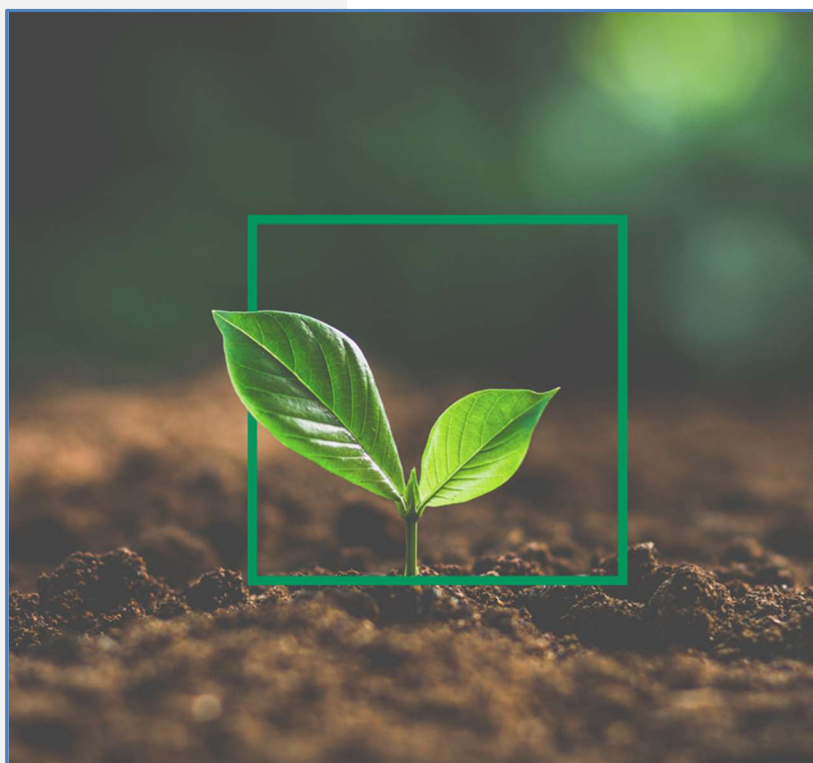


CAPITAL ADEQUACY INFORMATION OF BNP PARIBAS BANK POLSKA S.A. CAPITAL GROUP AS OF 30 JUNE 2020

BNP Paribas Bank Polska S.A.



BNP PARIBAS

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1. INTRODUCTION

In accordance with the Regulation of the European Parliament and of the Council (EU) No 575/2013 as of 26 June 2013 on prudential requirements for credit institutions and investment firms, amending Regulation (EU) No 648/2012 (Office Journal EU. L No. 176, p. 1), hereinafter referred to as "Regulation (EU) No 575/2013", BNP Paribas Bank Polska S.A. hereinafter referred to as "Bank", is obliged to publish in a publicly accessible manner information about the qualitative and quantitative information on the capital adequacy excluding irrelevant information, proprietary or confidential.

The document is the implementation of the Information policy of BNP Paribas Bank Polska S.A. regarding capital adequacy. The scope of semi-annual information was developed in accordance with guidelines EBA/GL/2016/11. The report provides additional information prepared in accordance with the EBA guidelines of June 2, 2020 on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07).

Unless otherwise specified, all figures in the document are presented as of June 30, 2020, in thousands PLN, based on the data of the BNP Paribas Bank Polska S.A. Capital Group.

2. OWN FUNDS

Information on own funds is presented on the basis of Article 437 of Regulation (EU) No 575/2013, to the extent consistent with Commission Implementing Regulation (EU) No 1423/2013 of 20 December 2013 laying down implementing technical standards with regard to disclosure of own funds requirements for institutions according to Regulation (EU) No 575/2013.

Due to the need to limit the negative impact of the COVID-19 pandemic on the domestic banking sector and, consequently, on the Polish economy, on March 19, 2020, the Regulation of the Minister of Finance of March 18, 2020, repealing the regulation on the systemic risk buffer, entered into force. The purpose of solving the systemic risk buffer was to release the capital accumulated by banks from the systemic risk buffer, which allowed banks, on the one hand, to reduce the risk of limiting the flow of credit to the economy (credit-crunch phenomenon), and on the other hand, to absorb larger losses, thus mitigating the risk of bankruptcy.

The Bank discloses full reconciliation of own funds items in relation to the financial statements.

Table 1 Full reconciliation of own funds items in relation to the financial statements as of 30 June 2020

POSITIONS OF THE CONSOLIDATED FINANCIAL STATEMENT USED FOR THE CALCULATION OF OWN FUNDS	Positions on 30 June 2020	Correction for companies not subject to prudential consolidation	Filters	Part of the unrecognized annual profit	OWN FUNDS POSITIONS
Assets					
Intangible assets	525 717	511	-	-	525 206
Deferred tax assets net of related tax liability <i>including net assets not exceeding the threshold from Article 48 paragraph 1 point a)</i>	904 821	713	66 951	-	837 157
	904 821	713	66 951	-	837 157
Liabilities					
Subordinated liabilities	1 960 470				
- including subordinated loans recognized as instruments in Tier II	1 960 470	-	-	-	1 960 470
Core capital					
Common Shares	147 419	-	-	-	147 419
Other capital instruments, including:	11 317 535	-	5 105	-	11 312 430
- share premium accounts	7 259 316	-	-	-	7 259 316
- general risk fund	627 154	-	-	-	627 154
- reserve capital	3 431 066	-	5 105	-	3 425 961
Revaluation reserve	187 298	-	-	-	187 298
Retained earnings	-425 778	-260 795	280 550	-	-164 983
Result of the current year	334 127	32 747	-	301 380	0

Bank discloses own funds structure together with regulatory adjustments to Tier I and Tier II capital.

