citi handlowy

Information on capital adequacy of the Capital Group of Bank Handlowy w Warszawie S.A. as of 30 September 2026



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, containing selected issues regarding capital adequacy, has been laid down to execute The Disclosure Policy of Bank Handlowy w Warszawie S.A. (hereinafter the "Bank") 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 other implementing or delegated regulations issued by the Commission (EU).

The objective of the document is to present to third parties, especially customers of the Capital Group of Bank Handlowy w Warszawie S.A. (hereinafter referred to as the "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 a thorough assessment of the Group's financial stability.

The document 'Information on Capital Adequacy of the Capital Group of Bank Handlowy w Warszawie S.A.', containing information subject to disclosure under Part Eight, Titles II and III of Regulation (EU) No 575/2013, is submitted to the European Banking Authority ('EBA') in both PDF and XBRL-csv formats. The submission of the relevant reports in PDF format and documents in XBRL-csv format is carried out in accordance with the naming convention and instructions specified by the EBA in the filing rules published on the EBA website. The EBA publishes the information submitted by the Bank on its website.

The amounts are presented in PLN.

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 is available at the Bank's website www.citihandlowy.pl.

I. Key metrics

Below are presented the key measures and indicators concerning the level of own funds, capital requirements, financial leverage, coverage of net liquidity outflows and stable financing on a consolidated basis.

Table EU KM1 - Key metrics template

K_6100		30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
		a	b	c	d	e
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	7 197 840 862	7 614 185 639	6 999 090 853	7 325 931 960	7 254 116 001
2	Tier 1 capital	7 197 840 862	7 614 185 639	6 999 090 853	7 325 931 960	7 254 116 001
3	Total capital	7 197 840 862	7 614 185 639	6 999 090 853	7 325 931 960	7 254 116 001
Risk-weighted exposure amounts						
4	Total risk exposure amount	29 606 544 536	29 558 838 759	34 404 248 510	33 014 509 864	32 498 181 079
4a	Total risk exposure pre-floor	29 606 544 536	29 558 838 759	34 404 248 510	33 014 509 864	32 498 181 079
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	24,31%	25,76%	20,34%	22,19%	22,32%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	24,31%	25,76%	20,34%	22,19%	22,32%
6	Tier 1 ratio (%)	24,31%	25,76%	20,34%	22,19%	22,32%
6b	Tier 1 ratio considering unfloored TREA (%)	24,31%	25,76%	20,34%	22,19%	22,32%
7	Total capital ratio (%)	24,31%	25,76%	20,34%	22,19%	22,32%
7b	Total capital ratio considering unfloored TREA (%)	24,31%	25,76%	20,34%	22,19%	22,32%
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 (%)	1,90%	0,98%	0,98%	0,99%	1,00%
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 (%)	4,65%	3,73%	3,73%	3,74%	3,75%
EU-11a	Overall capital requirements (%)	12,65%	11,73%	11,73%	11,74%	11,75%
12	CET1 available after meeting the total SREP own funds requirements (%)	16,31%	17,76%	12,34%	14,19%	14,32%
Leverage ratio						
13	Total exposure measure	74 551 201 134	81 788 075 025	98 065 207 571	88 111 706 933	90 007 273 942
14	Leverage ratio (%)	9,65%	9,31%	7,14%	8,31%	8,06%
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)	46 267 229 566	48 887 562 136	48 367 900 855	46 812 110 047	45 774 713 415
EU-16a	Cash outflows - Total weighted value	37 098 243 295	44 057 433 633	51 693 832 786	56 094 924 623	64 888 375 563
EU-16b	Cash inflows - Total weighted value	11 479 138 607	17 864 491 632	25 820 375 766	31 361 350 817	41 011 932 183
16	Total net cash outflows (adjusted value)	25 619 104 688	26 192 942 002	25 873 457 020	24 733 573 806	23 973 363 336
17	Liquidity coverage ratio (%)	180,60%	186,64%	186,94%	189,27%	190,94%
Net Stable Funding Ratio						
18	Total available stable funding	30 919 234 210	32 549 843 887	49 886 523 272	47 249 625 453	47 728 314 897
19	Total required stable funding	18 077 853 348	20 289 538 290	25 588 438 691	24 195 504 720	24 074 059 368
20	NSFR ratio (%)	171,03%	160,43%	194,96%	195,28%	198,26%

Changes to the calculation methods for the market risk capital requirement (FRTB) arising from Regulation (EU) 2024/1623 of the European Parliament and of the Council of 31 May 2024 will apply from 1 January 2027.

