



Information on capital adequacy
of the Capital Group of
Bank Handlowy w Warszawie S.A.
as of 31 March 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 has been laid down to execute The Disclosure Policy of Bank Handlowy w Warszawie S.A. on capital adequacy¹, to meet the disclosure requirements of:

- Part eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (hereinafter “Regulation 575/2013”), including acts amending the Regulation 575/2013,
- Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (hereinafter “CRD”),
- Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637,
- Commission Implementing Regulation (EU) 2021/763 of 23 April 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 2014/59/EU of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities (hereinafter “Regulation 2021/763”),
- and on the basis of other EU Commission regulations imposing regulatory and implementing technical standards in the area of information disclosure.

The objective of the document is to present 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.

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.

I. Key metrics

Below we present the key measures and indicators concerning the level of own funds, capital requirements, financial leverage, coverage of net proceeds and stable financing on a consolidated basis.

Table EU KM1 - Key metrics template

	a	b	c	d	e
	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
Available own funds (amounts)					
1 Common Equity Tier 1 (CET1) capital	6,999,090,853	7,325,931,960	7,254,116,001	7,618,391,880	7,150,866,367
2 Tier 1 capital	6,999,090,853	7,325,931,960	7,254,116,001	7,618,391,880	7,150,866,367
3 Total capital	6,999,090,853	7,325,931,960	7,254,116,001	7,618,391,880	7,150,866,367
Risk-weighted exposure amounts					
4 Total risk exposure amount	34,404,248,510	33,014,509,864	32,498,181,079	32,031,835,105	30,986,089,542
4a Total risk exposure pre-floor	34,404,248,510	33,014,509,864	32,498,181,079	32,031,835,105	30,986,089,542
Capital ratios (as a percentage of risk-weighted exposure amount)					
5 Common Equity Tier 1 ratio (%)	20.34%	22.19%	22.32%	23.78%	23.08%
5b Common Equity Tier 1 ratio considering unfloored TREA (%)	20.34%	22.19%	22.32%	23.78%	23.08%
6 Tier 1 ratio (%)	20.34%	22.19%	22.32%	23.78%	23.08%
6b Tier 1 ratio considering unfloored TREA (%)	20.34%	22.19%	22.32%	23.78%	23.08%
7 Total capital ratio (%)	20.34%	22.19%	22.32%	23.78%	23.08%
7b Total capital ratio considering unfloored TREA (%)	20.34%	22.19%	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%	0.99%	1.00%	0.08%	0.09%
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 (%)	3.73%	3.74%	3.75%	2.83%	2.84%
EU 11a Overall capital requirements (%)	11.73%	11.74%	11.75%	10.83%	10.84%
12 CET1 available after meeting the total SREP own funds requirements (%)	12.34%	14.19%	14.32%	15.78%	15.08%
Leverage ratio					
13 Total exposure measure	98,065,207,571	88,111,706,933	90,007,273,942	94,269,159,519	86,823,641,203
14 Leverage ratio (%)	7.14%	8.31%	8.06%	8.08%	8.24%
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)	48,367,900,855	46,812,110,047	45,774,713,415	44,276,149,717	43,104,155,077
EU 16a Cash outflows - Total weighted value	51,693,832,786	56,094,924,623	64,888,375,563	61,589,828,771	57,334,340,781
EU 16b Cash inflows - Total weighted value	25,820,375,766	31,361,350,817	41,011,932,183	39,181,077,926	36,126,531,916
16 Total net cash outflows (adjusted value)	25,873,457,020	24,733,573,806	23,973,363,336	22,505,670,802	21,304,728,821
17 Liquidity coverage ratio (%)	186.94%	189.27%	190.94%	196.73%	202.32%
Net Stable Funding Ratio					
18 Total available stable funding	49,469,490,450	46,833,640,972	47,728,314,897	47,956,945,064	45,555,626,968
19 Total required stable funding	25,588,438,691	24,195,504,720	24,074,059,368	23,359,418,001	22,558,142,755
20 NSFR ratio (%)	193.33%	193.56%	198.26%	205.30%	201.95%

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. The data incorporates legislative changes 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 Liquidity coverage ratio (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 31 March 2026 was 201.63%.

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

- (a) a risk-based ratio of 18% reflecting the institution's own funds and eligible liabilities expressed as a percentage of the total risk exposure amount (TLAC TREA);
- (b) a non-risk-based ratio of 6,75%, reflecting the institution's own funds and eligible liabilities expressed as a percentage of the total exposure measure (TLAC TEM).