Table 2 The own funds structure with regulatory adjustments as of 30 June 2020

No.*	(A) AMOUNT AT DISCLOSURE DATE	(B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE	
Common Equity Tier I capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	7 406 735	art. 26 para. 1, art. 27, 28 i 29, the list of EBA referred to in art. 26 para.3
	Of which: common shares	147 419	the list of EBA referred to in art. 26 para.3
2	Retained earnings	- 445 533	art. 26 para. 1 lit. c)
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	3 613 258	art. 26 para. 1
3a	Funds for general banking risk	627 154	art. 26 para. 1 lit. f)
6	Common Equity Tier I (CET1) capital before regulatory adjustments	11 201 615	
Common Equity Tier I (CET1) capital: regulatory adjustments			
7	Additional value adjustment (negative amount)	-16 624	art. 36, 105
8	Intangible assets (net of related tax liability) (negative amount)	-525 206	art. 36 para. 1 lit. b), art. 37 I, art. 472 para. 4
26b	Amount to be added to Common Equity Tier 1 capital with regard to IFRS 9 during the transition period	280 550	art.. 473 a)
28	Total regulatory adjustments to Common Equity Tier I (CET1)	-261 351	
29	Common Equity Tier I (CET1) capital	10 940 334	
44	Additional Tier I (AT1) capital	-	
45	Tier I capital (T1 = CET1 + AT1)	10 940 334	
Tier II (T2) capital: instruments and provisions			
46	Capital instruments and the related share premium accounts	1 960 470	art. 62 i 63
51	Tier II (T2) capital before regulatory adjustments	1 960 470	
58	Tier II (T2) capital	1 960 470	
59	Total capital (TC = T1 + T2)	12 900 804	
60	Total risk weighted assets	84 827 952	
Capital ratios and buffers			
61	Common Equity Tier I (as a percentage of risk exposure amount)	12.89%	art. 92 para. 2 lit. a), art. 465
62	Tier I (as a percentage of risk exposure amount)	12.89%	art. 92 para. 2 lit. a), art. 465
63	Total capital (as a percentage of risk exposure amount)	15.20%	art. 92 para. 2 lit. c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92(1)(a) plus capital conservation and countercyclical buffer requirements, plus systematic important institution buffer expressed as a percentage of risk amount)	2.75%	Capital Requirements Directive, art. 128, 129,130
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.00%	
67	of which: systematic risk buffer requirement	0.00%	
67a	of which: Global Systematically Important Institution (G-SII) or Other Systematically Important Institution (O-SII) buffer	0.25%	Capital Requirements Directive, art. 131
68	Common Equity Tier I available to meet buffers (as a percentage of risk exposure amount)	2.75%	Capital Requirements Directive, art. 128
Amounts below the threshold (before risk weighting)			
75	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)	904 108	art. 36 para. 1 lit. c),

With reference to the Article 437 of the Regulation (EU) No 575/2013 the Bank discloses main features to Tier I capital

Table 3 Capital instruments' main features in Common Equity Tier I Capital as of 30 June 2020

1	Issuer	BNP Paribas Bank Polska S.A.
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN code: PLBGZ0000010
3	Governing law(s) of the instrument	Polish
	Regulatory Treatment	Yes
4	Transitional Resolution (UE) no 575/2013 rules	Common Equity Tier I Partial issue reclassification to lower category of capital
5	Post-transitional Resolution (UE) no 575/2013 rules	Common Equity Tier I
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated	Solo & (Sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Instrument type: ordinary share. Classification - Common Equity Tier I instrument in accordance with Article 28 of Regulation (EU) No. 575/2013.
8	Amount recognised in regulatory capital (currency in million, as at the last reporting date)	PLN 15.09 mn (series A) PLN 7.81 mn (series B) PLN 0.25 mn (series C) PLN 3.22 mn (series D)

PLN 10.64 mn (series E)
 PLN 6.13 mn (series F)
 PLN 8.00 mn (series G)
 PLN 5.00 mn (series H)
 PLN 28.10 mn (series I)
 PLN 2.50 mn (series J)
 PLN 10.80 mn (series K)
 PLN 49.88 mn (series L)

Registered shares of series B are preference shares. The privilege concerning the shares of series B, includes the right to receive payment of the full nominal amount per share in the event of liquidation of the Bank after satisfying creditors, first before payments attributable to ordinary shares, which are payments in face of execution of the privilege may not cover the nominal amount of those shares.

The amount recognized in regulatory capital does not differ from the amount of the issued instrument.

9	Nominal amount of instrument	PLN 147 418 918
9a	Issue price	PLN 1
9b	Redemption price	Not applicable
10	Accounting classification	Equity
11	Original issue date	09.09.1994.
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons/dividends	Dividends
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Yes
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing) - in relation to the payment of the coupon/dividend	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount) - in relation to the payment of the coupon/dividend	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down features	No
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitional features	No
37	If yes, specify non-compliant features	Not applicable

3. CAPITAL REQUIREMENTS

According to Article 438 of the Regulation (EU) No 575/2013, the Bank is publishing overview of risk weighted assets and amounts representing 8% of the risk-weighted exposure, separately for each exposure class.

