Bank Polski

Capital Adequacy and Other Information of the Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna Group Subject to Disclosure as at 30 September 2022

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1. Introduction

The Report "Capital Adequacy and Other Information of the Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna Group Subject to Disclosure as at 30 September 2022", hereinafter referred to as the "Report", was prepared in accordance with Article 111a of the Act of 29 August 1997 – the Banking Law, hereinafter referred to as the "Banking Law", 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, hereinafter referred to as the "CRR", and the Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending the CRR, taking into account the implementing acts under the CRR.

The disclosures also reflect the requirements set out in Commission Implementing Regulation (EU) No 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of the CRR (hereinafter referred to as the "Regulation 2021/637") and in the guidelines EBA/GL/2020/12 amending the guidelines EBA/GL/2018/01 of 4 August 2017 on uniform disclosures under Article 473a of Regulation (EU) No 575/2013 on the transitional period for mitigating the impact of the introduction of IFRS 9 on own funds to ensure compliance with the CRR "quick fix" in response to the COVID-19 pandemic.

Pursuant to Article 13(1) and Article 433a(1) of the CRR, Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna hereinafter referred to as "PKO Bank Polski S.A." or the "Bank", being an EU parent institution and, within the meaning of Article 433a, a large institution, discloses the information regarding capital adequacy referred to in Part Eight of the CRR annually, semi-annually, quarterly, in a separate document.

This Report has been prepared in accordance with the Bank's internal regulations concerning the information policy of PKO Bank Polski S.A. regarding capital adequacy and other information subject to disclosure (hereinafter: The information policy of PKO Bank Polski S.A.), which is available on the Bank's website (www.pkobp.pl).

Unless otherwise stated, the figures presented in the Report are expressed in PLN million. Any differences in totals and percentages result from rounding amounts off to PLN million and rounding percentages off to one place after the decimal point.

The Report has been prepared taking into account all data available as at 30 September 2022. The Report addresses the requirements of the regulations described above insofar as they relate to the Bank and the Bank's Group. The lack of reference to a particular article means that the related disclosures are not applicable. This Report was subject to an internal verification by the Bank's Internal Audit Department.

Pursuant to the CRR, prudential consolidation is used for capital adequacy purposes, which, unlike consolidation in compliance with International Financial Reporting Standards, covers only subsidiaries which meet the definition of an institution, a financial institution or an ancillary services undertaking.

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2. Own funds

For capital adequacy purposes, own funds are calculated in accordance with the provisions of the Banking Law, Part Two of the CRR and the implementing acts under the CRR.

The own funds of the Bank's Group include Common Equity Tier 1 capital and Tier 2 capital. No elements of Additional Tier 1 capital are identified in the Bank's Group.

Table 1 Key Ratios [Template EU KM1]

		a	b	c	d	e
		2022-09-30	2022-06-30	2022-03-31	2021-12-31	2021-09-30
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	37 579	36 403	36 644	38 524	39 715
2	Tier 1 capital	37 579	36 403	36 644	38 524	39 715
3	Total capital	40 248	39 103	39 344	41 224	42 415
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	234 653	226 000	224 487	226 166	223 614
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	16,01%	16,11%	16,32%	17,03%	17,76%
6	Tier 1 ratio (%)	16,01%	16,11%	16,32%	17,03%	17,76%
7	Total capital ratio (%)	17,15%	17,30%	17,53%	18,23%	18,97%
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0,11%	0,11%	0,11%	0,11%	0,24%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0,06%	0,06%	0,06%	0,06%	0,14%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0,08%	0,08%	0,08%	0,08%	0,18%
EU 7d	Total SREP own funds requirements (%)	8,11%	8,11%	8,11%	8,11%	8,24%
Combined buffer 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 (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,01%	0,01%	0,01%	0,01%	0,01%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer	1,00%	1,00%	1,00%	1,00%	1,00%
11	Combined buffer requirement (%)	3,51%	3,51%	3,51%	3,50%	3,51%
EU 11a	Overall capital requirements (%)	11,62%	11,62%	11,62%	11,61%	11,75%
12	CET1 available after meeting the total SREP own funds requirements (%)	9,04%	9,19%	9,42%	10,12%	10,73%
Leverage ratio						
13	Leverage ratio total exposure measure	461 082	450 922	444 043	439 933	431 594
14	Leverage ratio (%)	8,15%	8,07%	8,25%	8,76%	9,20%
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
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 (%)	0,00%	0,00%	0,00%	0,00%	0,00%
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)	103 094	103 113	108 425	113 440	120 841
EU 16a	Cash outflows - Total weighted value	81 373	80 186	85 067	68 717	64 211
EU 16b	Cash inflows - Total weighted value	14 764	12 121	9 558	10 016	7 455
16	Total net cash outflows (adjusted value)	66 610	68 065	75 509	58 701	56 756
17	Liquidity coverage ratio (%)	154,8%	151,5%	143,6%	193,3%	212,9%
Net Stable Funding Ratio						
18	Total available stable funding	339 087	325 389	320 550	319 317	294 098
19	Total required stable funding	263 805	255 474	249 944	247 567	228 994
20	NSFR ratio (%)	128,5%	127,4%	128,2%	129,0%	128,4%