After increasing by the applicable capital buffers, the required minimum TLAC TREA level for the Bank as of March 31, 2026 is 21.73%, while the TLAC TREA ratio for the Bank at consolidated level as at the end of March 2026 was 23.46%.

As at 31 March 2026, 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 31 March 2026, the combined buffer requirement for the Group was 3.73%. 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.

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Table EU KM2: Key metrics – MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

a	b	c	d	e	f	g	
							Minimum requirement for own funds and eligible liabilities (MREL)
	31.03.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025	
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	8,071,440,853	8,071,440,853	8,382,606,960	8,321,416,001	8,678,866,880	8,612,773,847
EU-1a	Of which own funds and subordinated liabilities	8,071,440,853					
2	Total risk exposure amount of the resolution group (TREA)	34,404,248,510	34,404,248,510	33,014,509,860	32,498,181,079	32,031,835,105	30,986,089,542
3	Own funds and eligible liabilities as a percentage of TREA (%)	23.46%	23.46%	25.39%	25.61%	27.09%	27.80%
EU-3a	Of which own funds and subordinated liabilities (%)	23.46%					
4	Total exposure measure of the resolution group	98,065,207,571	98,065,207,571	88,111,706,933	90,007,273,941	94,269,159,519	86,823,641,202
5	Own funds and eligible liabilities as percentage of the total exposure measure (%)	8.23%	8.23%	9.51%	9.25%	9.21%	9.92%
EU-5a	Of which own funds or subordinated liabilities (%)	8.23%					
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 instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption)		-	-	-	-	-
6c	Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%)		-	-	-	-	-
Minimum requirement for own funds and eligible liabilities (MREL)*							
	TLAC requirement expressed as percentage of TREA	18.00%					
	TLAC requirement expressed as percentage of TEM	6.75%					
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%					

* Values are provided without taking into account the combined buffer requirement; after including the combined buffer requirement, the minimum required levels amount to 21,73% for TLAC TREA and 19,09% for MREL TREA

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	b	c
		31.03.2026	31.12.2025	31.03.2026
1	Credit risk (excluding CCR)	26,982,243,747	25,787,131,154	2,158,579,500
2	Of which the standardised approach	26,982,243,747	25,787,131,154	2,158,579,500
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	962,507,926	987,407,654	77,000,634
7	Of which the standardised approach	908,235,785	919,796,329	72,658,863
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	54,272,141	67,611,325	4,341,771
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	172,253,988	125,320,863	13,780,319
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	172,253,988	125,320,863	13,780,319
EU 10c	Of which the simplified approach	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	150,232,323	150,258,414	12,018,586
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	150,232,323	150,258,414	12,018,586
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	1,615,161,051	1,442,542,304	129,212,884
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,615,161,051	1,442,542,304	129,212,884
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)	752,630,560	693,509,013	60,210,445
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	Total	34,404,248,510	33,014,509,864	2,752,339,881

*Until 1st of January 2027, 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 management systems or other 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 responsible for defining liquidity risk management principles, 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 and the Risk and Capital Management Committee). Such organization ensures:

- current and forward looking information,
- gives a picture of the liquidity risk for the total balance and off-balance sheet and for the relevant for the Bank currencies (PLN, USD, EUR),
- the diversity of prepared reports allows to assess the level of intraday, current and structural liquidity risk,
- obtaining stress test results with a sufficient frequency (daily for the S2 and monthly for the remaining ones),
- comprehensiveness of the approach in the preparation of the liquidity reports covering both balance and off-balance sheet items.

As a part of the liquidity risk management, the Group pursues the following goals:

- providing Group's entities (at any time) with an access to the liquid funds in order to meet all their financial obligations in a timely manner, also in extreme but probable crisis situations,
- maintaining an adequate level of high-quality liquid assets in the event of a sudden deterioration of the Group's liquidity position,
- defining the scale of the liquidity risk undertaken by the Group by establishing, at an appropriate and safe level, internal measures and limits aimed at limiting excessive concentration in the scope of the adopted balance sheet structure or sources of financing,
- constant monitoring of the Group's liquidity situation with respect to the occurrence of an emergency situation in order to launch the Contingency Funding Plan,
- ensuring compliance of the processes operating at the Bank with the Polish and European regulatory requirements regarding liquidity risk management.