Table 4 EU OV1 - Risk weighted assets overview as of 30 June 2020

		RWAs		Capital requirements
		30 June 2020	31 March 2020	30 June 2020
1	Credit risk	74 259 057	76 018 502	5 940 725
2	Of which standardised approach	74 259 057	76 018 502	5 940 725
4	Of which advanced IRB approach	-	-	-
5	Of which equity positions under the simple risk-weighted approach	-	-	-
6	Counterparty Credit Risk	1 384 979	1 704 246	110 798
7	Of which mark-to-market	1 254 239	1 548 034	100 339
10	Of which internal model method (IMM)	-	-	-
11	Of which CCP - default fund contributions	-	-	-
12	Of which CVA	130 740	156 212	10 459
14	Securitisation exposures in the banking book			
15	Of which IRB approach (IRB)	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	1 041 284	969 112	83 303
20	Of which standardised approach	1 041 284	969 112	83 303
21	Of which IMA	-	-	-
23	Operational risk	8 142 632	8 142 632	651 411
24	Of which basic indicator approach	147 746	147 746	11 820
25	Of which standardised approach	7 994 887	7 994 887	639 591
26	Of which advanced measurement approach (AMA)	-	-	-
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
29	TOTAL	84 827 952	86 834 493	6 786 236

4. CREDIT RISK

4.1. CREDIT RISK ADJUSTMENTS

The bank discloses information on its exposure to credit risk under Art. 442 of Regulation (EU) No 575/2013. The tables below present the credit quality of the exposures.

Table 5 EU CR1-A - Credit quality of exposures by exposure class and instrument as of 30 June 2020

		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values Defaulted exposures
		Defaulted exposures	Non-defaulted exposures					
16	Central governments or central banks	-	26 157 611	-	-	-	-	26 157 610
17	Regional governments or local authorities	-	287 602	1 809	-	-	-	285 792
18	Public sector entities	-	10 362	61	-	-	-	10 301
19	Multilateral development banks	-	593 320	-	-	-	-	593 320
20	International organizations	-	-	-	-	-	-	-
21	Institutions	-	3 249 583	2 656	-	-	-	3 246 927
22	Corporates	-	56 402 553	273 701	-	-	6 754	56 128 852
23	<i>Of which SMEs</i>	-	14 809 579	98 974	-	-	-	14 710 605
24	Retail	-	35 323 284	414 753	-	-	19 052	34 908 531
25	<i>Of which SMEs</i>	-	19 521 974	228 112	-	-	11 166	19 293 862
26	Secured by mortgages on immovable property	-	17 252 818	72 371	-	-	3 414	17 180 448
27	<i>Of which SMEs</i>	-	510 940	6 098	-	-	111	504 842
28	Exposures in default	5 285 314	-	1 936 438	-	-	-	3 348 876
29	Exposures associated with particularly high risk	-	-	-	-	-	-	-
30	Covered bonds	-	-	-	-	-	-	-
31	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32	Collective investment undertakings	-	-	-	-	-	-	-
33	Equity exposures	-	305 350	-	-	-	-	305 350
34	Other items	-	5 451 386	1 741	-	-	-	5 449 644
35	Total standardised approach	5 285 314	145 033 868	2 703 530	-	-	-	147 615 652
36	Total	5 285 314	145 033 868	2 703 530	-	-	29 220	147 615 652

Table 6 EU CR1-B - Credit quality of exposures by industry or counterparty types as of 30 June 2020

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period	Net values Defaulted exposures
	Defaulted exposures	Non-defaulted exposures					
Agriculture, Food, Tobacco	1 239 661	16 163 189	346 192	0	-	-	17 056 658
Wholesale Trade	384 173	6 858 210	202 893	0	-	-	7 039 489
Real Estate	180 435	6 556 801	42 085	-	-	-	6 695 152
Materials & Ores	79 626	5 267 205	33 898	-	-	-	5 312 932
Retail Trade	147 823	4 690 013	54 594	-	-	-	4 783 242
Building & Public Works	312 486	3 501 942	176 299	-	-	-	3 638 129
Equipment excl. IT	192 942	3 554 434	119 724	-	-	-	3 627 653
Finance	20 364	2 699 934	6 074	-	-	-	2 714 224
Business Services	141 718	4 448 357	43 685	-	-	-	4 546 389
Transport & Storage	124 326	1 747 047	46 077	-	-	-	1 825 296
Household Goods	66 489	1 029 205	38 108	-	-	-	1 057 586
Chemicals excl. Pharmaceuticals	2 414	923 156	243	-	-	-	925 327
Automotive	3 630	1 419 337	1 623	-	-	-	1 421 344
Utilities (Electricity, Gas, Water, etc.)	18 587	1 620 075	3 701	-	-	-	1 634 961
Communications Services	1 555	1 851 759	852	-	-	-	1 852 461
Healthcare & Pharmaceuticals	27 183	1 101 800	13 654	-	-	-	1 115 329
Information Technologies	15 506	892 416	9 379	-	-	-	898 543
Hotels, Tourism, Leisure	86 165	378 058	39 095	-	-	-	425 128
Other	2 240 229	80 330 933	1 525 354	-	-	-	81 045 808
TOTAL	5 285 314	145 033 868	2 703 530	-	-	-	147 615 652

