage ratio						
13	Total exposure measure	76,279,445	77,777,946	78,165,949	74,905,759	74,831,453
14	Leverage ratio (%)	9,57	9,37	9,21	9,46	9,12
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	
EU 14c	Total SREP leverage ratio requirements (%)	3,00	3,00	3,00	3,00	
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	
EU 14e	Overall leverage ratio requirement (%)	3,00	3,00	3,00	3,00	3,00
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	43,543,925	43,439,683	41,835,188	39,721,691	37,732,937
EU 16a	Cash outflows - Total weighted value	57,782,495	62,261,850	63,031,699	62,362,010	61,703,419
EU 16b	Cash inflows - Total weighted value	35,158,650	39,297,625	40,090,511	39,837,649	39,442,520
16	Total net cash outflows (adjusted value)	22,623,845	22,964,225	22,941,188	22,524,361	22,260,899
17	Liquidity coverage ratio (%)	192,47	189,16	182,36	176,35	169,50
Net Stable Funding Ratio						
18	Total available stable funding	43,137,379	43,076,241	43,444,238	43,298,485	42,404,060
19	Total required stable funding	21,028,398	18,663,554	17,776,244	18,398,626	19,025,979
20	NSFR ratio (%)	205,14	230,80	244,39	235,34	222,87

Capital ratios are calculated according to respective regulations. Key capital ratios after retrospective inclusion of profit are presented in the chapter IV of this report.

Disclosure of own funds and eligible liabilities

Bank as a resolution entity that is part of a global systemically important institution in accordance with the definition contained in article 4 (136) of CRR shall satisfy following own funds and eligible liabilities specified in Art. 92a:

(a) a risk-based ratio of 18% reflecting the institution's own funds and eligible liabilities expressed as a percentage of the total risk exposure amount (TLAC TREA);

(b) a non-risk-based ratio of 6,75 % reflecting the institution's own funds and eligible liabilities expressed as a percentage of the total exposure measure (TLAC TEM).

In accordance with the CRR regulations, the amount of the TLAC TREA requirement plus the combined buffer requirement is 20.82%, while the actual TLAC TREA at the consolidated level at the end of September 2024 was 22.81%.

As at 30 September 2024, the TLAC TREA and TLAC TEM ratios remain above the minimum requirements under the CRR, taking into account the combined buffer requirement.

MREL and TLAC indicators are presented below in accordance with Regulation 2021/763 in table EU KM2.

Table EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		2024.09.30	2024.09.30	2024.06.30	2024.03.31	2023.12.31	2023.09.30
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	7,302,409	7,302,409	7,287,556	7,197,364	7,083,074	6,824,753
EU-1a	Of which own funds and subordinated liabilities	7,302,409					
2	Total risk exposure amount of the resolution group (TREA)	32,020,068	32,020,068	30,923,643	30,346,212	30,020,075	29,667,006
3	Own funds and eligible liabilities as a percentage of TREA (%)	22.81	22.81	23.57	23.72	23.59	23.00
EU-3a	Of which own funds and subordinated liabilities (%)	22.81					
4	Total exposure measure of the resolution group	76,279,445	76,279,445	77,777,946	78,165,949	74,905,759	74,831,453
5	Own funds and eligible liabilities as percentage of the total exposure measure (%)	9.57	9.57	9.37	9.21	9.46	9.12
EU-5a	Of which own funds or subordinated liabilities (%)	9.57					
6a	Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption)		no	no	no	no	no
6b	Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)		-	-	-	-	-
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)		-	-	-	-	-
Minimum requirement for own funds and eligible liabilities (MREL)*							
	TLAC requirementexpressed as percentage of TREA	18.00					
	TLAC requirement expressed as percentage of TEM	9.57					
EU-7	MREL requirement expressed as percentage of the total risk exposure amount (%)	15.36					
EU-8	Of which to be met with own funds or subordinated liabilities (%)	15.26					
EU-9	MREL requirement expressed as percentage of the total exposure measure (%)	5.91					
EU-10	Of which to be met with own funds or subordinated liabilities (%)	5.91					

* without combined buffer requirement

II. Capital requirements

Capital Ratios and capital requirement amounts were calculated according to the rules stated in the Regulation 575/2013.

Data on the Group's capital adequacy, value of the risk weighted assets and the regulatory capital requirements for above-mentioned risks in accordance with the requirements of Article 438 of Regulation 575/2013 are presented in the table below, in line with the EU OV1 template presented in the Regulation 2021/637.