As part of liquidity risk management, the Group also applies a number of control mechanisms ensuring compliance with the liquidity risk management principles. They include in particular:

- separation of the function of measuring, monitoring and controlling risks from operating activities, including separation of functions in areas of potential conflicts of interest and areas of increased risk level,
- reviews of processes, performed by persons performing management functions or managerial functions or delegated by these persons,
- control activities integrated into the operations of the Bank's organizational units and adapted to the profile, scale and specificity of the operations of the Bank's organizational units,
- checking that the exposure limits are met and tracking cases when they are breached,
- monitoring the reports with excesses,
- monitoring of risk indicators,
- self-evaluation process,
- monitoring and testing of contingency funding plans and continuity of business plans.

The main source of funding the Group's activity, including liquid assets portfolio, is deposit base, where at end of March 2026 deposits constituted 82% of total liabilities. The Group maintains a high level of a buffer of unencumbered high-quality liquid assets, investing in government and corporate debt securities with the highest ratings, characterized by the ability to be quickly liquidated. 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 those instruments in 30 days are irrelevant for LCR. Simultaneously the Group's methodology of evaluating potential outflows of margin deposits from the Group to other entities or potential decrease of margin deposits kept by Bank's customers bases on maximal outflows within last 24 months and it secures Bank from underestimation of outflows within 30 days.

In accordance with the Regulation No. 575/2013, the Group monitors and maintains an adequate level of Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). As of March 31, 2026 LCR was 202,63%; higher by 7,9 p.p. vs. December 31, 2025. NSFR was 193,33%; lower by 0,24 p.p. vs. December 31, 2025.

The Group recognizes that the depth of the FX swap market allows the assumption that the existing mismatch (the excess of FX liabilities over assets) can be easily eliminated by means of current FX swaps. Additionally, the Group does not identify other significant components of the net outflow coverage ratio than those included in the net coverage coverage disclosure formula.

As the result of the assessment of the level of liquidity risk and current and structural liquidity ratios (ILAAP), documented during the review of the Risk Management System (Risk and Capital Management Committee held in March 2026) 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 2026), 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.

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Table EU LIQ1 – Quantitative information of LCR

Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025
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)					48,367,900,855	46,812,110,047	45,774,713,415	44,276,149,717
CASH - OUTFLOWS									
Retail deposits and deposits from small business customers,									
2	of which:	21,732,054,428	21,665,268,780	21,602,039,239	21,326,822,696	2,224,852,347	2,108,247,309	2,006,425,399	1,886,530,913
3	Stable deposits	10,123,250,314	10,367,703,623	10,518,657,009	10,520,795,253	506,162,516	518,385,181	525,932,851	526,039,763
4	Less stable deposits	11,608,804,115	11,297,565,157	11,083,382,230	10,806,027,443	1,718,689,831	1,589,862,128	1,480,492,548	1,360,491,150
5	Unsecured wholesale funding	43,393,075,368	41,681,974,282	40,018,492,826	37,890,572,102	20,585,394,439	19,435,762,117	18,046,593,326	15,981,882,809
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	5,410,749,078	6,853,872,108	10,314,376,568	15,056,908,371	1,352,687,269	1,713,468,027	2,578,594,142	3,764,227,093
7	Non-operational deposits (all counterparties)	37,982,326,290	34,828,102,174	29,704,116,257	22,833,663,731	19,232,707,170	17,722,294,091	15,467,999,184	12,217,655,716
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding								
10	Additional requirements	40,099,020,380	45,554,561,158	55,753,716,611	54,264,556,691	27,488,258,062	33,198,603,675	43,523,942,356	42,288,951,323
11	Outflows related to derivative exposures and other collateral requirements	25,223,109,825	31,270,845,328	41,912,515,915	40,986,193,145	25,223,109,825	31,270,845,328	41,912,515,915	40,986,193,145
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	14,875,910,555	14,283,715,830	13,841,200,696	13,278,363,546	2,265,148,237	1,927,758,347	1,611,426,441	1,302,758,178
14	Other contractual funding obligations	879,900,197	778,767,099	668,727,635	761,122,861	879,900,197	778,767,099	668,727,635	761,122,861
15	Other contingent funding obligations	4,754,016,833	5,446,878,678	6,257,329,194	6,668,247,201	515,427,741	573,544,423	642,686,847	671,340,866
16	TOTAL CASH OUTFLOWS					51,693,832,786	56,094,924,623	64,888,375,563	61,589,828,771
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	2,181,397,539	2,421,094,499	2,749,537,845	4,838,709,025	77,089,217	115,927,038	117,259,119	123,113,356
18	Inflows from fully performing exposures	2,965,925,861	3,282,322,196	3,161,870,759	2,876,130,929	2,780,968,006	3,103,125,594	2,953,758,481	2,643,986,614
19	Other cash inflows	22,962,318,544	28,142,298,184	37,940,914,583	36,413,977,956	22,962,318,544	28,142,298,184	37,940,914,583	36,413,977,956
	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19a	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	28,109,641,944	33,845,714,879	43,852,323,188	44,128,817,910	25,820,375,766	31,361,350,817	41,011,932,183	39,181,077,926
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	28,109,641,944	33,845,714,880	43,852,323,188	44,128,817,910	25,820,375,766	31,361,350,817	41,011,932,183	39,181,077,926
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					48,367,900,855	46,812,110,047	45,774,713,415	44,276,149,717
22	TOTAL NET CASH OUTFLOWS					25,873,457,020	24,733,573,806	23,973,363,336	22,505,670,802
23	LIQUIDITY COVERAGE RATIO					186.94	189.27	190.94	196.73

