

III. Own funds (CRR Art. 437)

The below values presents own funds components of Group as at 31.12.2014.

Table no 2 Own Funds as at 31.12.2014 (in PLN thous.)

ID	Item	Amount
1	<u>OWN FUNDS</u>	5 368 947
1.1	TIER 1 CAPITAL	5 123 149
1.1.1	COMMON EQUITY TIER 1 CAPITAL	5 123 149
1.1.1.1	Capital instruments eligible as CET1 Capital	2 360 619
1.1.1.1.1	Paid up capital instruments	1 213 117
1.1.1.1.2*	Memorandum item: Capital instruments not eligible	0
1.1.1.1.3	Share premium	1 147 502
1.1.1.1.4	(-) Own CET1 instruments	0
1.1.1.1.4.1	(-) Direct holdings of CET1 instruments	0
1.1.1.1.4.2	(-) Indirect holdings of CET1 instruments	0
1.1.1.1.4.3	(-) Synthetic holdings of CET1 instruments	0
1.1.1.1.5	(-) Actual or contingent obligations to purchase own CET1 instruments	0
1.1.1.2	Retained earnings	160 032
1.1.1.2.1	Previous years retained earnings	0
1.1.1.2.2	Profit or loss eligible	160 032
1.1.1.2.2.1	Profit or loss attributable to owners of the parent	650 920
1.1.1.2.2.2	(-) Part of interim or year-end profit not eligible	-490 888
1.1.1.3	Accumulated other comprehensive income	-112 911
1.1.1.4	Other reserves	2 637 949
1.1.1.5	Funds for general banking risk	228 902
1.1.1.6	Transitional adjustments due to grandfathered CET1 Capital instruments	0
1.1.1.7	Minority interest given recognition in CET1 capital	0
1.1.1.8	Transitional adjustments due to additional minority interests	0
1.1.1.9	Adjustments to CET1 due to prudential filters	165 799
1.1.1.9.1	(-) Increases in equity resulting from securitised assets	0

1.1.1.9.2	Cash flow hedge reserve	165 799
1.1.1.9.3	Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	0
1.1.1.9.4	Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	0
1.1.1.9.5	(-) Value adjustments due to the requirements for prudent valuation	0
1.1.1.10	(-) Goodwill	0
1.1.1.10.1	(-) Goodwill accounted for as intangible asset	0
1.1.1.10.2	(-) Goodwill included in the valuation of significant investments	0
1.1.1.10.3	Deferred tax liabilities associated to goodwill	0
1.1.1.11	(-) Other intangible assets	-59 119
1.1.1.11.1	(-) Other intangible assets gross amount	-59 119
1.1.1.11.2	Deferred tax liabilities associated to other intangible assets	0
1.1.1.12	(-) Deferred tax assets that rely on future profitability and do not arise from temporary differences net of associated tax liabilities	0
1.1.1.13	(-) IRB shortfall of credit risk adjustments to expected losses	-335 764
1.1.1.14	(-) Defined benefit pension fund assets	0
1.1.1.14.1	(-) Defined benefit pension fund assets gross amount	0
1.1.1.14.2	Deferred tax liabilities associated to defined benefit pension fund assets	0
1.1.1.14.3	Defined benefit pension fund assets which the institution has an unrestricted ability to use	0
1.1.1.15	(-) Reciprocal cross holdings in CET1 Capital	0
1.1.1.16	(-) Excess of deduction from AT1 items over AT1 Capital	0
1.1.1.17	(-) Qualifying holdings outside the financial sector which can alternatively be subject to a 1250% risk weight	0
1.1.1.18	(-) Securitisation positions which can alternatively be subject to a 1250% risk weight	0
1.1.1.19	(-) Free deliveries which can alternatively be subject to a 1250% risk weight	0
1.1.1.20	(-) Positions in a basket for which an institution cannot determine the risk weight under the IRB approach, and can alternatively be subject to a 1250% risk weight	0
1.1.1.21	(-) Equity exposures under an internal models approach which can alternatively be subject to a 1250% risk weight	0
1.1.1.22	(-) CET1 instruments of financial sector entities where the institution does not have a significant investment	0
1.1.1.23	(-) Deductible deferred tax assets that rely on future profitability and arise from temporary differences	0

