


A photograph of a modern office lobby. The space is characterized by its high ceilings and walls covered in lush green plants. A large, dark, curved spiral staircase is a central feature. The floor is light-colored, and there are several potted plants in the foreground. The overall atmosphere is bright and airy.

Information on capital adequacy of the Capital Group of Bank Handlowy w Warszawie S.A. as of 31 March 2025

 **citi handlowy**

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.

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Introduction

This document has been laid down to execute The Disclosure Policy of Bank Handlowy w Warszawie S.A. on capital adequacy¹, 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) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 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
	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Available own funds (amounts)					
1 Common Equity Tier 1 (CET1) capital	7,150,866	7,124,915	7,302,409	7,287,556	7,197,364
2 Tier 1 capital	7,150,866	7,124,915	7,302,409	7,287,556	7,197,364
3 Total capital	7,150,866	7,124,915	7,302,409	7,287,556	7,197,364
Risk-weighted exposure amounts					
4 Total risk exposure amount	30,986,090	33,596,699	32,020,068	30,923,643	30,346,212
4a Total risk exposure pre-floor	-	-	-	-	-
Capital ratios (as a percentage of risk-weighted exposure amount)					
5 Common Equity Tier 1 ratio (%)	23.08	21.21	22.81	23.57	23.72
5b Common Equity Tier 1 ratio considering unfloored TREA (%)	-	-	-	-	-
6 Tier 1 ratio (%)	23.08	21.21	22.81	23.57	23.72
6b Tier 1 ratio considering unfloored TREA (%)	-	-	-	-	-
7 Total capital ratio (%)	23.08	21.21	22.81	23.57	23.72
7b Total capital ratio considering unfloored TREA (%)	-	-	-	-	-
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU 7e of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 7f of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU 7g 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 (%)	0.09	0.06	0.07	0.08	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 (%)	2.84	2.81	2.82	2.83	2.83
EU 11a Overall capital requirements (%)	10.84	10.81	10.82	10.83	10.83
12 CET1 available after meeting the total SREP own funds requirements (%)	15.08	13.21	14.81	15.57	15.72
Leverage ratio					
13 Total exposure measure	86,823,641	77,929,024	76,279,445	77,777,946	78,165,949
14 Leverage ratio (%)	8.24	9.14	9.57	9.37	9.21
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	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)	43,104,155	43,707,581	43,377,779	43,439,683	41,835,188
EU 16a Cash outflows - Total weighted value	57,334,341	56,744,761	52,286,944	62,261,850	63,031,699
EU 16b Cash inflows - Total weighted value	36,126,532	34,686,846	29,998,478	39,297,625	40,090,511
16 Total net cash outflows (adjusted value)	21,304,729	22,154,835	22,288,466	22,964,225	22,941,188
17 Liquidity coverage ratio (%)	202.32	197.28	194.62	189.16	182.36
Net Stable Funding Ratio					
18 Total available stable funding	45,555,627	44,628,375	43,137,379	43,076,241	43,444,238
19 Total required stable funding	22,558,143	21,336,460	21,028,398	18,663,554	17,776,244
20 NSFR ratio (%)	201.95	209.16	205.14	230.80	244.39

On 1 January 2025, amendments to regulations affecting the level of the Group's capital requirements came into force, resulting from Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 amending Regulation (EU) 575/2013 with regard to credit risk requirements, credit valuation adjustment risk, operational risk, market risk and the minimum capital threshold (CRR3). The values as at the end of March 2025 take into account changes in the regulations applicable from 1 January 2025.

Capital ratios are determined in accordance with the applicable regulations and do not take into account the transitional provisions set out in Article 468 of CRR.

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 non-EU G-SII (Citigroup) as defined in Article 4(136) of CRR, must comply with the following requirements for own funds and eligible liabilities in accordance with Article 92a of CRR :

(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 provisions of the CRR, the required minimum level of TLAC TREA for the Bank as at 31 March 2025 is 20.84% after increasing the combined buffer requirement, while the TLAC TREA ratio for the Bank at the consolidated level at the end of March 2025 was 26.45%.