3. Own funds requirements and risk-weighted exposure amounts

Pursuant to the CRR, the Group calculates own funds requirements for the following types of risk:

1) credit risk – under the standardized approach (pursuant to Part III, Title II, Chapter 2 of the CRR);
2) operational risk:
   a) under the AMA approach – in respect of the Bank's operations, including the operations of the foreign branch in Germany and the foreign branch in the Czech Republic;
   b) under the BIA (pursuant to Part III, Title III of the CRR) – in respect of the operations of the foreign branch in Slovakia and in respect of the operations of the entities in the Bank's Group, subject to prudential consolidation;
3) market risk – (pursuant to Part III, Title IV, Chapters 2-4 of the CRR);
   a) foreign exchange risk – calculated under the basic approach;
   b) commodities risk – calculated under the simplified approach;
   c) equity instrument risk – calculated under the simplified approach;
   d) specific debt instrument risk – calculated under the basic approach;
   e) general debt instrument risk – calculated under the duration-based approach;
   f) other risks other than delta risk (non-delta risk) – calculated under the scenario approach for options for which the Bank uses its own valuation models, and under the delta plus approach for other options.
4) other risks:
   a) settlement/delivery risk – calculated under the approach specified in Title V, Part III of the CRR;
   b) counterparty credit risk, including the exposures to the central counterparty – calculated under the standard method specified in Chapter 6, Title II, Part III of the CRR;
   c) credit valuation adjustment risk (CVA) – calculated under the approach specified in Title VI, Part III of the CRR;
   d) exceeding large exposures limit – calculated under the approach set out in Part IV of the CRR.

The total own funds requirement for the Bank's Group is the sum of the aforementioned own funds requirements for individual types or risk.

In calculating the own funds requirement for counterparty credit risk, the Bank uses contractual netting pursuant to the CRR (Articles 295–298).

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Table 2 Overview of total risk exposure amounts [Template EU OV1]

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		2022-09-30	2022-06-30	2022-09-30
1	Credit risk (excluding CCR)	195 330	189 808	15 626
2	Of which the standardised approach	195 330	189 808	15 626
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU-4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	10 529	7 802	842
7	Of which the standardised approach	10 015	7 257	801
8	Of which internal model method (IMM)	-	-	-
EU-8a	Of which exposures to a CCP	2	5	0
EU-8b	Of which credit valuation adjustment - CVA	511	539	41
9	Of which other CCR	0	-	0
10	Not applicable	N/A	N/A	N/A
11	Not applicable	N/A	N/A	N/A
12	Not applicable	N/A	N/A	N/A
13	Not applicable	N/A	N/A	N/A
14	Not applicable	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU-19a	Of which 1 250 % / deduction *	24	27	-
20	Position, foreign exchange and commodities risks (Market risk)	1 339	1 727	107
21	Of which the standardised approach	1 339	1 727	107
22	Of which IMA	-	-	-
EU-22a	Large exposures	-	0	0
23	Operational risk	27 455	26 663	2 196
EU-23a	Of which basic indicator approach	3 944	3 943	316
EU-23b	Of which standardised approach	-	-	-
EU-23c	Of which advanced measurement approach	23 511	22 720	1 881
24	Amounts below the thresholds for deduction (subject to 250 % risk weight)	11 855	11 370	948
25	Not applicable	N/A	N/A	N/A
26	Not applicable	N/A	N/A	N/A
27	Not applicable	N/A	N/A	N/A
28	Not applicable	N/A	N/A	N/A
29	**Total**	**234 653**	**226 000**	**18 772**