1.1.1.24	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0
1.1.1.25	(-) Amount exceeding the 17.65% threshold	0
1.1.1.26	Other transitional adjustments to CET1 Capital	77 642
1.1.1.27	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0
1.1.1.28	CET1 capital elements or deductions - other	0
1.1.2	ADDITIONAL TIER 1 CAPITAL	0
1.1.2.1	Capital instruments eligible as AT1 Capital	0
1.1.2.1.1	Paid up capital instruments	0
1.1.2.1.2*	Memorandum item: Capital instruments not eligible	0
1.1.2.1.3	Share premium	0
1.1.2.1.4	(-) Own AT1 instruments	0
1.1.2.1.4. 1	(-) Direct holdings of AT1 instruments	0
1.1.2.1.4. 2	(-) Indirect holdings of AT1 instruments	0
1.1.2.1.4. 3	(-) Synthetic holdings of AT1 instruments	0
1.1.2.1.5	(-) Actual or contingent obligations to purchase own AT1 instruments	0
1.1.2.2	Transitional adjustments due to grandfathered AT1 Capital instruments	0
1.1.2.3	Instruments issued by subsidiaries that are given recognition in AT1 Capital	0
1.1.2.4	Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries	0
1.1.2.5	(-) Reciprocal cross holdings in AT1 Capital	0
1.1.2.6	(-) AT1 instruments of financial sector entities where the institution does not have a significant investment	0
1.1.2.7	(-) AT1 instruments of financial sector entities where the institution has a significant investment	0
1.1.2.8	(-) Excess of deduction from T2 items over T2 Capital	0
1.1.2.9	Other transitional adjustments to AT1 Capital	0
1.1.2.10	Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)	0
1.1.2.11	(-) Additional deductions of AT1 Capital due to Article 3 CRR	0
1.1.2.12	AT1 capital elements or deductions - other	0
1.2	TIER 2 CAPITAL	245 798

1.2.1	Capital instruments and subordinated loans eligible as T2 Capital	380 104
1.2.1.1	Paid up capital instruments and subordinated loans	380 104
1.2.1.1*	Memorandum item: Capital instruments and subordinated loans not eligible	0
1.2.1.3	Share premium	0
1.2.1.4	(-) Own T2 instruments	0
1.2.1.4.1	(-) Direct holdings of T2 instruments	0
1.2.1.4.2	(-) Indirect holdings of T2 instruments	0
1.2.1.4.3	(-) Synthetic holdings of T2 instruments	0
1.2.1.5	(-) Actual or contingent obligations to purchase own T2 instruments	0
1.2.2	Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans	0
1.2.3	Instruments issued by subsidiaries that are given recognition in T2 Capital	0
1.2.4	Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries	0
1.2.5	IRB Excess of provisions over expected losses eligible	0
1.2.6	SA General credit risk adjustments	0
1.2.7	(-) Reciprocal cross holdings in T2 Capital	0
1.2.8	(-) T2 instruments of financial sector entities where the institution does not have a significant investment	0
1.2.9	(-) T2 instruments of financial sector entities where the institution has a significant investment	0
1.2.10	Other transitional adjustments to T2 Capital	-134 306
1.2.11	Excess of deduction from T2 items over T2 Capital (deducted in AT1)	0
1.2.12	(-) Additional deductions of T2 Capital due to Article 3 CRR	0
1.2.13	T2 capital elements or deductions - other	0
	Common Equity Tier1 Ratio (CET1)	14,53%
	Total Capital Ratio (TCR)	15,23%

III.1 Description of key components of own funds (CRR art. 437.1)

Table no 3 Details of items from Table no. 1 (in full PLN)

1.1.1.1.1	Paid-for capital instruments	1 213 117
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This item is equal to the company's share capital, which comprises the following components (nominal value of one share = PLN 1):

