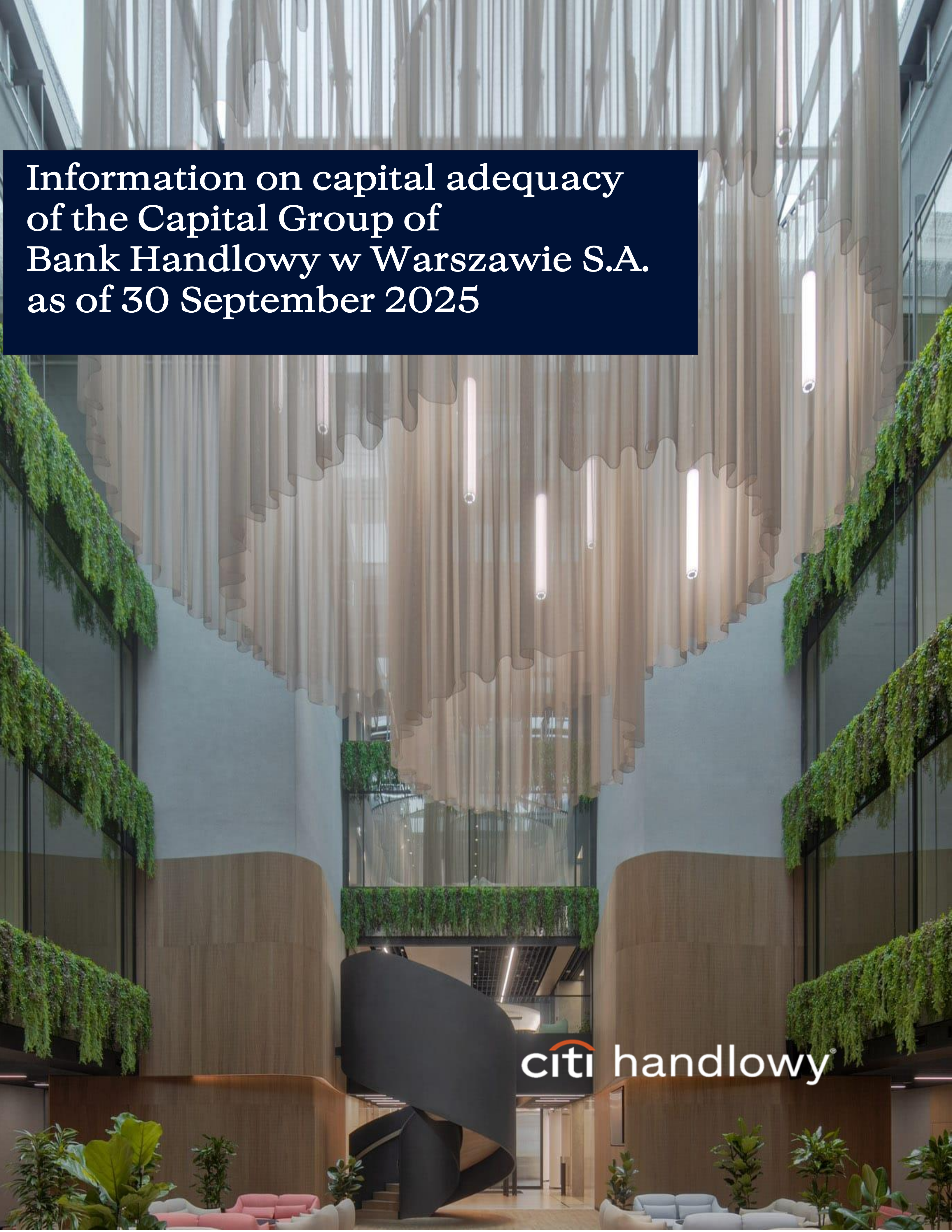
Information on capital adequacy of the Capital Group of Bank Handlowy w Warszawie S.A. as of 30 September 2025