* EU-19a presents the own funds requirement for securitisation exposures on the non-trading book with deductions from own funds in accordance with Chapter 5 of Title II of Part Three CRR. The amount of the requirement reduces the own funds of the Bank, therefore it does not generate exposure to Risk (RWA - risk weighted assets) with a risk-weight of 1250%

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4. Liquidity risk, including financing risk

4.1. Introduction

Liquidity risk is the risk of the inability to settle liabilities as they become due because of the absence of liquid assets. The lack of liquidity may be due to an inappropriate structure of the balance sheet, a mismatch of cash flows, non-payment by counterparties, a sudden withdrawal of funds by customers or other market developments.

The purpose of liquidity risk management is to ensure the necessary level of funds needed to settle current and future liabilities (also potential ones), taking into account the nature of the activities conducted and the needs which may arise due to changes in the market environment, by appropriately shaping the structure of the balance sheet and off-balance sheet liabilities.

The quantitative information presented below presents the liquidity risk profile of the Bank's Group, the disclosure of which is required by external regulations, in particular Regulation 2021/637.

4.2. Quantitative information

Table 3 Quantitative information of LCR (Liquidity Coverage Ratio) [Template EU LIQ1]

		a	b	c	d	e	f	g	h
		Total unweighted value (avg)				Total weighted vlaue (avg)			
EU 1a	Quarter ending on (DD Month YYY)	2022-09-30	2022-06-30	2022-03-31	2021-12-31	2021-09-30	2021-06-30	2021-03-31	2020-12-31
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)					107 757	111 875	116 149	117 683
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	223 865	221 718	219 463	216 101	16 416	15 976	15 595	15 294
3	Stable deposits	162 012	161 409	160 251	157 968	8 101	8 070	8 013	7 898
4	Less stable deposits	61 820	60 276	59 182	58 111	8 283	7 873	7 553	7 373
5	Unsecured wholesale funding	103 310	96 530	89 776	83 926	38 116	35 167	31 860	29 304
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	27 586	28 542	28 983	29 003	6 631	6 876	6 992	7 006
7	Non-operational deposits (all counterparties)	74 284	66 433	59 143	53 301	30 045	26 736	23 217	20 676
8	Unsecured debt	1 440	1 555	1 650	1 622	1 440	1 555	1 650	1 622
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	73 975	70 992	67 775	63 950	15 615	14 277	12 831	10 970
11	Outflows related to derivative exposures and other collateral requirements	7 300	6 315	5 261	3 850	7 300	6 315	5 261	3 850
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	66 676	64 677	62 514	60 100	8 316	7 963	7 570	7 120
14	Other contractual funding obligations	7 202	5 548	3 764	2 580	5 651	4 252	2 935	1 797
15	Other contingent funding obligations	4 131	8 302	12 293	15 965	1 669	2 039	2 712	3 238
16	TOTAL CASH OUTFLOWS					77 469	71 712	65 932	60 602
CASH-INFLOWS									
17	Secured lending (e.g. reverse repos)	625	639	830	604	11	11	13	7
18	Inflows from fully performing exposures	8 999	7 721	7 565	7 567	7 407	5 940	5 525	5 354
19	Other cash inflows	4 555	4 208	3 396	2 304	4 511	4 043	3 113	1 909
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**	14 180	12 568	11 790	10 474	11 928	9 994	8 650	7 270
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	14 180	12 568	11 790	10 474	11 928	9 994	8 650	7 270
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					107 757	111 875	116 149	117 683
22	TOTAL NET CASH OUTFLOWS					65 541	61 718	57 282	53 332
23	LIQUIDITY COVERAGE RATIO					166%	184%	206%	222%

4.3. Qualitative information

A liquidity coverage ratio (LCR) is determined individually by each entity in the Bank's Group which is required to determine this ratio and on a consolidated basis for the Bank's Group as a whole.