The LCR indicator presented in the EU KM1 table is the average value from observations at the end of the month over the twelve months preceding the end of each quarter. The LCR calculated as of September 30, 2026, was 144.71%.

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

On October 30, 2026, the Bank received a letter from the Polish Financial Supervision Authority ("KNF") dated October 29, 2026, in which the KNF recommended that the Bank maintain own funds to cover an additional capital add-on (Pillar 2 Guidance – P2G) in order to absorb potential losses resulting from the occurrence of stress conditions.

The above capital add-on amounts to 2.12 percentage points (p.p.) on a standalone basis and 2.16 p.p. on a consolidated basis, after offsetting against the capital conservation buffer requirement. The purpose of maintaining the additional capital add-on is to reduce the probability of

the Bank breaching capital requirements should it need to cover losses arising from the potential occurrence of stress conditions. The additional add-on should consist entirely of Common Equity Tier 1 (CET1) capital.

As of September 30, 2026, the Bank's Total Capital Ratio (TCR) stood at 24.07% on a standalone basis and 24.31% on a consolidated basis, which is 9.51 p.p. above the regulatory minimum, taking into account the above capital add-on at the consolidated level (P2G).

Disclosure of own funds and eligible liabilities

On 13 July 2026, the Bank received a letter from the Bank Guarantee Fund (BFG) concerning the joint decision of the resolution authorities, namely the Single Resolution Board and the Bank Guarantee Fund, regarding the minimum requirement for own funds and eligible liabilities.

The group resolution plan envisages a resolution strategy assuming a Single Point of Entry (SPE) at the level of Citigroup Inc. The Bank has not been identified as a resolution entity within the meaning of Article 2(41a) of the Act on the Bank Guarantee Fund. Due to the fact that the Bank has not been identified as a resolution entity within the meaning of Article 2(41a) of the Act on the Bank Guarantee Fund, following the date of the decision, the Bank is no longer obliged to comply with the requirement for own funds and eligible liabilities specified in Article 92a of Regulation 575/2013 (TLAC) at the level of 18% TREA and 6,75% TEM and disclosures regarding eligible liabilities will be presented in accordance with the requirements for entities that are not resolution entities, as set out in Regulation 2021/763.
The Bank Guarantee Fund determined the MREL requirement for the Bank on an individual basis at 15,36% of the total risk exposure amount and 5,91% of the total exposure measure on an individual basis. The entire MREL requirement should be met in the form of own funds and liabilities that meet the criteria specified in Article 98(2l) of the Act on the BFG, which transposes Article 45f(2) of the BRRD. After including the combined buffer requirement, the Bank’s MREL-TREA requirement as at 30 September 2026 was 20,01%, while the achieved MREL-TREA level on an individual basis amounted to 32,11%. Eligible liabilities credited towards fulfilling the MREL requirement include a loan provided by Citibank Europe PLC based in Dublin under an agreement dated on 6 June 2024. The value of the utilized loan as of the end of September 2026 is approximately 2 402 million PLN.

II. Capital requirements

Below the Bank presents data on the Group's capital adequacy, the amount of risk-weighted assets and capital requirements for own funds, broken down by individual risk types and key capital ratios.

Table EU OV1 – Overview of total risk exposure amounts

K_6000		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2026	30.06.2026	30.09.2026
		a	b	c
1	Credit risk (excluding CCR)	21 922 981 279	21 726 490 753	1 753 838 502
2	Of which the standardised approach	21 922 981 279	21 726 490 753	1 753 838 502
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	1 178 227 152	1 269 602 501	94 258 172
7	Of which the standardised approach	1 165 652 031	1 203 332 888	93 252 162
8	Of which internal model method (IMM)	-	-	-
EU-8a	Of which exposures to a CCP	12 575 121	66 269 613	1 006 010
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	215 286 538	217 442 087	17 222 923
EU-10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	215 286 538	217 442 087	17 222 923
EU 10c	Of which the simplified approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	210 306 303	210 308 029	16 824 504
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	210 306 303	210 308 029	16 824 504
EU-19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	1 557 893 789	1 613 145 914	124 631 503
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1 557 893 789	1 613 145 914	124 631 503
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	4 521 849 475	4 521 849 475	361 747 958
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	266 450 776	165 470 155	21 316 062
26	Output floor applied (%)	-	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	**Total**	**29 606 544 536**	**29 558 838 759**	**2 368 523 563**

III. Information related to liquidity

Liquidity risk management

Liquidity risk is the risk that the Group will not be able to cover sufficiently both expected and unexpected current and future cash flows, and the hedging needs without an adverse impact on the day-to-day operations or financial standing of the Bank.