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 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) 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
		30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	7,254,116	7,618,392	7,150,866	7,124,915	7,302,409
2	Tier 1 capital	7,254,116	7,618,392	7,150,866	7,124,915	7,302,409
3	Total capital	7,254,116	7,618,392	7,150,866	7,124,915	7,302,409
Risk-weighted exposure amounts						
4	Total risk exposure amount	32,498,181	32,031,835	30,986,090	33,596,699	32,020,068
4a	Total risk exposure pre-floor	32,498,181	32,031,835	30,986,090	-	-
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	22.32	23.78	23.08	21.21	22.81
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	22.32	23.78	23.08	-	-
6	Tier 1 ratio (%)	22.32	23.78	23.08	21.21	22.81
6b	Tier 1 ratio considering unfloored TREA (%)	22.32	23.78	23.08	-	-
7	Total capital ratio (%)	22.32	23.78	23.08	21.21	22.81
7b	Total capital ratio considering unfloored TREA (%)	22.32	23.78	23.08	-	-
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 (%)	1.00	0.08	0.09	0.06	0.07
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 (%)	3.75	2.83	2.84	2.81	2.82
EU 11a	Overall capital requirements (%)	11.75	10.83	10.84	10.81	10.82
12	CET1 available after meeting the total SREP own funds requirements (%)	14.32	15.78	15.08	13.21	14.81
Leverage ratio						
13	Total exposure measure	90,007,274	94,269,160	86,823,641	77,929,024	76,279,445
14	Leverage ratio (%)	8.06	8.08	8.24	9.14	9.57
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)	45774,713	44276,150	43104,155	43707,581	43377,779
EU 16a	Cash outflows - Total weighted value	64888,376	61589,829	57334,341	56744,761	52286,944
EU 16b	Cash inflows - Total weighted value	41011,932	39181,078	36126,532	34686,846	29998,478
16	Total net cash outflows (adjusted value)	23973,363	22505,671	21304,729	22154,835	22288,466
17	Liquidity coverage ratio (%)	191	197	202	197	195
Net Stable Funding Ratio						
18	Total available stable funding	47,728,315	47956,945	45555,627	44628,375	43137,379
19	Total required stable funding	24,074,059	23359,418	22558,143	21336,460	21028,398
20	NSFR ratio (%)	198.26	205	202	209	205

Capital ratios are determined in accordance with the applicable regulations in this area and do not take into account the transitional provisions specified in Article 468 of the CRR. As of January 1, 2025, amendments to the regulations affecting the Group's capital requirements came into effect, resulting from Regulation (EU) 2024/1623 of the European Parliament and of the Council of May 31, 2024, amending Regulation (EU) 575/2013 regarding requirements for credit risk, credit valuation adjustment risk, operational risk, market risk, and the minimum capital threshold (CRR3). The values at the end of the periods in 2025 include changes resulting from CRR3.

As of September 30, 2025, own funds are reduced by the advanced amount of the dividend prepayment of PLN 448,551 thousand, which the Bank informed about in current report 36/2025 dated September 9, 2025.

The LCR indicator EU KM1 presented in the table is an average value of observations at the end of the month over the twelve months preceding the end of each quarter. The LCR indicator calculated as of 30 September 2025 was 195%.

The key capital indicators after the retrospective inclusion of profit are presented in Chapter IV of this report.

Disclosure of own funds and eligible liabilities

Bank as a a resolution entity that is part of 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 30 September 2025 is 21.75% after increasing the combined buffer requirement, while the TLAC TREA ratio for the Bank at the consolidated level at the end of September 2025 was 25.61%.