As at 30 September 2022, the LCR of the PKO BP Group of approx. 154.8% has remained at a high level, significantly above the supervisory limit and internal limits and thresholds. Compared with 30 June 2022, the ratio increased by approx. 3.3 pps, mainly due to an increase in retail, corporate and financial deposits, whilst paying for the issue of own bond maturities.. The Group's liquid assets decreased by approx. PLN 1 billion in that period, mainly as a result of the lower valuation of liquid securities.

The Bank maintains a high and safe level of high quality unencumbered liquid assets which constitute a hedge in the event that extreme liquidity scenarios (a liquidity surplus) materialize. Easily disposable assets include: cash (less the minimum balance maintained at the ATMs and in the Bank's branches), funds in the Bank's nostro accounts (excluding the average level of the mandatory reserve), interbank deposits placed with other banks and liquid securities.

As at the end of September 2022, the outflows in respect of derivative instruments calculated in accordance with the CRR amounted to approx. PLN 2.2 billion, whereas the impact of the unfavourable market conditions scenario on derivative instruments, financing transactions and other agreements accounted for approx. 1.1% of the total unweighted outflows recognized in the liquidity coverage ratio.

As at the end of September 2022, the Bank's Group had 2 currencies for which the ratio of the value of liabilities in a given currency to the total value of liabilities in all currencies amounted to at least 5%: PLN and EUR. The Bank's Group had an LCR above 100% for all currencies in total and for PLN.

The structure of the Bank's sources of financing was described in the Bank's annual financial statements as at and for the year ended 31 December 2021 (Note 71. Liquidity risk management). The Bank follows a strategy which consists of using the stable part of the deposit base as the basic source of financing in all currencies. Issues of bonds denominated in EUR and PLN as well as mortgage covered bonds denominated in EUR and PLN also constitute a significant part of financing for the Bank and the Bank's Group (especially in the case of foreign currencies). Surplus funds obtained on the market in a given currency (issues of securities) are used to manage the Bank's foreign currency liquidity needs, using derivative transactions (mainly CIRS and FX swaps).

5. Impact of transitional arrangements on capital adequacy

The PKO Bank Polski S.A. Group applies the following transitional solutions in the calculation of own funds:

- transitional adjustment to minimize the impact of implementing IFRS 9 on own funds, in accordance with Article 473a of the CRR;
- provisional treatment of unrealized gains and losses on securities measured at fair value through OCI in connection with the COVID-19 pandemic (according to Art. 468 of the CRR).

5.1. Transitional adjustment to minimize the impact of implementing IFRS 9 on own funds

On 1 January 2018, IFRS 9 “Financial Instruments”, which replaced IAS 39 “Financial Instruments”, entered into force. Changes were made to the classification and measurement of financial instruments, recognition and calculation of their impairment, and hedge accounting.

The impact of the implementation of IFRS 9 on own funds and capital adequacy measures is governed in Regulation 2017/2395[1] of the European Parliament and of the Council. According to this regulation, banks may apply transitional provisions as regards own funds and increase Common Equity Tier 1 capital related to the implementation of the new impairment model over the next 5 years as from 1 January 2018, with a scaling factor decreasing from period to period.

Moreover, on 27 June 2020 Regulation 2020/873[2] of the European Parliament and of the Council entered into force. This provision allows to mitigate the impact on the write-offs recorded as of 1 January 2020 on Tier 1 capital. Such arrangement may be used until 2024 inclusive, with the scaling factor assigned to this value decreasing from period to period.

The Bank decided that in the light of Art. 473a (7a) of the CRR implemented by the aforesaid Regulation, it would apply an option according to which the adjustment mitigating the impact of the introduction of IFRS 9 on own funds would receive a risk weight equal to 100% and the resulting value would be added to the total exposure.

The Bank’s Group decided to apply the transitional provisions in full and to spread the impact of the adjustments for the implementation of IFRS 9 on own funds and capital adequacy measures over time.

5.2. Provisional treatment of unrealized gains and losses on securities measured at fair value through OCI

According to Article 468 of the CRR (as amended by the aforementioned Regulation 2020/873), banks may apply the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income in connection with the COVID-19 pandemic. This approach enables excluding from the calculation of the Bank’s common equity position the portion of the unrealized gains and losses accumulated from 31 December 2019 included in the balance sheet under “changes in fair value of debt instruments measured at fair value through OCI”, corresponding to exposures to central governments, regional governments or local authorities, and to public sector entities, excluding those financial assets that are impaired due to credit risk. The Bank’s Group has decided to apply the above provisional treatment from December 2021 data onwards and has notified the Polish Financial Supervision Authority about its decision.