Table EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a		c
		30.09.2024	30.06.2024	30.09.2024
1	**Credit risk (excluding CCR)**	**21,023,117**	**20,691,604**	**1,681,849**
2	Of which the standardised approach	21,023,117	20,691,604	1,681,849
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	**Counterparty credit risk - CCR**	**1,297,160**	**1,371,257**	**103,773**
7	Of which the standardised approach	1,185,791	1,236,132	94,863
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	40,692	29,462	3,255
EU 8b	Of which credit valuation adjustment - CVA	70,677	103,718	5,654
9	Of which other CCR	0	1,945	0
15	**Settlement risk**	**-**	**-**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**150,341**	**150,313**	**12,027**
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	150,341	150,313	12,027
EU 19a	Of which 1250% / deduction	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**2,023,337**	**1,658,843**	**161,867**
21	Of which the standardised approach	2,023,337	1,658,843	161,867
22	Of which IMA	-	-	-
EU 22a	**Large exposures**	**474,488**	**-**	**37,959**
23	**Operational risk**	**7,051,625**	**7,051,625**	**564,130**
EU 23a	Of which basic indicator approach	-	-	-
EU 23b	Of which standardised approach	7,051,625	7,051,625	564,130
EU 23c	Of which advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	236,672	378,167	18,934
29	**Total**	**32,020,068**	**30,923,643**	**2,561,605**

III. Information related to the liquidity

Liquidity risk management

Liquidity risk is the risk that the Group may be unable to meet on time its financial obligations towards a client, lender or an investor as a result of the mismatches in cash flows due to the balance and off-balance sheet positions that the Group has at a given date.

The liquidity risk management policy in the Group primarily aims to ensure and maintain the ability to meet both: current and future financial obligations (also in the event of extremely stressed conditions), while minimizing the cost of obtaining liquidity. This is possible due to the proper identification of the liquidity risk, its constant monitoring as well as the establishment of limits with full understanding of: the macroeconomic environment, the Group's business profile, regulatory requirements as well as, strategic and business objectives within available liquidity resources.

The liquidity risk strategy, including the acceptable risk level, assumed balance sheet structure and financing plan is approved by the Bank's Management Board and then accepted by the Bank's Supervisory Board. The management of the Group's balance sheet structure is managed by the Asset and Liability Management Committee (ALCO). The organization of the liquidity risk management process that exists in the Group, is aimed to ensure the separation of functions between entities that conduct transactions (affecting the liquidity risk), monitor and control the risk. The management of intraday, current and short-term liquidity is a task of the Financial Markets and Corporate Banking Sector, while the management of medium and long-term liquidity lies on ALCO responsibilities. Reporting functions are performed by the Risk Strategy and Capital Department, while the monitoring and control of the level of liquidity risk is performed by the Department of Balance Sheet Management Supervision and by Market Risk Department. Activities of companies from the Group of the Bank in the area of liquidity risk management are supervised by the Bank by way of delegating its employees to supervisory bodies (supervisory boards) of such affiliates. Supervision over liquidity of companies from the Group of the Bank is exercised by ALCO.

The source data and models used to generate liquidity reports come from independent management systems or other independent record systems. The reports and stress tests are generated on a daily bases by the Risk Strategy and Capital Department - a unit independent from the Financial Markets and Corporate Banking Sector – and sent to the Group's units responsible for the liquidity risk management and to the Market Risk Department, who is responsible for the substantive content of those reports, including recognition of all elements that affect the liquidity risk. On monthly bases, the Market Risk Department prepares the analysis of the Group's liquidity position and liquidity risk level for the Assets and Liabilities Management Committee and the Risk and Capital Management Committee. Daily reports are sent to those who are directly involved in the intraday, current and short-term liquidity management processes. Monthly and quarterly reports are prepared on the basis of daily data and are submitted to the members of the Bank's Committees that deal with medium- and long-term liquidity risk and structural liquidity risk (the Assets and Liabilities Management Committee and the Risk and Capital Management Committee). Such organization ensures:

- current and forward looking information;
- gives a picture of the liquidity risk for the total balance and off-balance sheet and for the relevant for the Bank currencies (PLN, USD, EUR);
- the diversity of prepared reports allows to assess the level of intraday, current and structural liquidity risk,
- obtaining stress test results with a sufficient frequency (daily for the S2 and monthly for the remaining ones);
- comprehensiveness of the approach in the preparation of the liquidity reports covering both balance and off-balance sheet items.

