The rules for establishing credit reserves for credit risk are presented in the section entitled "Financial risk management - Credit risk" of the Yearly Financial Report.

- Article 439.c

The Group does not identify its wrong-way risk exposures as material.

- Article 439.d

The impact of the amount of collateral the institution would have to provide given a downgrade in its credit rating

The Bank is a party to a loan agreement with the European Investment Bank („Finance Contract"). The loan amount is EUR 100 million.

At the end of 2014, the loan is secured by State Treasury bonds WZ0117 with a nominal value of PLN 609 million.

According to the provisions of the Finance Contract, in the event of a downgrade in the Bank's credit rating, it will be necessary to establish additional pledges in the form and amounts to the satisfaction of EIB.

- Articles 439.e, 439.f, 439.g, 439.h, 439,i

Fair values of respective derivatives contracts, notional amounts of instruments by maturities and valuation of derivative instruments are presented in notes to the Yearly Financial Report (Note 16f).

Data on security margins and netting of receivables and liabilities under master agreements are presented in Additional Information to the Yearly Financial Report.

To determine the amount of its credit exposure under derivative instruments, the Group applies the Mark-to-market method laid down in Article 274 of C44.

VI. Capital buffers, Indicators of global systemic importance (CRR Articles 440, 441)

Not applicable

VII. Credit risk adjustments (CRR Article 442)

- Articles 442.a, 442.b

The Group's strategy and policy applicable to impairment and recognizing impairment charges has been presented in the Report, section 3 "Credit risk" in the part devoted to financial risk management. It contains a detailed description of: