*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.*

# INFORMATION ON CAPITAL ADEQUACY OF THE CAPITAL GROUP OF BANK HANDLOWY W WARSZAWIE S.A. AS OF 30 SEPTEMBER 2022

**NOVEMBER 2022**

citi handlowy®

# Introduction

This document has been laid down to execute The Disclosure Policy of Bank Handlowy w Warszawie S.A. on capital adequacy[1], to meet the disclosure requirements regulated in:
- 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 (Regulation (EU) No 575/2013),
- the relevant Implementing or Delegated Regulations issued by the Commission (EU),
- 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 ("CRD")
- other EU Commission regulations imposing regulatory and implementing technical standards in the area of information disclosure.

The objective of the document is presenting to the stakeholders, 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, rounded to the nearest thousand.

[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 in the "Investor Relations" section.

# 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 are presented below in the table EU KM1.

**Table EU KM1 - Key metrics template**

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | 30.09.2022 | 30.06.2022 | 31.03.2022 | 31.12.2021 | 30.09.2021 |
| **Available own funds (amounts)** | | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 5,111,171 | 5,073,024 | 5,209,344 | 5,517,436 | 5,812,311 |
| 2 | Tier 1 capital | 5,111,171 | 5,073,024 | 5,209,344 | 5,517,436 | 5,812,311 |
| 3 | Total capital | 5,111,171 | 5,073,024 | 5,209,344 | 5,517,436 | 5,812,311 |
| **Risk-weighted exposure amounts** | | | | | | |
| 4 | Total risk exposure amount | 28,693,282 | 28,624,347 | 29,202,694 | 27,416,570 | 30,635,796 |
| **Capital ratios (as a percentage of risk-weighted exposure amount)** | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 17.81 | 17.72 | 17.84 | 20.12 | 18.97 |
| 6 | Tier 1 ratio (%) | 17.81 | 17.72 | 17.84 | 20.12 | 18.97 |
| 7 | Total capital ratio (%) | 17.81 | 17.72 | 17.84 | 20.12 | 18.97 |
| **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 (%) | 0.03 | 0.02 | 0.02 | 0.02 | 0.02 |
| 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 (%) | 2.78 | 2.77 | 2.77 | 2.77 | 2.77 |
| EU 11a | Overall capital requirements (%) | 10.78 | 10.77 | 10.77 | 10.77 | 10.77 |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 9.81 | 9.72 | 9.84 | 12.12 | 10.97 |
| **Leverage ratio** | | | | | | |
| 13 | Total exposure measure | 72,494,606 | 71,105,017 | 73,733,190 | 66,340,034 | 67,936,362 |
| 14 | Leverage ratio (%) | 7.05 | 7.13 | 7.07 | 8.32 | 8.56 |
| **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 | |
| **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) | 30,813,442 | 31,020,985 | 30,942,880 | 30,998,059 | 30,883,467 |
| EU 16a | Cash outflows - Total weighted value | 58,148,368 | 58,709,579 | 57,226,538 | 52,069,397 | 47,143,148 |
| EU 16b | Cash inflows - Total weighted value | 40,332,470 | 41,951,756 | 41,880,258 | 37,326,784 | 32,057,275 |
| 16 | Total net cash outflows (adjusted value) | 18,034,184 | 17,230,683 | 15,949,008 | 15,303,028 | 15,470,316 |
| 17 | Liquidity coverage ratio (%) | 170.86 | 180.03 | 194.01 | 202.56 | 199.63 |
| **Net Stable Funding Ratio** | | | | | | |
| 18 | Total available stable funding | 37,313,621 | 34,986,849 | 36,117,988 | 35,490,146 | 36,234,479 |
| 19 | Total required stable funding | 20,524,925 | 20,033,829 | 20,976,521 | 18,825,278 | 18,859,549 |
| 20 | NSFR ratio (%) | 181.80 | 174.64 | 172.18 | 188.52 | 192.13 |

In connection with the COVID-19 pandemic according to Article 468 of the CRR, banks may apply the provisional treatment of unrealized gains and losses measured at fair value through other comprehensive income. 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

Starting from June 30, 2022, the Group applies the above temporary solution in the calculation of own funds, notifying the Polish Financial Supervision Authority about its decision.