Series / issue	Share type	Privilege type	Number of shares	Series / issue value	Payment of capital	Registration date	Right to dividend
A	registered founding	x2 voting rights	106 850	106 850	cash	30.06.1989	30.06.1989
B1	registered ordinary		150 000	150 000	cash	13.06.1990	01.01.1990
B2	registered ordinary		150 000	150 000	cash	13.12.1990	01.01.1990
C	bearer ordinary		4 693 150	4 693 150	cash	17.05.1991	01.01.1991
D1	bearer ordinary		1 700 002	1 700 002	cash	31.12.1991	01.01.1992
D2	bearer ordinary		2 611 366	2 611 366	cash	31.01.1992	01.01.1992
D3	bearer ordinary		1 001 500	1 001 500	cash	10.03.1992	01.01.1992
E	bearer ordinary		6 000 000	6 000 000	cash	28.05.1993	01.01.1992
F	bearer ordinary		9 372 721	9 372 721	cash	10.12.1993	01.01.1993
G	bearer ordinary		8 000 000	8 000 000	cash	30.05.1994	01.10.1993
H	bearer ordinary		7 082 129	7 082 129	cash	24.10.1994	01.10.1994
Increase of nominal share value from PLN 1 to 4				122 603 154	Reserve capital	24.11.1994	
1:4 share split			122 603 154			05.12.1994	
I	bearer ordinary		65 000 000	65 000 000	cash	12.08.1997	01.10.1996
J	bearer ordinary		196 120 000	196 120 000	Capitals of Bank Gdański S.A.	12.09.1997	01.10.1996
K	bearer ordinary		424 590 872	424 590 872	cash	31.12.2001	01.01.2001
L	bearer ordinary		363 935 033	363 935 033	cash	26.02.2010	01.01.2009
Total number of shares			1 213 116 777				
Total stock capital				1 213 116 777			

1.1.1.1.3 **Agio** **1 147 502**

Agio is the capital from sale of shares above their nominal value. It is created with the issue premium generated from an issue of shares less direct related costs incurred.

1.1.1.2.2.1 **Profit or loss attributable to owners of the parent entity** **650 920**

This item is equal to 2014 consolidated net result.

1.1.1.2.2.2	(-) Part of not recognised current profit or not recognised annual profit	-490 888
<p>This is the amount of net result, which cannot be included in own funds for purposes of calculation of prudential standards as of reporting date. As for the remaining amount (PLN 160 031 770) the Bank obtained consent of the Polish Financial Supervision Authority for its inclusion in Tier I. This amount constitutes net profit of the Group in the 1st half of 2014 (PLN 320 063 540) less the amount of initially planned dividend (50% of net profit of Bank Millennium S.A. Capital Group).</p>		
1.1.1.3	Accumulated other total income	-112 911
<p>This item comprises revaluation capital, which arose in result of recognition of:</p> <ul style="list-style-type: none"> - Effect of measurement (at fair value) of financial assets available for sale in the net amount i.e. after deduction of deferred tax. These amounts are removed from revaluation capital is done when all or part of the valued assets are taken out of the books or when impairment is recognised (the valuation effect is then taken to the P&L Account). Amount of PLN 55 028 939 - Effect of measurement (at fair value) of derivative instruments hedging cash flows in the net amount i.e. after deduction of deferred tax. Revaluation capital carries part of profit or loss involved with the instrument hedging cash flows, which constitutes an effective hedge, while the ineffective part of profit or loss involved with this hedging instrument is carried in P&L. Amount of PLN -165 799 015 - Actuarial profit / (loss) in the net amount i.e. after deferred tax. Revaluation capital carries profit or loss resulting from discounting of future liabilities arisen on account of a provision created for retirement severance pay. These values are not eligible for moving to P&L. the amount is PLN -2 140 810. 		
1.1.1.4	Additional reserve capital	2 637 949
<p>This capital arose in result of annual resolutions of the Shareholders' Meeting on distribution of profit. These resolutions decided to retain part of profit generated in the Bank and in Companies of the Group. According to the Articles of Association the GSM decides about use of additional reserve capital and it may be used in particular to cover any future losses or for payment of dividend.</p>		
1.1.1.5	General banking risk fund	228 902
<p>The General Banking Risk Fund in the Bank was created with profit after tax in keeping with provisions of Banking Law of 29 August 1997 as amended.</p>		
1.1.1.9.2	Provision for instruments hedging cash flows	165 799
<p>This amount with a negative mark is a component of item 1.1.1.3 and in accordance with article 33 of Regulation No. 575/2013 the Bank does not include it in own funds.</p>		
1.1.1.11.1	(-) Gross amount of other intangible assets	-59 119
<p>This amount comprises mainly the value of software purchased by the Bank and companies of the Group.</p>		
1.1.1.13	(-) Shortage of credit risk corrections in view of expected losses according to IRB approach	-335 764
<p>Deductions under art. 36 CRR concern portfolios of retail residential real estate (RRE) mortgages and renewable retail exposures (QRRE), with respect to which the Group has permission to apply the IRB approach. The method of carrying the amounts of expected losses is consistent with CRR art. 128 and 159.</p>		
1.1.1.26	Other interim corrections in Tier I	77 642