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 at ensuring 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 monitoring and controlling 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 basis 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 basis, 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, the Risk and Capital 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 2026 deposits constituted 83% of total liabilities. The Group maintains a buffer of unencumbered high quality assets at high level, investing in sovereign bonds and liquid bonds issued by highly rated corporations. Once a year, the Group performs analysis of the possibility of liquidating its securities portfolio on the market in order to determine the value of securities possible to liquidate within the time horizon compliant with local regulatory liquidity measure calculation as well as LCR calculation.

The Group constantly monitors funding concentration, liquidity sources and the structure of funds from corporations, small enterprises and public finance sector deposits. The level of concentration, broken down by client categories and currencies, is monitored and compared against the early warning triggers established by ALCO. Additionally, an early warning trigger is applied to the net funding on wholesale market.

The Group is one of the biggest market participants on Polish derivative market, however the net flows from these instruments in 30 days are irrelevant to the 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 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, 2026 LCR was 145% and was 7 p.p. lower than as of June 30, 2026, whereas NSFR as of September 30, 2026 was 171% and was 11 p.p. higher than as of June 30, 2026. The changes in the ratios result from shifts in the structure of the Bank's balance sheet that occurred over the last quarter.

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 disclosure formula.

As the result of the assessment of the adequacy of liquidity resources (ILAAP), documented during the review of the Risk Management System (meeting of the Risk and Capital Management Committee in March 2026), the Assets and Liabilities Management Committee in the process of adopting the annual "Financing and Liquidity Plan" (last plan reviewed and approved in March 2026), 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

K_7300		Total unweighted value (average)				Total weighted value (average)			
		T	T-1	T-2	T-3	T	T-1	T-2	T-3
		a	b	c	d	e	f	g	h
EU 1a	Quarter ending on (yyyy-mm-dd)	2026-09-30	2026-06-30	2026-03-31	2025-12-31	2026-09-30	2026-06-30	2026-03-31	2025-12-31
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)					46 267 229 566	48 887 562 136	48 367 900 855	46 812 110 047
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	14 304 651 911	19 751 891 106	21 732 054 428	21 665 268 780	1 514 939 409	2 082 147 802	2 224 852 347	2 108 247 309
3	Stable deposits	6 473 547 817	9 060 695 930	10 123 250 314	10 367 703 623	323 677 391	453 034 797	506 162 516	518 385 181
4	Less stable deposits	7 831 104 094	10 691 195 176	11 608 804 115	11 297 565 157	1 191 262 019	1 629 113 005	1 718 689 831	1 589 862 128
5	Unsecured wholesale funding	46 364 047 113	45 171 562 242	43 393 075 368	41 681 974 282	21 138 243 312	20 983 462 907	20 585 394 439	19 435 762 117
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	9 296 252 496	7 665 738 682	5 410 749 078	6 853 872 108	2 324 063 124	1 916 434 670	1 352 687 269	1 713 468 027
7	Non-operational deposits (all counterparties)	37 067 794 617	37 505 823 561	37 982 326 290	34 828 102 174	18 814 180 188	19 067 028 236	19 232 707 170	17 722 294 091
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	23 699 965 595	31 769 980 327	40 099 020 380	45 554 561 158	12 746 104 986	19 459 038 875	27 488 258 062	33 198 603 675
11	Outflows related to derivative exposures and other collateral requirements	10 275 693 454	16 984 492 967	25 223 109 825	31 270 845 328	10 275 693 454	16 984 492 967	25 223 109 825	31 270 845 328
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	13 424 272 141	14 785 487 360	14 875 910 555	14 283 715 830	2 470 411 532	2 474 545 908	2 265 148 237	1 927 758 347
14	Other contractual funding obligations	1 133 393 460	1 032 016 887	879 900 197	778 767 099	1 133 393 460	1 032 016 887	879 900 197	778 767 099
15	Other contingent funding obligations	4 430 509 689	4 339 571 607	4 754 016 833	5 446 878 678	565 562 128	500 767 164	515 427 741	573 544 423
16	TOTAL CASH OUTFLOWS					37 098 243 295	44 057 433 633	51 693 832 786	56 094 924 623
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	3 463 869 329	3 209 295 151	2 181 397 539	2 421 094 499	547 154	39 906 983	77 089 217	115 927 038
18	Inflows from fully performing exposures	2 367 732 933	2 492 704 569	2 965 925 861	3 282 322 196	2 130 232 595	2 271 668 153	2 780 968 006	3 103 125 594
19	Other cash inflows	9 348 358 859	15 552 916 497	22 962 318 544	28 142 298 184	9 348 358 859	15 552 916 497	22 962 318 544	28 142 298 184
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	15 179 961 120	21 254 916 216	28 109 641 944	33 845 714 879	11 479 138 607	17 864 491 632	25 820 375 766	31 361 350 817
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	15 179 961 120	21 254 916 216	28 109 641 944	33 845 714 880	11 479 138 607	17 864 491 632	25 820 375 766	31 361 350 817
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					46 267 229 566	48 887 562 136	48 367 900 855	46 812 110 047
22	TOTAL NET CASH OUTFLOWS					25 619 104 688	26 192 942 002	25 873 457 020	24 733 573 806
23	LIQUIDITY COVERAGE RATIO					1,81	1,87	1,87	1,89