As at 31 March 2025, the TLAC TREA and TLAC TEM ratios remain above the minimum requirements under the CRR, taking into account the combined buffer requirement.

The MREL TREA requirement for the Group was determined in accordance with the decision of the Bank Guarantee Fund of 29 November 2023 at the level of 15.36% of TREA and should be met by own funds and eligible liabilities that meet the subordination requirement.

As at 31 March 2025, the combined buffer requirement for the Group was 2.84%. Pursuant to Articles 19, 21, 42 and 48 of the Act on macroprudential supervision, the amount of Common Equity Tier 1 capital used to cover the buffer cannot be allocated to cover the TREA MREL.

The MREL TEM requirement for the Group has been set at 5.91% TEM and should be met by own funds and eligible liabilities.

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)				
		2025.03.31	2025.03.31	2024.12.31	2024.09.30	2024.06.30	2024.03.31
Own funds and eligible liabilities, ratios and components							
	1 Own funds and eligible liabilities	8,196,841	8,196,841	8,193,165	7,302,409	7,287,556	7,197,364
EU-1a	Of which own funds and subordinated liabilities	8,196,841					
	2 Total risk exposure amount of the resolution group (TREA)	30,986,090	30,986,090	33,596,699	32,020,068	30,923,643	30,346,212
	3 Own funds and eligible liabilities as a percentage of TREA (%)	26.45	26.45	24.39	22.81	23.57	23.72
EU-3a	Of which own funds and subordinated liabilities (%)	26.45					
	4 Total exposure measure of the resolution group	86,823,641	86,823,641	77,929,024	76,279,445	77,777,946	78,165,949
	5 Own funds and eligible liabilities as percentage of the total exposure measure (%)	9.44	9.44	10.51	9.57	9.37	9.21
EU-5a	Of which own funds or subordinated liabilities (%)	9.44					
	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 in 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)*							
	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 (%)	15.36					
	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					

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 2024/3172.

Table EU OV1 – Overview of total risk exposure amounts

	Total risk exposure amounts (TREA)		Total own funds requirements
	a		c
	31.03.2025	31.12.2024	31.03.2025
1 Credit risk (excluding CCR)	24,601,494	21,739,003	1,968,120
2 Of which the standardised approach	24,601,494	21,739,003	1,968,120
3 Of which the Foundation IRB (F-IRB) approach	-	-	-
4 Of which slotting approach	-	-	-
EU 4a Of which equities under the simple risk weighted approach	-	-	-
5 Of which the Advanced IRB (A-IRB) approach	-	-	-
6 Counterparty credit risk - CCR	1,012,849	1,275,563	81,028
7 Of which the standardised approach	974,359	1,235,331	77,949
8 Of which internal model method (IMM)	-	-	-
EU 8a Of which exposures to a CCP	38,491	40,231	3,079
9 Of which other CCR	-	-	-
10 Credit valuation adjustments risk - CVA risk	92,353	108,602	7,388
11 Of which the standardised approach (SA)	-	-	-
12 Of which the basic approach (F-BA and R-BA)*	92,353	-	7,388
13 Of which the simplified approach	-	-	-
15 Settlement risk	-	-	-
16 Securitisation exposures in the non-trading book (after the cap)	150,334	150,359	12,027
17 Of which SEC-IRBA approach	-	-	-
18 Of which SEC-ERBA (including IAA)	-	-	-
19 Of which SEC-SA approach	150,334	150,359	12,027
EU 19a Of which 1250% / deduction	-	-	-
20 Position, foreign exchange and commodities risks (Market risk)**	883,918	1,423,591	70,713
21 Of which the Alternative standardised approach (A-SA)**	-	-	-
EU 21a Of which the Simplified standardised approach (S-SA)**	-	-	-
22 Of which Alternative Internal Model Approach (A-IMA)**	-	-	-
EU 22a Large exposures	-	-	-
23 Reclassifications between the trading and non-trading books	-	-	-
24 Operational risk	4,245,142	8,899,581	339,611
EU 24a Exposures to crypto-assets	-	-	-
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	136,097	200,448	10,888
26 Output floor applied (%)	-	-	-
27 Floor adjustment (before application of transitional cap)	-	-	-
28 Floor adjustment (after application of transitional cap)	-	-	-
29 Total	30,986,090	33,596,699	2,478,887

*For the date of 31 December 2024, the CVA calculation method has not been supplemented, as the table template refers to the methods applicable from 1 January 2025.