As a part of the liquidity risk management, the Group pursues the following goals:

- providing Group’s entities (at any time) with an access to the liquid funds in order to meet all their financial obligations in a timely manner, also in extreme but probable crisis situations;
- maintaining an adequate level of high-quality liquid assets in the event of a sudden deterioration of the Group's liquidity position;
- defining the scale of the liquidity risk undertaken by the Group by establishing, at an appropriate and safe level, internal measures and limits aimed at limiting excessive concentration in the scope of the adopted balance sheet structure or sources of financing;
- constant monitoring of the Group's liquidity situation with respect to the occurrence of an emergency situation in order to launch the Contingency Funding Plan;
- ensuring compliance of the processes operating at the Bank with the Polish and European regulatory requirements regarding liquidity risk management.

As part of liquidity risk management, the Group also applies a number of control mechanisms ensuring compliance with the liquidity risk management principles. They include in particular:

- separation of the function of measuring, monitoring and controlling risks from operating activities, including separation of functions in areas of potential conflicts of interest and areas of increased risk level;
- reviews of processes, performed by persons performing management functions or managerial functions or delegated by these persons;
- control activities integrated into the operations of the Bank's organizational units and adapted to the profile, scale and specificity of the operations of the Bank's organizational units;

- checking that the exposure limits are met and tracking cases when they are breached;
- monitoring the reports with excesses;
- monitoring of risk indicators;
- self-evaluation process;
- monitoring and testing of contingency funding plans and continuity of business plans.

The main source of funding the Group’s activity, including liquid assets portfolio, is deposit base, where at end of September 2024 deposits constituted 79% of total liabilities. The Group maintains buffer of unencumbered high quality assets at high level, investing in sovereign bonds and liquid bonds issued by highly rated corporations. Every year the Group performs analysis if held bond portfolio is possible to liquid at the market condition, in order to set amount of bonds possible to liquidate within timeframe compliant with local regulatory liquidity measure calculation as well as LCR calculation.

The Group constantly monitors funding concentration. To realize that target, the structure of funds is well diversified in each segment of deposits – retail, small enterprises, corporations and public finance sector. The concentration is monitored in break down for client categories and currencies and it is compared to an early warning triggers approved by ALCO. In addition to that there is an early warning trigger for net funding on wholesale market applied.

The Group is one of the biggest market participants on Polish derivative market, however net flows on that instruments in 30 days are irrelevant for LCR. Simultaneously the Group’s methodology of evaluating potential outflows of margin deposits from the Group to other entities or potential decrease of margin deposits kept by Bank’s customers bases on maximal outflows within last 24 months and it secures Bank from underestimation of outflows within 30 days.

In accordance with the Regulation No. 575/2013 the Group monitors and maintains an adequate level of Liquidity Coverage Ratio (LCR). As of September 30, 2024 LCR was 196% and was 7 p.p. higher than as of June 30, 2024. The change in the ratio is primarily driven by changes in the level of liquid assets and the level of deposits from non-financial enterprises.

The Group recognizes that the depth of the FX swap market allows the assumption that the existing mismatch (the excess of FX liabilities over assets) can be easily eliminated by means of current FX swaps. Additionally, the Group does not identify other significant components of the net outflow coverage ratio than those included in the net coverage coverage disclosure formula.

Detailed data on the volume of regulatory measures for H1 2024, as well as the applied internal measures in the area of the liquidity risk management, are included in the Condensed interim consolidated financial statements of the Capital Group of Bank Handlowy w Warszawie S.A for the period of 6 months ended 30 June 2024, in note 5 "Risk Management".

As the result of the assessment of the level of liquidity risk and current and structural liquidity ratios (ILAAP), documented during the review of the Risk Management System (meeting of the Risk and Capital Management Committee in March 2024), the Assets and Liabilities Management Committee in the process of adopting the annual "Financing and Liquidity Plan" (plan for 2024 reviewed and approved in December 2023), did not recommend any changes to the liquidity risk management system.

Disclosure of the Group's Liquidity Coverage Ratio (LCR) is presented in the EU LIQ1 table below.