Table 7 EU CR1-C - Credit quality of exposures by geography as of 30 June 2020

	Gross carrying values of				Accumulated write-offs	Credit risk adjustment charges of the period	Net values Defaulted exposures
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment			
Europe	5 285 302	144 978 337	2 703 465	-	-	-	147 560 174
Poland	5 281 389	139 497 456	2 690 290	-	-	-	142 088 555
France	-	1 632 839	151	-	-	-	1 632 688
Luxembourg	0	401 409	2 488	-	-	-	398 921
Great Britain	859	321 539	443	-	-	-	321 956
Other European countries	3 054	3 125 094	10 093	-	-	-	3 118 054
Rest of the World	12	55 532	65	-	-	-	55 478
TOTAL	5 285 314	145 033 868	2 703 530	-	-	-	147 615 652

Table 8 EU CR1-D Ageing of past-due exposures as of 30 June 2020

	Non-defaulted exposures							Defaulted exposures		
	≤30 days	>30 days, ≤60 days	>60 days, ≤90 days	>90 days, ≤180 days	>180 days, ≤1 year	>1 year	Total	>90 days, ≤180 days	>180 days, ≤1 year	>1 year
Loans	144 860 282	72 017	87 500	5 847	1 427	6 795	145 033 868	300 821	394 203	4 590 289
Total	144 860 282	72 017	87 500	5 847	1 427	6 795	145 033 868	300 821	394 203	4 590 289

In order to identify the changes in credit risk adjustments held against loans and debt securities that are defaulted or impaired, the Bank discloses the following information:

Table 9 EU CR2-B - Changes in the stock of defaulted and impaired loans and debt securities as of 30 June 2020

	Gross carrying value defaulted exposures
1 Opening balance	4 997 318
2 Loans and debt securities that have defaulted or impaired since the last reporting period	686 696
3 Returned to non-defaulted status	65 990
4 Amounts written off	12 697
5 Other changes	320 013
6 Closing balance	5 285 314

4.2. NON-PERFORMING AND FORBORNE EXPOSURES

The Bank discloses information in accordance with the guidelines of the European Banking Authority EBA/GL/2018/10 regarding disclosure of non-performing and forborne exposures. The presented tables provide information on:

- credit quality of forborne exposures,
- credit quality of forborne and non-performing exposures divided by days past due buckets,
- credit quality of non-performing exposures and related impairment, provisions and valuation adjustments by portfolio and exposure classes,
- collateral obtained by acquisition.

Table 10 Template 1 - Credit quality of forborne exposures as of 30 June 2020

	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	Performing forborne	Non-performing forborne	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
1 Loans and advances	447 074	1 148 620	1 148 620	1 148 620	27 243	449 883	1 379 278	698 737
2 Central banks	-	-	-	-	-	-	-	-
3 General governments	-	-	-	-	-	-	-	-
4 Credit institutions	-	-	-	-	-	-	-	-
5 Other financial corporations	-	-	-	-	-	-	-	-
6 Non-financial corporations	334 353	801 526	801 526	801 526	16 709	297 750	1 184 316	503 775
7 Households	112 721	347 095	347 095	347 095	10 533	152 132	194 962	194 962
8 Debt securities	-	196 537	196 537	196 537	-	7 078	-	-
9 Loan commitments given	22 514	3 670	3 670	3 670	1 233	904	-	-
10 Total	469 589	1 348 827	1 348 827	1 348 827	28 476	457 864	1 379 278	698 737

Table 11 Template 3 - Credit quality of performing and non-performing exposures by past due days as of 30 June 2020

		Performing exposures						Non-performing exposures					
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	74 285 490	74 103 365	182 125	4 719 786	1 420 068	312 989	471 306	773 215	1 185 626	265 219	291 364	4 719 786
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	119 259	119 259	-	135	-	-	0	19	116	-	-	135
4	Credit institutions	974 692	974 692	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	571 594	571 594	-	847	1	1	5	533	299	-	9	847
6	Non-financial corporations	42 069 748	41 980 517	89 231	3 139 618	909 395	191 736	296 671	547 945	779 243	183 555	231 072	3 139 618
7	Of which SMEs	39 342 304	39 253 742	88 562	2 823 921	814 076	188 089	273 950	498 331	679 679	157 697	212 098	2 823 921
8	Households	30 550 198	30 457 304	92 894	1 579 186	510 672	121 252	174 630	224 718	405 968	81 663	60 283	1 579 186
9	Debt securities	19 719 175	19 719 175	-	200 692	199 381	1 311	-	-	-	-	-	200 692
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	18 344 316	18 344 316	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	934 039	934 039	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	299 313	299 313	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	141 506	141 506	-	200 692	199 381	1 311	-	-	-	-	-	200 692
15	Off-balance-sheet exposures	33 541 739			215 276								215 276
16	Central banks	-			-								-
17	General governments	82 385			-								-
18	Credit institutions	1 575 473			-								-
19	Other financial corporations	745 546			0								0
20	Non-financial corporations	27 494 370			129 106								129 106
21	Households	3 643 964			86 170								86 170
22	Total	127 546 403	93 822 540	182 125	5 135 754	1 619 449	314 299	471 306	773 215	1 185 626	265 219	291 364	5 135 754

Table 12 Template 4 - Performing and non-performing exposures and related provisions as of 30 June 2020