As at 30 September 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 22 August 2025 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 30 September 2025, the combined buffer requirement for the Group was 3.75%. 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)				
		2025-09-30	2025-09-30	2025-06-30	2025-03-31	2024-12-31	2024-09-30
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	8,321,416	8,321,416	8,678,867	8,612,774	8,611,292	7,302,409
EU-1a	Of which own funds and subordinated liabilities	8,321,416					
2	Total risk exposure amount of the resolution group (TREA)	32,498,181	32,498,181	32,031,835	30,986,090	33,596,699	32,020,068
3	Own funds and eligible liabilities as a percentage of TREA (%)	25.61	25.61	27.09	27.80	25.63	22.81
EU-3a	Of which own funds and subordinated liabilities (%)	25.61					
4	Total exposure measure of the resolution group	90,007,274	90,007,274	94,269,160	86,823,641	77,929,024	76,279,445
5	Own funds and eligible liabilities as percentage of the total exposure measure (%)	9.25	9.25	9.21	9.92	11.05	9.57
EU-5a	Of which own funds or subordinated liabilities (%)	9.25					
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-struments 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					

* 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 2024/3172.

Table EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a		c
		30.09.2025	30.06.2025	30.09.2025
1	**Credit risk (excluding CCR)**	**25,716,649**	**25,427,439**	**2,057,332**
2	Of which the standardised approach	25,716,649	25,427,439	2,057,332
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**	**984,728**	**1,107,495**	**78,778**
7	Of which the standardised approach	933,544	1,060,652	74,675
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	51,184	46,843	4,095
9	Of which other CCR	-	-	-
10	**Credit valuation adjustments risk - CVA risk**	**121,813**	**179,123**	**9,745**
11	Of which the standardised approach (SA)	-	-	-
12	Of which the basic approach (F-BA and R-BA)	121,813	179,123	9,745
13	Of which the simplified approach	-	-	-
15	**Settlement risk**	**-**	**-**	**-**
16	**Securitisation exposures in the non-trading book (after the cap)**	**150,282**	**150,303**	**12,023**
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	150,282	150,303	12,023
EU 19a	Of which 1250% / deduction	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)***	**1,279,567**	**922,334**	**102,365**
21	Of which the Alternative standardised approach (A-SA)*	**-**	**-**	**-**
EU 21a	Of which the Simplified standardised approach (S-SA)*	**1,279,567**	**922,334**	**102,365**
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**	**4,245,142**	**339,611**
EU 24a	**Exposures to crypto-assets**	**-**	**-**	**-**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**619,544**	**517,541**	**49,563**
26	**Output floor applied (%)**	**-**	**-**	
27	**Floor adjustment (before application of transitional cap)**	**-**	**-**	-
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	-
29	**Total**	**32,498,181**	**32,031,835**	**2,599,854**

*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 2027.

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 respectively, as part of: "Principles of Prudent and Stable Risk Management in the Capital Group of Bank Handlowy w Warszawie S.A.", in a package with the "Policy defining the Risk Appetite for the Capital Group of Bank Handlowy w Warszawie S.A.". 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 September 2025 deposits constituted 82% 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 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 September 30, 2025 LCR was 195%; higher by 33 p.p. vs. June 30, 2025. NSFR was 198%; lower by 7 p.p. vs. June 30, 2025. The Capital Group has completed a review of the methodology for calculating liquidity ratios, particulary in terms of determining the value of operational deposits. The changes to the LCR and NSFR ratios result from the completion of the mentioned review of the methodology for calculating liquidity ratios, in particular with respect to operational deposits.