**Until 1st of January 2026, the Bank continues to apply Part Three, Title IV - the Standardised Approach and the market risk disclosure requirements defined in the CRR version valid on 8th of July 2024. The alternative methodologies defined in Chapters 1a and 1b of Title IV of Part Three of Regulation (EU) No 575/2013 shall become applicable to the own funds calculation requirements referred in Article 92(4)(b)(i) and (c) and Article 92(5)(b) and (c) of CRR beginning from 1st of January 2026.

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 are approved by the Bank's Management Board and then accepted by the Bank's Supervisory Board as part of Financial Plan. 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 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 March 2025 deposits constituted 80% 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 liquidate at the market condition, in order to set amount of bonds possible to liquidate within timeframe compliant with 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) and Net Stable Funding Ratio (NSFR). As of March 31, 2025 LCR was 185%; lower by 40 p.p. vs. December 31, 2024. NSFR was 202%; lower by 7 p.p. vs. December 31, 2024. The Capital Group is currently reviewing the methodology for calculating liquidity ratios, particularly in terms of determining the value of operational deposits. Starting from March 2025, until the target methodology for classifying operational deposits is developed, the Group has chosen to adopt a conservative approach to calculate LCR and NSFR ratios, classifying all deposits as non-operational. The change decreases LCR by 44p.p. and NSFR by 6p.p. as of March 2025.

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.

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 (Risk and Capital Management Committee held in March 2024) and resulting from the delegations held by the Assets and Liabilities Management Committee, in the process of adopting the annual "Financing and Liquidity Plan" (the last one plan, reviewed and approved in December 2023), did not recommend any changes to the existing liquidity risk limits, considering that they are appropriate to the profile and scale of the Bank's operations

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	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2025	31.12.2024	30.09.2024	30.06.2024
EU 1b Number of data points used in the calculation of averages	0	0	0	0	0	0	0	0
HIGH-QUALITY LIQUID ASSETS								
1 Total high-quality liquid assets (HQLA)					43,104,155	43,707,581	43,377,779	43,439,683
CASH - OUTFLOWS								
2 Retail deposits and deposits from small business customers, of which:	21,050,861	20,928,138	20,769,890	20,612,781	1,830,215	1,824,192	1,808,918	1,786,287
3 Stable deposits	10,451,536	10,364,360	10,303,747	10,159,807	522,577	518,218	515,187	507,990
4 Less stable deposits	10,599,325	10,563,777	10,466,143	10,452,974	1,307,639	1,305,974	1,293,731	1,278,297
5 Unsecured wholesale funding	35,634,363	35,255,084	34,849,282	35,032,135	13,815,897	13,496,272	13,259,399	13,592,712
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	20,453,378	22,018,501	21,685,611	21,883,347	5,113,345	5,504,625	5,421,403	5,470,837
7 Non-operational deposits (all counterparties)	15,180,984	13,236,583	13,163,671	13,148,788	8,702,553	7,991,646	7,837,996	8,121,876
8 Unsecured debt	-	-	-	-	-	-	-	-
9 Secured wholesale funding					-	-	-	-
10 Additional requirements	52,114,487	51,754,802	47,323,768	56,635,297	40,281,525	39,973,414	35,603,023	45,088,861
11 Outflows related to derivative exposures and other collateral requirements	39,095,067	38,808,866	34,443,617	43,981,332	39,095,067	38,808,866	34,443,617	43,981,332
12 Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13 Credit and liquidity facilities	13,019,420	12,945,935	12,880,151	12,653,964	1,186,457	1,164,548	1,159,406	1,107,529
14 Other contractual funding obligations	764,959	870,211	1,075,678	1,318,673	764,959	870,211	1,075,678	1,318,673
15 Other contingent funding obligations	6,417,446	5,806,712	5,399,261	4,753,170	641,745	580,671	539,926	475,317
16 TOTAL CASH OUTFLOWS					57,334,341	56,744,761	52,286,944	62,261,850
CASH - INFLOWS								
17 Secured lending (e.g. reverse repos)	5,750,326	6,475,865	7,863,634	9,624,363	85,384	46,546	90,428	-
18 Inflows from fully performing exposures	2,142,723	1,581,792	1,435,533	1,687,356	1,903,920	1,319,124	1,175,580	1,458,123
19 Other cash inflows	34,137,228	33,321,176	28,732,470	37,839,502	34,137,228	33,321,176	28,732,470	37,839,502
(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-19a					-	-	-	-
EU-19b (Excess inflows from a related specialised credit institution)					-	-	-	-
20 TOTAL CASH INFLOWS	42,030,277	41,378,832	38,031,637	49,151,221	36,126,532	34,686,846	29,998,478	39,297,625
EU-20a Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c Inflows subject to 75% cap	42,030,277	41,378,832	38,031,637	49,151,221	36,126,532	34,686,846	29,998,478	39,297,625
TOTAL ADJUSTED VALUE								
EU-21 LIQUIDITY BUFFER					43,104,155	43,707,581	43,377,779	43,439,683
22 TOTAL NET CASH OUTFLOWS					21,304,729	22,154,835	22,288,466	22,964,225
23 LIQUIDITY COVERAGE RATIO					202.32	197.28	194.62	189.16