Table EU LIQ1 – Quantitative information of LCR

Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30.09.2024	30.06.2024	31.03.2024	31.12.2023	30.09.2024	30.06.2024	31.03.2024	31.12.2023
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					43,543,925	43,439,683	41,835,188	39,721,691
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	20,687,799	20,612,781	20,434,108	20,123,219	1,800,185	1,786,287	1,760,084	1,719,264
3	Stable deposits	10,226,525	10,159,807	10,086,858	10,016,121	511,326	507,990	504,343	500,806
4	Less stable deposits	10,461,274	10,452,974	10,347,250	10,107,098	1,288,858	1,278,297	1,255,741	1,218,458
5	Unsecured wholesale funding	34,758,539	35,032,135	34,471,495	34,009,873	13,365,513	13,592,712	13,446,805	13,299,858
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	21,726,403	21,883,347	21,655,746	21,628,205	5,431,601	5,470,837	5,413,937	5,407,051
7	Non-operational deposits (all counterparties)	13,032,136	13,148,788	12,815,749	12,381,669	7,933,912	8,121,876	8,032,868	7,892,807
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	52,424,502	56,635,297	57,339,305	56,576,226	40,770,757	45,088,861	45,898,279	45,380,012
11	Outflows related to derivative exposures and other collateral requirements	39,634,994	43,981,332	44,823,541	44,335,717	39,634,994	43,981,332	44,823,541	44,335,717
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	12,789,507	12,653,964	12,515,764	12,240,508	1,135,763	1,107,529	1,074,738	1,044,295
14	Other contractual funding obligations	1,336,022	1,318,673	1,470,199	1,542,642	1,336,022	1,318,673	1,470,199	1,542,642
15	Other contingent funding obligations	5,100,182	4,753,170	4,563,320	4,202,334	510,018	475,317	456,332	420,233
16	TOTAL CASH OUTFLOWS					57,782,495	62,261,850	63,031,699	62,362,010
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	8,764,628	9,624,363	9,933,360	8,886,652	45,214	-	-	-
18	Inflows from fully performing exposures	1,657,418	1,687,356	1,708,507	1,798,478	1,404,722	1,458,123	1,480,347	1,601,012
19	Other cash inflows	33,708,714	37,839,502	38,610,165	38,236,637	33,708,714	37,839,502	38,610,165	38,236,637
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	44,130,760	49,151,221	50,252,031	48,921,767	35,158,650	39,297,625	40,090,511	39,837,649
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	44,130,760	49,151,221	50,252,031	48,921,767	35,158,650	39,297,625	40,090,511	39,837,649
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					43,543,925	43,439,683	41,835,188	39,721,691
22	TOTAL NET CASH OUTFLOWS					22,623,845	22,964,225	22,941,188	22,524,361
23	LIQUIDITY COVERAGE RATIO					192.47	189.16	182.36	176.35

IV. Key capital metrics after the retrospective profit incorporation

The table shows (in accordance with the EBA position expressed in Q&A 2018_4085 and 2018_3822) the main capital metrics with consideration of retrospective profit incorporation into commonTier 1 capital.

Table Key capital metrics after the retrospective profit incorporation

		a	b	c	d	e
		30.09.2024	30.06.2024	31.03.2024	31.12.2023	30.09.2023
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	7,302,409	7,287,556	7,199,816	7,086,384	6,824,753
2	Tier 1 capital	7,302,409	7,287,556	7,199,816	7,086,384	6,824,753
3	Total capital	7,302,409	7,287,556	7,199,816	7,086,384	6,824,753
Risk-weighted exposure amounts						
4	Total risk exposure amount	32,020,068	30,923,643	30,346,212	30,020,075	29,667,006
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	22.81	23.57	23.73	23.61	23.00
6	Tier 1 ratio (%)	22.81	23.57	23.73	23.61	23.00
7	Total capital ratio (%)	22.81	23.57	23.73	23.61	23.00
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU 7b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU 7d	Total SREP own funds requirements (%)	8.00	8.00	8.00	8.00	8.00
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50	2.50	2.50	2.50	2.50
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	0.07	0.08	0.08	0.07	0.08
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	0.25	0.25	0.25	0.25	0.25
11	Combined buffer requirement (%)	2.82	2.83	2.83	2.82	2.83
EU 11a	Overall capital requirements (%)	10.82	10.83	10.83	10.82	10.83
12	CET1 available after meeting the total SREP own funds requirements (%)	14.81	15.57	15.73	15.61	15.00
Leverage ratio						
13	Total exposure measure	76,279,445	77,777,946	78,165,949	74,905,759	74,831,453
14	Leverage ratio (%)	9.57	9.37	9.21	9.46	9.12
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	
EU 14c	Total SREP leverage ratio requirements (%)	3.00	3.00	3.00	3.00	
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	
EU 14e	Overall leverage ratio requirement (%)	3.00	3.00	3.00	3.00	3.00

Signatures of required persons

Urszula Lewińska	Patrycjusz Wójcik
Director of Financial Reporting, Control and Tax Department	Vice-President of Management Board - CFO
12.11.2024	12.11.2024
(signed in Polish version)	*(signed in Polish version)*