These corrections comprise following amounts:		
<ul style="list-style-type: none"> - Transfer of 40% of item 1.1.1.13 to item 1.2.10 in keeping with article 472 and 478 of Regulation No. 575/2013. Correction amount PLN +134 405 680 - Correction of measurement (at fair value) of financial assets available for sale, reported in item 1.1.1.3 by 100% of unrealised gains in keeping with article 468 of Regulation No. 575/2013. Correction amount PLN -57 072 340 - Correction of measurement (at fair value) of financial assets available for sale, reported in item 1.1.1.3 by 20% unrealised gains in keeping with article 467 of Regulation No. 575/2013. Correction amount PLN +408 680 		
1.2.1.1	Paid-for equity instruments and subordinated loans	380 104
The Bank (and Group) includes in supplementary funds the liabilities from issue of securities with maturities in December 2017. The nominal amount of the liability is EUR 150 000 000. After using daily depreciation the amount included in Tier II is EUR 89 178 082 i.e. PLN 380 103 740		
1.2.10	Other interim corrections in Tier II	-38 131
Correction for transfer of 40% of the item 1.1.1.13 in keeping with article 472 and 478 of Regulation No. 575/2013.		

III.2 Reconciliation of items of own funds and equity reported in the audited financial report

Table no. 4 Reconciliation of items of own funds and equity reported in the audited financial report (in PLN thous.)

Item	Note of financial report	Value in financial report	Item in Table No. 3
Subordinated liabilities	34	639 739	1.2.1.1
Share capital	35	1 213 117	1.1.1.1.1
Capital from sale of shares over nominal value	List of equity items page 10	1 147 502	1.1.1.1.3
Revaluation capital	35	-112 911	1.1.1.3
Retained earnings	35	3 517 771	1.1.1.4 1.1.1.5 1.1.1.2.2.1
Total equity and subordinated liabilities reported in the audited financial report		6 405 218	
Part of net result, which cannot be included in own funds as of reporting date for purposes of calculation of prudential standards		-490 888	1.1.1.2.2.2
Gross amount of other intangible assets		-59 119	1.1.1.11.1
Shortage of credit risk corrections in view of expected losses according to IRB approach		-335 764	1.1.1.13
Correction by 100% of unrealised gains		-57 072	1.1.1.26
Correction by 20% of unrealised gains		409	1.1.1.26

Correction by part of principal of subordinated liability, which cannot be included in own funds	-259 241	1.2.1.1
Correction by interest accrued on subordinated liability	-394	1.2.1.1
Provision for instruments hedging cash flows	165 799	1.1.1.9.2
Total own funds	5 368 947	1

III.3 Items not deducted from own funds

As at 31 December 2014 the Group did not make significant investments in financial sector entities, as mentioned in article 43 CRR.

In case of deferred tax assets, mentioned in article 38 CRR, their value constitutes 3.9% of adjusted Tier I and in consequence it is exempted from deductions in keeping with article 48 CRR, at the same time this amount was assigned a risk weight of 250% for purposes of calculation of capital requirements.

III.4 Own Funds in accordance with the EU Commission Implementing Regulation No 1423/2013 of 20.12.2013, establishing the implementing technical standards to the requirements for disclosure of information on the institution's own funds, according to the Regulation of the European Parliament and Council Regulation (EU) No 575/2013

Main features of capital instruments

- 1 Issuer
 - 2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)
 - 3 Governing law(s) of the instrument
- Regulatory treatment*
- 4 Transitional CRR rules
 - 5 Post-transitional CRR rules
 - 6 Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated
 - 7 Instrument type (types to be specified by each jurisdiction)
 - 8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)
 - 9 Nominal amount of instrument
 - 9a Issue price
 - 9b Redemption price
 - 10 Accounting classification
 - 11 Original date of issuance
 - 12 Perpetual or dated
 - 13 Original maturity date
 - 14 Issuer call subject to prior supervisory approval
 - 15 Optional call date, contingent call dates and redemption amount
 - 16 Subsequent call dates, if applicable
- Coupons / dividends*
- 17 Fixed or floating dividend/coupon
 - 18 Coupon rate and any related index
 - 19 Existence of a dividend stopper
 - 20a Fully discretionary, partially discretionary or mandatory (in terms of timing)
 - 20b Fully discretionary, partially discretionary or mandatory (in terms of amount)
 - 21 Existence of step up or other incentive to redeem
 - 22 Noncumulative or cumulative
 - 23 Convertible or non-convertible
 - 24 If convertible, conversion trigger(s)

- 25 If convertible, fully or partially
 26 If convertible, conversion rate
 27 If convertible, mandatory or optional conversion
 28 If convertible, specify instrument type convertible into
 29 If convertible, specify issuer of instrument it converts into
 30 Write-down features
 31 If write-down, write-down trigger(s)
 32 If write-down, full or partial
 33 If write-down, permanent or temporary
 34 If temporary write-down, description of write-up mechanism
 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)
 36 Non-compliant transitioned features
 37 If yes, specify non-compliant features

	A	B1	B2	C	D1	D2	D3
1	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.
2	N/A	N/A	N/A	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016
3	Polish	Polish	Polish	Polish	Polish	Polish	Polish
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I
6	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level
7	registered founder	registered ordinary	registered ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary
8	427 400	600 000	600 000	18 772 600	6 800 008	10 445 464	4 006 000
9	1,00	1,00	1,00	1,00	1,00	1,00	1,00
9a	1,00	1,00	1,00	1,00	1,00	1,00	1,00
9b	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10	equity	equity	equity	equity	equity	equity	equity

11	30.06.1989	13.06.1990	13.12.1990	17.05.1991	31.12.1991	31.01.1992	10.03.1992
12	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A
17	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20a	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary
20b	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary
21	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach
32	full or partial	full or partial	full or partial	full or partial	full or partial	full or partial	full or partial
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A

	E	F	G	H	I	J	K	L
1	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.	Bank Millennium S.A.
2	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016	PLBIG0000016
3	Polish	Polish	Polish	Polish	Polish	Polish	Polish	Polish
4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I	Kapitał podstawowy Tier I
6	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level	Stand-alone level/consolidated level
7	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary	bearer ordinary
8	24 000 000	37 490 884	32 000 000	28 328 516	65 000 000	196 120 000	424 590 872	363 935 033
9	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
9a	1,00	1,43	2,38	2,75	3,40	1,00	1,80	2,90
9b	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
10	equity	equity	equity	equity	equity	equity	equity	equity
11	28.05.1993	10.12.1993	30.05.1994	24.10.1994	12.08.1997	12.09.1997	31.12.2001	26.02.2010
12	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual	perpetual
13	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
14	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
15	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
16	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
17	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate	Floating rate
18	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
19	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
20a	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary
20b	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary	fully discretionary

21	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
22	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
23	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
24	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
31	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach	GSM, statutory approach
32	full or partial	full or partial	full or partial	full or partial	full or partial	full or partial	full or partial	full or partial
33	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
34	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution	GSM's resolution
35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
36	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
37	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Transitional Own Funds (PLN thousand)