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
1 Loans and advances	74 285 490	67 293 542	6 991 947	4 719 786	-	4 719 786	1 055 226	581 370	473 856	2 636 609	-	2 636 609	-	-	2 083 176
2 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 General governments	119 259	117 418	1 840	135	-	135	1 997	1 943	54	96	-	96	-	-	39
4 Credit institutions	974 692	974 692	-	-	-	-	1 112	1 112	-	-	-	-	-	-	-
5 Other financial corporations	571 594	571 594	-	847	-	847	1 600	1 600	-	368	-	368	-	-	479
6 Non-financial corporations	42 069 748	36 821 122	5 248 626	3 139 618	-	3 139 618	630 103	364 310	265 793	1 701 109	-	1 701 109	-	-	1 438 508
7 Of which SMEs	39 342 304	34 542 187	4 808 801	2 823 921	-	2 823 921	613 660	350 646	263 013	1 481 770	-	1 481 770	-	-	1 342 151
8 Households	30 550 198	28 808 716	1 741 481	1 579 186	-	1 579 186	420 414	212 405	208 009	935 036	-	935 036	-	-	644 150
9 Debt securities	19 719 175	19 704 597	14 577	200 692	-	200 692	3 278	1 142	2 136	11 232	-	11 232	-	-	-
10 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 General governments	18 344 316	18 344 316	-	-	-	-	459	459	-	-	-	-	-	-	-
12 Credit institutions	934 039	934 039	-	-	-	-	244	244	-	-	-	-	-	-	-
13 Other financial corporations	299 313	299 313	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Non-financial corporations	141 506	126 929	14 577	200 692	-	200 692	2 575	439	2 136	11 232	-	11 232	-	-	-
15 Off-balance-sheet exposures	33 541 738	31 445 491	2 096 247	215 276	-	215 276	187 748	114 710	73 039	49 738	-	49 738	-	-	165 538
16 Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 General governments	82 385	82 385	-	-	-	-	307	307	-	-	-	-	-	-	-
18 Credit institutions	1 575 473	1 575 473	-	-	-	-	3 787	3 787	-	-	-	-	-	-	-
19 Other financial corporations	745 546	745 546	-	0	-	0	63	63	-	-	-	-	-	-	0
20 Non-financial corporations	27 494 370	25 572 380	1 921 989	129 106	-	129 106	153 675	92 624	61 051	49 738	-	49 738	-	-	79 368
21 Households	3 643 964	3 469 706	174 258	86 170	-	86 170	29 916	17 928	11 988	-	-	-	-	-	86 170
22 Total	127 546 403	118 443 631	9 102 772	5 135 754	-	5 135 754	1 246 252	697 221	549 031	2 697 580	-	2 697 580	-	-	2 248 714

Table 13 Template 9 - Collateral obtained by taking possession and execution processes as of 30 June 2020

	Value at initial recognition	Accumulated negative changes
1 Property, plant and equipment (PP&E)	-	-
2 Other than PP&E	24 066	19 771
3 Residential immovable property	-	-
4 Commercial Immovable property	4 000	4 000
5 Movable property (auto, shipping, etc.)	149	9
6 Equity and debt instruments	19 917	15 762
7 Other	-	-
8 Total	24 066	19 771

4.3. CREDIT RISK MITIGATION TECHNIQUES

The Bank grants credit facilities to customers that have creditworthiness and, in the pursuit of strengthening the security of engaged funds, it establishes appropriate collateral. The tables below present information on the collateral structure of the loan portfolio.

Table 14 EU CR3 - CRM techniques – overview as of 30 June 2020

	Exposures unsecured – Carrying amount	Exposures secured – Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1 Total loans	112 645 096	6 992 052	172 195	6 819 856	-
2 Total debt securities	30 682 034	-	-	-	-
3 Total exposures	143 327 130	6 992 052	172 195	6 819 856	-
4 of which defaulted	5 196 117	89 197	5 453	83 743	-

Table below presents the effect of all credit risk mitigation. RWA density provides a synthetic metric on the riskiness of each portfolio.

Table 15 EU CR4 - Standardised approach – Credit risk exposure and credit risk mitigation effects as of 30 June 2020

	Gross exposure		EAD		RWAs	
	Balance sheet	Off-balance sheet	Balance sheet	Off-balance sheet	RWAs	RWA density
1 Central governments or central banks	26 157 539	72	32 208 979	61	2 092 891	6.5%
2 Regional governments or local authorities	210 352	77 249	208 897	26 623	47 104	20.0%
3 Public sector entities	5 448	4 914	5 394	2 235	3 634	47.6%
4 Multilateral development banks	593 320	-	593 320	-	-	0.0%
5 International organisations	-	-	-	-	-	-
6 Institutions	1 501 761	957 025	2 163 551	338 042	765 310	30.6%
7 Corporates	34 667 328	20 619 122	28 010 227	7 264 000	33 548 172	95.1%
8 Retail	27 314 057	7 941 379	26 717 463	3 379 292	19 808 676	65.8%
9 Secured by mortgages on immovable property	17 028 959	223 859	16 951 198	100 601	13 269 737	77.8%
10 Exposures in default	5 064 602	220 711	3 071 682	95 151	4 141 134	130.8%
11 Exposures associated with particularly high risk	-	-	-	-	-	-
12 Covered bonds	-	-	-	-	-	-
13 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15 Equity exposures	305 350	-	305 350	-	305 756	100.1%
16 Other exposures	5 451 106	280	5 492 223	49 056	1 530 881	27.6%
17 Total	118 299 822	30 044 612	115 728 285	11 255 062	75 513 295	59.5%

For the purposes of determining risk weights for financial institutions, the Bank uses credit quality assessments (ratings) assigned by Moody's Investors Service. The following table is intended to present the exposures under the standardized approach, broken down by asset class and risk weight.