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 2025) 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 April 2024), 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	30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2025	30.06.2025	31.03.2025	31.12.2024
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					45774,713	44276,150	43104,155	43707,581
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	21602,039	21326,823	21050,861	20928,138	2006,425	1886,531	1830,215	1824,192
3	Stable deposits	10518,657	10520,795	10451,536	10364,360	525,933	526,040	522,577	518,218
4	Less stable deposits	11083,382	10806,027	10599,325	10563,777	1480,493	1360,491	1307,639	1305,974
5	Unsecured wholesale funding	40018,493	37890,572	35634,363	35255,084	18046,593	15981,883	13815,897	13496,272
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	10314,377	15056,908	20453,378	22018,501	2578,594	3764,227	5113,345	5504,625
7	Non-operational deposits (all counterparties)	29704,116	22833,664	15180,984	13236,583	15467,999	12217,656	8702,553	7991,646
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	55753,717	54264,557	52114,487	51754,802	43523,942	42288,951	40281,525	39973,414
11	Outflows related to derivative exposures and other collateral requirements	41912,516	40986,193	39095,067	38808,866	41912,516	40986,193	39095,067	38808,866
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	13841,201	13278,364	13019,420	12945,935	1611,426	1302,758	1186,457	1164,548
14	Other contractual funding obligations	668,728	761,123	764,959	870,211	668,728	761,123	764,959	870,211
15	Other contingent funding obligations	6257,329	6668,247	6417,446	5806,712	642,687	671,341	641,745	580,671
16	TOTAL CASH OUTFLOWS					64888,376	61589,829	57334,341	56744,761
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	2749,538	4838,709	5750,326	6475,865	117,259	123,113	85,384	46,546
18	Inflows from fully performing exposures	3161,871	2876,131	2142,723	1581,792	2953,758	2643,987	1903,920	1319,124
19	Other cash inflows	37940,915	36413,978	34137,228	33321,176	37940,915	36413,978	34137,228	33321,176
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	43852,323	44128,818	42030,277	41378,832	41011,932	39181,078	36126,532	34686,846
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	43852,323	44128,818	42030,277	41378,832	41011,932	39181,078	36126,532	34686,846
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					45774,713	44276,150	43104,155	43707,581
22	TOTAL NET CASH OUTFLOWS					23973,363	22505,671	21304,729	22154,835
23	LIQUIDITY COVERAGE RATIO					190.94	196.73	202.32	197.28

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
		30.09.2025	30.06.2025	31.03.2025	31.12.2024	30.09.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	7,254,116	7,618,392	7,566,799	7,543,042	7,302,409
2	Tier 1 capital	7,254,116	7,618,392	7,566,799	7,543,042	7,302,409
3	Total capital	7,254,116	7,618,392	7,566,799	7,543,042	7,302,409
Risk-weighted exposure amounts						
4	Total risk exposure amount	32,498,181	32,031,835	30,986,090	33,596,699	32,020,068
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	22.32	23.78	24.42	22.45	22.81
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	22.32	23.78	24.42	-	-
6	Tier 1 ratio (%)	22.32	23.78	24.42	22.45	22.81
6b	Tier 1 ratio considering unfloored TREA (%)	22.32	23.78	24.42	-	-
7	Total capital ratio (%)	22.32	23.78	24.42	22.45	22.81
7b	Total capital ratio considering unfloored TREA (%)	22.32	23.78	24.42	-	-
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 (%)	1.00	0.08	0.09	0.06	0.07
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 (%)	3.75	2.83	2.84	2.81	2.82
EU 11a	Overall capital requirements (%)	11.75	10.83	10.84	10.81	10.82
12	CET1 available after meeting the total SREP own funds requirements (%)	14.32	15.78	16.42	14.45	14.81
Leverage ratio						
13	Total exposure measure	90,007,274	94,269,160	86,823,641	77,929,024	76,279,445
14	Leverage ratio (%)	8.06	8.08	8.72	9.68	9.57
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

Members of Management Board

Elżbieta Światopełk-Czetwertyńska	The President of Management Board	
....	....	....
Name	Position/Function	Signature
Maciej Kropidłowski	Vice-president of Management Board	
....	....	....
Name	Position/Function	Signature
Barbara Sobala	Vice-president of Management Board	
....	....	....
Name	Position/Function	Signature
Andrzej Wilk	Vice-president of Management Board	
....	....	....
Name	Position/Function	Signature
Patrycjusz Wójcik	Vice-president of Management Board	
....	....	....
Name	Position/Function	Signature
Tomasz Dziurzyński	Member of Management Board	
....	....	....
Name	Position/Function	Signature
Ivan Vrhel	Member of Management Board	
....	....	....
Name	Position/Function	Signature