IV. Key capital metrics after the retrospective profit

The table shows (in accordance with the EBA position expressed in Q&A 2018_4085 and 2018_3822) the main capital metrics with consideration of retrospective profit incorporation into common Tier 1 capital. The data for March 31, 2025, has been re-calculated to include the 2024 profit after its approval by the General Meeting of Shareholders.

Table Key capital metrics after the retrospective profit incorporation

	a	b	c	d	e
	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
Available own funds (amounts)					
1 Common Equity Tier 1 (CET1) capital	6,999,090,853	7,325,931,960	7,254,116,001	7,618,391,880	7,566,798,847
2 Tier 1 capital	6,999,090,853	7,325,931,960	7,254,116,001	7,618,391,880	7,566,798,847
3 Total capital	6,999,090,853	7,325,931,960	7,254,116,001	7,618,391,880	7,566,798,847
Risk-weighted exposure amounts					
4 Total risk exposure amount	34,404,248,510	33,014,509,864	32,498,181,079	32,031,835,105	30,986,089,542
4a Total risk exposure pre-floor	34,404,248,510	33,014,509,864	32,498,181,079	32,031,835,105	30,986,089,542
Capital ratios (as a percentage of risk-weighted exposure amount)					
5 Common Equity Tier 1 ratio (%)	20.34%	22.19%	22.32%	23.78%	24.42%
5b Common Equity Tier 1 ratio considering unfloored TREA (%)	20.34%	22.19%	22.32%	23.78%	24.42%
6 Tier 1 ratio (%)	20.34%	22.19%	22.32%	23.78%	24.42%
6b Tier 1 ratio considering unfloored TREA (%)	20.34%	22.19%	22.32%	23.78%	24.42%
7 Total capital ratio (%)	20.34%	22.19%	22.32%	23.78%	24.42%
7b Total capital ratio considering unfloored TREA (%)	20.34%	22.19%	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%	0.99%	1.00%	0.08%	0.09%
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 (%)	3.73%	3.74%	3.75%	2.83%	2.84%
EU 11a Overall capital requirements (%)	11.73%	11.74%	11.75%	10.83%	10.84%
12 CET1 available after meeting the total SREP own funds requirements (%)	12.34%	14.19%	14.32%	15.78%	16.42%
Leverage ratio					
13 Total exposure measure	98,065,207,571	88,111,706,933	90,007,273,942	94,269,159,519	86,823,641,202
14 Leverage ratio (%)	7.14%	8.31%	8.06%	8.08%	8.72%
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

Elżbieta Światopełk-Czetwertyńska

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Name

The President of Management Board

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Position/Function

.....

Signature

Maciej Kropidłowski

.....

Name

Vice-president of Management Board

.....

Position/Function

.....

Signature

Barbara Sobala

.....

Name

Vice-president of Management Board

.....

Position/Function

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Signature

Andrzej Wilk

.....

Name

Vice-president of Management Board

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Position/Function

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Signature

Patrycjusz Wójcik

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Name

Vice-president of Management Board

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Position/Function

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Signature

Tomasz Dziurzyński

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Name

Member of Management Board

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Position/Function

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Signature

Sebastian Perczak

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Name

Member of Management Board

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Position/Function

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Signature