Table 16 EU CR5 - Standardised approach as of 30 June 2020

	Risk Weight															Total	Of which unrated		
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others			Deducted	
1 Central governments or central banks	25 320 454	-	-	-	-	-	-	-	-	-	-	-	837 157	-	-	-	-	26 157 611	-
2 Regional governments or local authorities	-	-	-	-	287 602	-	-	-	-	-	-	-	-	-	-	-	-	287 602	-
3 Public sector entities	-	-	-	-	1 271	-	9 091	-	-	-	-	-	-	-	-	-	-	10 362	-
4 Multilateral development banks	593 320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	593 320	-
5 International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Institutions	-	107 393	-	-	2 775 242	-	170 070	-	-	196 877	-	-	-	-	-	-	-	3 249 583	-
7 Corporates	-	-	-	-	-	-	195 097	-	-	55 928 407	279 050	-	-	-	-	-	-	56 402 553	-
8 Retail	-	-	-	-	-	-	-	-	35 323 284	-	-	-	-	-	-	-	-	35 323 284	-
9 Exposures secured by mortgages on immovable property	-	-	-	-	-	7 580 936	-	-	4 925 792	34 025	4 712 065	-	-	-	-	-	-	17 252 818	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	3 071 019	2 214 295	-	-	-	-	-	-	5 285 314	-
11 Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Equity	-	-	-	-	-	-	-	-	-	305 080	-	271	-	-	-	-	-	305 350	-
16 Other items	3 651 238	-	-	-	338 810	-	-	-	-	1 461 339	-	-	-	-	-	-	-	5 451 386	-
17 Total	29 565 011	107 393	-	-	3 402 925	7 580 936	374 258	-	40 249 076	60 996 747	7 205 409	837 427	-	-	-	-	-	150 319 182	-

4.4. EXPOSURES SUBJECT TO MEASURES APPLIED IN RESPONSE TO THE COVID-19 CRISIS

In response to the need to address negative economic consequences of COVID-19 pandemic, the European Union (EU) and Member States have introduced a wide range of mitigating measures to support the real economy and the financial sector. As part of such measures, some Member States have introduced legislative moratoria on loan repayments granting the borrowers various forms of payment holidays on their existing loans. Various forms of public guarantees to be applied to new lending have been also introduced. Coordinating supervisory response to these measures, the European Banking Authority (EBA) issued guidelines of 2 April 2020 on legislative and non-legislative moratoria on loan repayments applied in the light of the COVID-19 .

Application of payment moratoria and the public guarantees necessitates additional collection of information from the institutions for supervisory purposes, and also calls for public disclosure for the purposes of market discipline and transparency for investors and in the wider public interest. As a coordinated approach to the collection of information regarding the application of the payment moratoria to the existing loans and public guarantees to new lending in response to COVID-19 pandemic, the EBA has introduced additional reporting and disclosure covering both aspects by issuing guidelines EBA/GL/2020/07 of 2 June 2020 on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis.

In the tables below, the Bank presents information in accordance with the disclosure templates covering information on exposures subject to legislative and non-legislative moratoria and on newly originated exposures subject to public guarantee schemes, specified in Annex 3 of the EBA/GL/2020/07 guidelines.

Table 17 Template 1 - Information on loans and advances subject to legislative and non-legislative moratoria

	Gross carrying amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	
	Performing				Non performing				Performing			Non performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures		Of which: Unlikely to pay that are not past-due or past-due <= 90 days
1	Loans and advances subject to moratorium	7 316 170	7 006 866	616 565	167 395	309 305	193 579	309 305	-198 027	-137 334	-13 723	-12 632	-60 692	-28 592	-60 692	46 218
2	of which: Households	3 361 030	3 222 126	32 480	24 150	138 904	72 320	138 904	-100 667	-67 327	-3 004	-3 497	-33 340	-13 939	-33 340	16 758
3	of which: Collateralised by residential immovable property	2 090 748	1 996 440	21 665	8 348	94 308	57 951	94 308	-40 276	-22 323	-1 593	-555	-17 953	-9 957	-17 953	14 285
4	of which: Non-financial corporations	3 954 849	3 784 448	584 085	143 245	170 401	121 259	170 401	-97 350	-69 998	-10 719	-9 135	-27 353	-14 653	-27 353	29 460
5	of which: Small and Medium-sized Enterprises	3 242 558	3 081 920	60 613	90 044	160 637	114 438	160 637	-86 461	-60 997	-2 632	-6 438	-25 465	-13 048	-25 465	26 517
6	of which: Collateralised by commercial immovable property	2 621 577	2 484 837	51 736	74 890	136 740	101 668	136 740	-46 130	-31 345	-1 851	-4 670	-14 785	-7 818	-14 785	16 407

Table 18 Template 2 - Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

	Number of obligors	Gross carrying amount	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria					
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year	
1	Loans and advances for which moratorium was offered	43 949	7 438 236							
2	Loans and advances subject to moratorium (granted)	42 784	7 316 170	528 074	-	6 159 642	1 156 528	-	-	-
3	of which: Households		3 361 030	251	-	2 929 841	431 189	-	-	-
4	of which: Collateralised by residential immovable property		2 090 748	223	-	1 740 646	350 103	-	-	-
5	of which: Non-financial corporations		3 954 849	527 823	-	3 229 510	725 339	-	-	-
6	of which: Small and Medium-sized Enterprises		3 242 558	-	-	2 960 739	281 819	-	-	-
7	of which: Collateralised by commercial immovable property		2 621 577	-	-	2 442 529	179 048	-	-	-

Table 19 Template 3 - Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

	Gross carrying amount	of which: forbore	Maximum amount of the guarantee that can be considered		Gross carrying amount	Inflows to non-performing exposures
			Public guarantees received			
1	Newly originated loans and advances subject to public guarantee schemes	157 047	-	125 637		-
2	of which: Households	-				-
3	of which: Collateralised by residential immovable property	-				-
4	of which: Non-financial corporations	157 047	-	125 637		-
5	of which: Small and Medium-sized Enterprises	137 029				-
6	of which: Collateralised by commercial immovable property	47 584				-

5. MARKET RISK

The table below presents elements of own funds requirements for market risk under the standardized method..