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 common Tier 1 capital.

Table Key capital metrics after the retrospective profit incorporation

	a	b	c	d	e
	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Available own funds (amounts)					
1 Common Equity Tier 1 (CET1) capital	7,150,866	7,124,915	7,302,409	7,287,556	7,199,816
2 Tier 1 capital	7,150,866	7,124,915	7,302,409	7,287,556	7,199,816
3 Total capital	7,150,866	7,124,915	7,302,409	7,287,556	7,199,816
Risk-weighted exposure amounts					
4 Total risk exposure amount	30,986,090	33,596,699	32,020,068	30,923,643	30,346,212
Capital ratios (as a percentage of risk-weighted exposure amount)					
5 Common Equity Tier 1 ratio (%)	23.08	21.21	22.81	23.57	23.73
5b Common Equity Tier 1 ratio considering unfloored TREA (%)	-	-	-	-	-
6 Tier 1 ratio (%)	23.08	21.21	22.81	23.57	23.73
6b Tier 1 ratio considering unfloored TREA (%)	-	-	-	-	-
7 Total capital ratio (%)	23.08	21.21	22.81	23.57	23.73
7b Total capital ratio considering unfloored TREA (%)	-	-	-	-	-
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 (%)	0.09	0.06	0.07	0.08	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 (%)	2.84	2.81	2.82	2.83	2.83
EU 11a Overall capital requirements (%)	10.84	10.81	10.82	10.83	10.83
12 CET1 available after meeting the total SREP own funds requirements (%)	15.08	13.21	14.81	15.57	15.73
Leverage ratio					
13 Total exposure measure	86,823,641	77,929,024	76,279,445	77,777,946	78,165,949
14 Leverage ratio (%)	8.24	9.14	9.57	9.37	9.21
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	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

Members of Management Board

7.05.2025 Date	Elżbieta Światopełk-Czetwertyńska Name	The President of Management Board Position/Function
7.05.2025 Date	Maciej Kropidłowski Name	Vice-president of Management Board Position/Function
7.05.2025 Date	Katarzyna Majewska Name	Vice-president of Management Board Position/Function
7.05.2025 Date	Barbara Sobala Name	Vice-president of Management Board Position/Function
7.05.2025 Date	Andrzej Wilk Name	Vice-president of Management Board Position/Function
7.05.2025 Date	Patrycjusz Wójcik Name	Vice-president of Management Board Position/Function
7.05.2025 Date	Ivan Vrhel Name	Member of Management Board Position/Function