IV. Key capital metrics after the retrospective profit

The table below presents (according to the EBA's position expressed in the single set of questions and answers Q&A 2018_4085 and 2018_3822) the main capital ratios after the retrospective inclusion of profit in Tier 1 equity.

Data as of 31 March 2026 and 31 December 2025 have been recalculated considering the retained profit for 2025 after its approval by the General Meeting of Shareholders.

Table - Key capital metrics after the retrospective profit incorporation

K_6100		30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
		a	b	c	d	e
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	7 197 840 862	7 614 185 639	7 430 075 925	7 758 530 229	7 254 116 001
2	Tier 1 capital	7 197 840 862	7 614 185 639	7 430 075 925	7 758 530 229	7 254 116 001
3	Total capital	7 197 840 862	7 614 185 639	7 430 075 925	7 758 530 229	7 254 116 001
Risk-weighted exposure amounts						
4	Total risk exposure amount	29 606 544 536	29 558 838 759	34 404 248 510	33 014 509 864	32 498 181 079
4a	Total risk exposure pre-floor	29 606 544 536	29 558 838 759	34 404 248 510	33 014 509 864	32 498 181 079
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	24,31%	25,76%	21,60%	23,50%	22,32%
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	24,31%	25,76%	21,60%	23,50%	22,32%
6	Tier 1 ratio (%)	24,31%	25,76%	21,60%	23,50%	22,32%
6b	Tier 1 ratio considering unfloored TREA (%)	24,31%	25,76%	21,60%	23,50%	22,32%
7	Total capital ratio (%)	24,31%	25,76%	21,60%	23,50%	22,32%
7b	Total capital ratio considering unfloored TREA (%)	24,31%	25,76%	21,60%	23,50%	22,32%
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 (%)	1,90%	0,98%	0,98%	0,99%	1,00%
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 (%)	4,65%	3,73%	3,73%	3,74%	3,75%
EU-11a	Overall capital requirements (%)	12,65%	11,73%	11,73%	11,74%	11,75%
12	CET1 available after meeting the total SREP own funds requirements (%)	16,31%	17,76%	13,60%	15,50%	14,32%
Leverage ratio						
13	Total exposure measure	74 551 201 134	81 788 075 025	98 065 207 571	88 111 706 933	90 007 273 942
14	Leverage ratio (%)	9,65%	9,31%	7,58%	8,81%	8,06%
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

Name	Position/Function	Signature
Elżbieta Światopełk-Czetwertyńska	The President of Management Board	
Maciej Kropidłowski	Vice-president of Management Board	
Barbara Sobala	Vice-president of Management Board	
Patrycjusz Wójcik	Vice-president of Management Board	
Tomasz Dziurzyński	Member of Management Board	
Sebastian Perczak	Member of Management Board	