Table 20 EU MR1 - Market risk under the standardised approach as of 30 June 2020

	RWAs	Capital requirements
Outright products		
1 Interest rate risk (general and specific)	1 041 284	83 303
2 Equity risk (general and specific)	-	-
3 Foreign exchange risk	-	-
4 Commodity risk	-	-
Options		
5 Simplified approach	-	-
6 Delta-plus method	-	-
7 Scenario approach	-	-
8 Securitisation (specific risk)	-	-
9 Total	1 041 284	83 303

6. COUNTERPARTY RISK

Below tables presents detailed information of the counterparty credit risk.

Table 21 EU CCR1 - Analysis of CCR exposure by approach as of 30 June 2020

	Notional	Replacement cost/current market value	Potential Future credit exposure	EEPE	Multiplier	EAD Post CRM	RWAs
1 Mark to market		884 084	1 090 664			1 974 748	1 254 239
2 Original exposure	-					-	-
3 Standardised approach		-		-	-	-	-
4 IMM (for derivatives and SFTs)				-	-	-	-
5 <i>Of which securities financing transactions</i>				-	-	-	-
6 <i>Of which derivatives and long settlement transactions</i>				-	-	-	-
7 <i>Of which from contractual cross-product netting</i>				-	-	-	-
8 Financial collateral simple method (for SFTs)						-	-
9 Financial collateral comprehensive method (for SFTs)						-	-
10 VaR for SFTs						-	-
11 Total							1 254 239

Table 22 EU CCR2 - CVA capital charge as of 30 June 2020

	Exposure value	RWAs
1 Total portfolios subject to the advanced method	-	-
2 (i) VaR component (including the 3× multiplier)		-
3 (ii) SVaR component (including the 3× multiplier)		-
4 All portfolios subject to the standardised method	-	-
EU4 Based on the original exposure method	1 974 748	1 254 239
5 Total subject to the CVA capital charge	575 246	130 740

Table 23 EU CCR3 - Standardised approach – CCR exposures by regulatory portfolio and risk as of 30 June 2020

Exposure classes	Risk weight												Total	Of which unrated	
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others				
1 Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Institutions	-	94 175	-	-	668 359	28 262	-	-	-	-	-	-	-	790 796	-
7 Corporates	-	-	-	-	-	7 675	-	-	1 108 428	-	-	-	-	1 116 103	-
8 Retail	-	-	-	-	-	-	-	67 849	-	-	-	-	-	67 849	-
Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Other items	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Total	-	94 175	-	-	668 359	35 937	-	67 849	1 108 428	-	-	-	-	1 974 748	-

Table 24 EU CCR8 - Exposures to CCPs as of 30 June 2020

	EAD post CRM	RWAs
1 Exposures to QCCPs (total)		40 025
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	279 884	39 025
3 (i) OTC derivatives	279 884	39 025
4 (ii) Exchange-traded derivatives	-	-
5 (iii) SFTs	-	-
6 (iv) Netting sets where cross-product netting has been approved	-	-
7 Segregated initial margin	97 210	
8 Non-segregated initial margin		
9 Prefunded default fund contributions	1 000	1 000
10 Alternative calculation of own funds requirements for exposures		-
11 Exposures to non-QCCPs (total)		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13 (i) OTC derivatives	-	-
14 (ii) Exchange-traded derivatives	-	-
15 (iii) SFTs	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-
17 Segregated initial margin	-	
18 Non-segregated initial margin	-	-
19 Prefunded default fund contributions	-	-
20 Unfunded default fund contributions	-	-

Tabela 25 EU CCR5-A - Impact of netting and collateral held on exposure values as of 30 June 2020

	Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
Derivatives	1 190 124	848 903	341 221	340 158	1 063
Total	1 190 124	848 903	341 221	340 158	1 063

Table 26 EU CCR5-B - Composition of collateral for exposures to CCR as of 30 June 2020

	Collateral used in derivative transactions	
	Fair value of collateral received	Fair value of posted collateral
	Segregated	Segregated
Cash	351 016	310 302
Sovereign debt	138 838	50 827
Total	489 854	361 129

7. LEVERAGE RISK

The Bank discloses information on its leverage ratio based on Commission Implementing Regulation (EU) 2016/200 of 15 February 2016 laying down implementing technical standards with regards to disclosure of the leverage ratio of institutions according to Article 451 of the Regulation (EU) No 575/2013 (Acts. Office. EU. Series L No. 39, p. 5 with later changes).