	(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) NO 575/2013 ARTICLE REFERENCE	(C) AMOUNTS SUBJECT TO PRE-REGULATION (EU) NO 575/2013 TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) NO 575/2013
Common Equity Tier 1 capital: instruments and reserves			
Capital instruments and the related share premium accounts	2 360 619	26 (1), 27, 28, 29, EBA list 26 (3)	2 360 619

of which: Instrument type 1	0	EBA list 26 (3)	0
of which: Instrument type 2	0	EBA list 26 (3)	0
of which: Instrument type 3	0	EBA list 26 (3)	0
Retained earnings	2 637 949	26 (1) (c)	2 637 949
Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	-112 911	26 (1)	-112 911
Funds for general banking risk	228 902	26 (1) (f)	228 902
Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	486 (2)	0
Public sector capital injections grandfathered until 1 January 2018	0		0
Minority Interests (amount allowed in consolidated CET1)	0	84, 479, 480	0
Independently reviewed interim profits net of any foreseeable charge or dividend	160 032	26 (2)	160 032
Common Equity Tier 1 (CET1) capital before regulatory adjustments	5 274 591		5 274 591
Common Equity Tier 1 (CET1) capital: regulatory adjustments	0		0
Additional value adjustments (negative amount)	0	34, 105	0
Intangible assets (net of related tax liability) (negative amount)	-59 119	36 (1) (b), 37, 472 (4)	-59 119
	0	Empty Set in the EU	0
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)	0
Fair value reserves related to gains or losses on cash flow hedges	165 799	33 (a)	165 799
Negative amounts resulting from the calculation of expected loss amounts	-201 459	36 (1) (d), 40, 159, 472 (6)	-167 882
Any increase in equity that results from securitised assets (negative amount)	0	32 (1)	0
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	33 (b)	0
Defined-benefit pension fund assets (negative amount)	0	36 (1) (e), 41, 472 (7)	0
Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 42, 472 (8)	0
Holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 44, 472 (9)	0

Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10)	0
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11)	-112 334
Empty Set in the EU	0		0
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)	0
of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) (i), 89 to 91	0
of which: securitisation positions (negative amount)	0	36 (1) (k) (ii), 243 (1) (b) , 244 (1) (b), 258	0
of which: free deliveries (negative amount)	0	36 (1) (k) (iii), 379 (3)	0
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	0
Amount exceeding the 15% threshold (negative amount)	0	48 (1)	0
of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)	0
Empty Set in the EU	0		0
of which: deferred tax assets arising from temporary differences	0	36 (1) (c), 38, 48 (1) (a), 470, 472 (5)	0
Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)	0
Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)	0
Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	0		0
Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	-56 664		-57 072
Of which: ...filter for unrealised loss 1	409	467	0
Of which: ...filter for unrealised loss 2	0	467	0
Of which: ...filter for unrealised gain 1	-57 072	468	-57 072
Of which: ...filter for unrealised gain 2	0	468	0

Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	0	481	0
Of which: ...	0	481	0
Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	36 (1) (j)	0
Total regulatory adjustments to Common equity Tier 1 (CET1)	-151 442		-230 609
Common Equity Tier 1 (CET1) capital	5 123 149		5 043 982
Additional Tier 1 (AT1) capital: instruments	0		0
Capital instruments and the related share premium accounts	0	51, 52	0
of which: classified as equity under applicable accounting standards	0		0
of which: classified as liabilities under applicable accounting standards	0		0
Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	486 (3)	0
Public sector capital injections grandfathered until 1 January 2018	0	483 (3)	0
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0	85, 86, 480	0
of which: instruments issued by subsidiaries subject to phase out	0	486 (3)	0
Additional Tier 1 (AT1) capital before regulatory adjustments	0		0
Additional Tier 1 (AT1) capital: regulatory adjustments	0		0
Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)	0
Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)	0
Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)	0	56 (c), 59, 60, 79, 475 (4)	0
Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount)	0	56 (d), 59, 79, 475 (4)	0

Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		0
Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	0	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	0
Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc	0		0
Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	0	477, 477 (3), 477 (4) (a)	0
Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc	0		0
Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre-CRR	0	467, 468, 481	0
Of which: ...possible filter for unrealised losses	0	467	0
Of which: ...possible filter for unrealised gains	0	468	0
Of which: ...	0	481	0
Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)	0
Total regulatory adjustments to Additional Tier 1 (AT1) capital	0		0
Additional Tier 1 (AT1) capital	0		0
Tier 1 capital (T1 = CET1 + AT1)	5 123 149		5 043 982
Tier 2 (T2) capital: instruments and provisions	0		0
Capital instruments and the related share premium accounts	0	62, 63	0
Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2	380 104	486 (4)	383 607
Public sector capital injections grandfathered until 1 January 2018	0	483 (4)	0
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	87, 88, 480	0
of which: instruments issued by subsidiaries subject to phase out	0	486 (4)	0
Credit risk adjustments	0	62 (c) & (d)	0
Tier 2 (T2) capital before regulatory adjustments	380 104		383 607
Tier 2 (T2) capital: regulatory adjustments	0		0

Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (i), 66 (a), 67, 477 (2)	0
Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	66 (b), 68, 477 (3)	0
Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)	0
Of which new holdings not subject to transitional arrangements	0		0
Of which holdings existing before 1 January 2013 and subject to transitional arrangements	0		0
Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	66 (d), 69, 79, 477 (4)	-112 334
Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	0		0
Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-134 306	472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	-167 882
Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc	0		0
Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	0	475, 475 (2) (a), 475 (3), 475 (4) (a)	0
Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc	0		0
Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	0	467, 468, 481	45 658
Of which: ...possible filter for unrealised losses	0	467	0
Of which: ...possible filter for unrealised gains	0	468	45 658
Of which: ...	0	481	0
Total regulatory adjustments to Tier 2 (T2) capital	-134 306		-234 558
Tier 2 (T2) capital	245 798		149 049

Total capital (TC = T1 + T2)	5 368 947		5 193 031
Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013(i.e. CRR residual amounts)	0		0
Of which: ...items not deducted from CET1 (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc)	499 828	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	0
Of which: ...items not deducted from AT1 items (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant investments in the capital of other financial sector entities, etc)	0	475, 475 (2) (b), 475 (2) (c), 475 (4) (b)	0
Items not deducted from T2 items (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)	0	477, 477 (2) (b), 477 (2) (c), 477 (4) (b)	0
Total risk weighted assets	0		0
Capital ratios and buffers	0		0
Common Equity Tier 1 (as a percentage of risk exposure amount)	0	92 (2) (a), 465	0
Tier 1 (as a percentage of risk exposure amount)	0	92 (2) (b), 465	0
Total capital (as a percentage of risk exposure amount)	0	92 (2) (c)	0
Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	0	CRD 128, 129, 130	0
of which: capital conservation buffer requirement	0		0
of which: countercyclical buffer requirement	0		0
of which: systemic risk buffer requirement	0		0
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0	CRD 131	0
Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	0	CRD 128	0
[non relevant in EU regulation]	0		0
[non relevant in EU regulation]	0		0
[non relevant in EU regulation]	0		0
Amounts below the thresholds for deduction (before risk weighting)	0		0

Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	0
Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0	36 (1) (i), 45, 48, 470, 472 (11)	0
Empty Set in the EU	0		0
Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	199 931	36 (1) (c), 38, 48, 470, 472 (5)	0
Applicable caps on the inclusion of provisions in Tier 3	0		0
Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	0	62	0
Cap on inclusion of credit risk adjustments in T2 under standardised approach	0	62	0
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0	62	0
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0	62	0
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)	0		0
Current cap on CET1 instruments subject to phase out arrangements	0	484 (3), 486 (2) & (5)	0
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	484 (3), 486 (2) & (5)	0
Current cap on AT1 instruments subject to phase out arrangements	0	484 (4), 486 (3) & (5)	0
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	484 (4), 486 (3) & (5)	0
Current cap on T2 instruments subject to phase out arrangements	0	484 (5), 486 (4) & (5)	0
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	484 (5), 486 (4) & (5)	0