[1] Regulation (EU) 2017/2395 of the European Parliament and of the Council of 12 December 2017 amending Regulation (EU) No 575/2013 as regards transitional arrangements for mitigating the impact of the introduction of IFRS 9 on own funds and for the large exposures treatment of certain public sector exposures denominated in the domestic currency of any Member State.

[2] Regulation 2020/873 of the European Parliament and of the Council of 24 June 2020 amending Regulations (EU) No 575/2013 and (EU) 2019/876 as regards certain adjustments in response to the COVID-19 pandemic.

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Table 4 Comparison of the institution's own funds and capital ratio and leverage ratio with and without the application of IFRS 9 transitional arrangements and corresponding expected credit losses and with and without the transitional treatment pursuant to Article 468 of the CRR [Template MSSF 9]

		2022-09-30	2022-06-30	2022-03-31	2021-12-31
Available capital (amounts)					
1	Common Equity Tier 1 capital (CET1)	37 579	36 403	36 644	38 524
2	Common Equity Tier 1 (CET1) capital if the IFRS 9 transitional arrangements or similar expected credit losses were not applied	35 989	35 098	35 573	37 042
2a	Common Equity Tier 1 capital (CET1) if the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive according to Article 468 of the CRR	36 030	34 610	35 273	37 289
3	Tier 1 capital (T1)	37 579	36 403	36 644	38 524
4	Tier 1 capital if the IFRS 9 transitional arrangements or similar expected credit losses were not applied	35 989	35 098	35 573	37 042
4a	Tier 1 capital if the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income according to Article 468 of the CRR	36 030	34 610	35 273	37 289
5	Total capital	40 248	39 103	39 344	41 224
6	Total capital, if the IFRS 9 transitional or similar expected loan losses were not applied	38 658	37 798	38 273	39 742
6a	Total capital, if the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income according to Article 468 of the CRR	38 699	37 310	37 973	39 989
RWAs (amounts)					
7	Total RWAs	234 653	226 000	224 487	226 166
8	Total RWAs if the IFRS 9 transitional or similar expected credit losses were not applied	232 587	224 518	223 274	224 684
Capital ratios					
9	Common Equity Tier 1 capital (as a percentage of the risk exposure amount)	16,01%	16,11%	16,32%	17,03%
10	Common Equity Tier 1 capital (as a percentage of the risk exposure amount) if the IFRS 9 transitional arrangements or similar expected credit losses were not applied	15,47%	15,63%	15,93%	16,49%
10a	Common Equity Tier 1 capital (as a percentage of the risk exposure amount) if the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income, according to Art. 468 of the CRR	15,38%	15,34%	15,73%	16,49%
11	Tier 1 capital (as a percentage of the risk exposure amount)	16,01%	16,11%	16,32%	17,03%
12	Tier 1 capital (as a percentage of the risk exposure amount) if the IFRS 9 transitional arrangements or similar expected credit losses were not applied	15,47%	15,63%	15,93%	16,49%
12a	Tier 1 capital (as a percentage of the risk exposure amount) if there was no provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income, according to Article 468 of the CRR	15,38%	15,34%	15,73%	16,49%
13	Total capital (as a percentage of the risk exposure amount)	17,15%	17,30%	17,53%	18,23%
14	Total capital (as a percentage of the risk exposure amount) if the IFRS 9 transitional or similar expected credit losses were not applied	16,62%	16,84%	17,14%	17,69%
14a	Total capital (as a percentage of the risk exposure amount), if there was no provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income, according to Article 468 of the CRR	16,52%	16,54%	16,94%	17,68%
Leverage ratio					
15	The leverage ratio total exposure measure	461 082	450 922	444 043	439 933
16	Leverage ratio	8,15%	8,07%	8,25%	8,76%
17	The leverage ratio if the IFRS 9 transitional arrangements or similar expected credit losses were not applied	7,84%	7,81%	8,03%	8,45%
17a	The leverage ratio if the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income, according to Article 468 of the CRR	7,82%	7,68%	7,95%	8,48%