The calculation of leverage ratio of the Bank Capital Group as of 30 June 2020 was made under the provisions of Commission Delegated Regulation (EU) 2015/62 as of 10 October 2014 amending Regulation (EU) No 575/2013 in respect of the leverage ratio (Acts. Office. EU. Series L No. 309, p. 5), hereinafter referred to as "Delegated Regulation 2015/62". According to the Delegated Regulation 2015/62 financial leverage ratio is expressed as a percentage of the value of the quotient of Tier I capital and total exposure measure by the end of the reporting period, while total exposure measure is the sum of the exposure values determined under all of the assets and off-balance items not deducted when determining the capital measure Tier I.

Table 27 CRR Leverage Ratio — Disclosure Template

Reference date	30 June 2020
Entity name	BNP Paribas Bank Polska S.A.
Level of application	consolidated

Table 28 LRSum - Summary reconciliation of accounting assets and leverage ratio exposures

	Applicable Amount
1 Total assets as per published financial statements	115 728 285
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-
3 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	-
4 Adjustments for derivative financial instruments	1 974 748
5 Adjustment for securities financing transactions (SFTs)	-
6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	11 465 775
EU-6a (Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	-
EU-6b (Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	-
7 Other adjustments	-
8 Leverage ratio total exposure measure	129 168 809

Table 29 LRCOM - Leverage ratio common disclosure

		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	116 253 491
2	(Asset amounts deducted in determining Tier I capital)	-525 206
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	115 728 285
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	880 616
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	1 094 132
EU-5a	Exposure determined under Original Exposure Method	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivatives exposures (sum of lines 4 to 10)	1 974 748
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterparty credit risk exposure for SFT assets	0
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	0
15	Agent transaction exposures	0
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	0
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	29 912 618
18	(Adjustments for conversion to credit equivalent amounts)	-18 446 843
19	Other off-balance sheet exposures (sum of lines 17 and 18)	11 465 775
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
Capital and total exposure measure		
20	Tier I capital	10 940 334
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	129 168 809
Leverage ratio		
22	Leverage ratio	8.47
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	0

Table 30 LRSpl - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	115 728 285
EU-2	Trading book exposures	0
EU-3	Banking book exposures, of which:	115 728 285
EU-4	Covered bonds	0
EU-5	Exposures treated as sovereigns	32 802 299
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	214 291
EU-7	Institutions	2 163 551
EU-8	Secured by mortgages of immovable properties	16 951 198
EU-9	Retail exposures	26 717 463
EU-10	Corporate	28 010 227
EU-11	Exposures in default	3 071 682
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	5 797 574

Table 31 Description of the processes used to manage the risk of excessive leverage and Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers

1	Description of the processes used to manage the risk of excessive leverage	The leverage risk is defined by the Bank in the Bank's Risk Strategy and Policy on internal capital adequacy assessment process while reporting is described in Instructions for the preparation of the COREP report and Leverage Ratio in BNP Paribas Bank Polska SA.
2	Description of the factors that had an impact on the leverage Ratio during the period to which the disclosed leverage Ratio refers	The risk of excessive leverage means the risk of an insufficient leverage ratio due to a decrease in the institution's own funds as a result of expected or incurred losses (decrease in numerator) or unexpected and unmanaged increase in total exposure (increase in denominator). The value of financial leverage depends directly on the economic size of the bank and its capital plan. The value of leverage is one of the basic indicators monitored on a regular basis. Thanks to this, the Bank has the necessary information to avoid breaking the safe level of the leverage.

8. COMPARISON OF BANK'S OWN FUNDS AND CAPITAL AND LEVERAGE RATIOS WITH AND WITHOUT THE APPLICATION OF TRANSITIONAL ARRANGEMENTS FOR IFRS 9 OR ANALOGOUS ECLS

In accordance with the Regulation of the European Parliament and of the Council (EU) No 2017/2395 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, the Bank discloses the amounts of own funds, Common Equity Tier 1 capital and Tier 1 capital, the Common Equity Tier 1 capital ratio, the Tier 1 capital ratio, the total capital ratio and the leverage ratio the Bank would have in case the Bank was not to apply the Article 1 of this Regulation.

Table 32 Comparison of Banks' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs as of 30 June 2020

	30 June 2020	31 March 2020	31 December 2019	30 September 2019	
Available capital (amounts)					
1	Common Equity Tier I (CET1) capital	10 940 334	10 706 633	10 743 493	10 509 699
2	Common Equity Tier I (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10 659 784	10 365 965	10 402 825	10 169 031
3	Tier I capital	10 940 334	10 706 633	10 743 493	10 509 699
4	Tier I capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10 659 784	10 365 965	10 402 825	10 169 031
5	Total capital	12 900 804	12 586 528	12 659 783	12 374 929
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12 620 254	12 245 860	12 319 116	12 034 261
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	84 827 952	83 762 792	84 057 112	81 856 516
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	84 679 493	83 618 128	83 910 623	81 711 565
Capital ratios					
9	Tier I (as a percentage of risk exposure amount)	12.90%	12.78%	12.78%	12.84%
10	Common Equity Tier I (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.59%	12.40%	12.40%	12.45%
11	Tier I (as a percentage of risk exposure amount)	12.90%	12.78%	12.78%	12.84%
12	Tier I (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.59%	12.40%	12.40%	12.45%
13	Total capital (as a percentage of risk exposure amount)	15.21%	15.03%	15.06%	15.12%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.90%	14.64%	14.68%	14.73%
Leverage ratio					
15	Leverage ratio total exposure measure	129 168 809	121 681 770	118 650 296	116 833 282
16	Leverage ratio	8.47%	8.80%	9.05%	9.00%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8.28%	8.52%	8.77%	8.70%