**Table Comparison of institution's own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9**

| | Available capital (amounts) | 30.09.2022 | 30.06.2022 | 31.03.2022 | 31.12.2021 | 30.09.2021 |
|---|---|---|---|---|---|---|
| 1 | Common Equity Tier 1 (CET1) capital | 5,111,171 | 5,073,024 | 5,209,344 | 5,517,436 | 5,812,311 |
| 2 | Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/a | n/d | n/d | n/d |
| 2a | CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied | 4,968,558 | n/a | n/d | n/d | n/d |
| 3 | Tier 1 capital | 5,111,171 | 5,073,024 | 5,209,344 | 5,517,436 | 5,812,311 |
| 4 | Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/d | n/d | n/d | n/d |
| 4a | Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 4,968,558 | 4,869,271 | n/d | n/d | n/d |
| 5 | Total capital | 5,111,171 | 5,073,024 | 5,209,344 | 5,517,436 | 5,812,311 |
| 6 | Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/d | n/d | n/d | n/d |
| 6a | Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 4,968,558 | 4,869,271 | n/d | n/d | n/d |
| | **Risk-weighted assets (amounts)** | | | | | |
| 7 | Total risk-weighted assets | 28,693,282 | 28,624,347 | 29,202,694 | 27,416,570 | 30,635,796 |
| 8 | Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 28,812,566 | 28,794,769 | 29,202,694 | 27,416,570 | 30,635,796 |
| | **Capital ratios** | | | | | |
| 9 | Common Equity Tier 1 (as a percentage of risk exposure amount) | 17.81% | 17.72% | 17.84% | 20.12% | 18.97% |
| 10 | Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/d | n/d | n/d | n/d |
| 10a | CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 17.81% | 17.72% | n/d | n/d | n/d |
| 11 | Tier 1 (as a percentage of risk exposure amount) | 17.81% | 17.72% | 17.84% | 20.12% | 18.97% |
| 12 | Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/d | n/d | n/d | n/d |
| 12a | Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 17.81% | 17.72% | n/d | n/d | n/d |
| 13 | Total capital (as a percentage of risk exposure amount) | 17.81% | 17.72% | 17.84% | 20.12% | 18.97% |
| 14 | Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/d | n/d | n/d | n/d |
| 14a | Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 17.81% | 17.72% | n/d | n/d | n/d |
| | **Leverage ratio** | | | | | |
| 15 | Leverage ratio total exposure measure | 72,494,606 | 71,105,017 | 73,733,190 | 66,340,034 | 67,936,362 |
| 16 | Leverage ratio | 17.81% | 17.72% | 17.84% | 20.12% | 18.97% |
| 17 | Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | n/d | n/d | n/d | n/d | n/d |
| 17a | Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied | 17.81% | 17.72% | n/d | n/d | n/d |

# II. Capital requirements

Total Capital Ratio was calculated according to the rules stated in the Regulation no 575/2013 of the European Parliament and of the Council (EU) of 26 June 2013 on prudential requirements for credit institutions and investment firms amending Regulation (EU) no 648/2012 with amendments ("CRR").

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 CRR are presented in the table below, in line with the EU OV1 template presented in the Commission Implementing Regulation (EU) 2021/637.

### Table EU OV1 – Overview of total risk exposure amounts

| | | Total risk exposure amounts (TREA) | | Total own funds requirements |
|---|---|---|---|---|
| | | a | | c |
| | | 30.09.2022 | 30.06.2022 | 30.09.2022 |
| **1** | **Credit risk (excluding CCR)** | **21,983,691** | **21,946,570** | **1,758,695** |
| 2 | Of which the standardised approach | 21,983,691 | 21,946,570 | 1,758,695 |
| 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** | **1,732,764** | **1,342,182** | **138,621** |
| 7 | Of which the standardised approach | 1,452,862 | 1,093,625 | 116,229 |
| 8 | Of which internal model method (IMM) | - | - | - |
| EU 8a | Of which exposures to a CCP | 101,043 | 112,862 | 8,083 |
| EU 8b | Of which credit valuation adjustment - CVA | 157,692 | 125,327 | 12,615 |
| 9 | Of which other CCR | 21,167 | 10,368 | 1,693 |
| **15** | **Settlement risk** | **-** | **-** | **-** |
| **16** | **Securitisation exposures in the non-trading book (after the cap)** | **117,320** | **151,801** | **9,386** |
| 17 | Of which SEC-IRBA approach | - | - | - |
| 18 | Of which SEC-ERBA (including IAA) | - | - | - |
| 19 | Of which SEC-SA approach | 117,320 | 151,801 | 9,386 |
| EU 19a | Of which 1250% / deduction | - | - | - |
| 20 | **Position, foreign exchange and commodities risks (Market risk)** | **1,289,400** | **1,385,675** | **103,152** |
| 21 | Of which the standardised approach | 1,289,400 | 1,385,675 | 103,152 |
| 22 | Of which IMA | - | - | - |
| **EU 22a** | **Large exposures** | **26,887** | **254,900** | **2,151** |
| **23** | **Operational risk** | **3,543,219** | **3,543,219** | **283,458** |
| EU 23a | Of which basic indicator approach | - | - | - |
| EU 23b | Of which standardised approach | 3,543,219 | 3,543,219 | 283,458 |
| EU 23c | Of which advanced measurement approach | - | - | - |
| 24 | Amounts below the thresholds for deduction (subject to 250% risk weight) | 583,781 | 653,566 | 46,702 |
| **29** | **Total** | **28,693,282** | **28,624,347** | **2,295,463** |

In the third quarter of 2022 the Group fulfilled the capital adequacy requirements. Total capital ratio is calculated according to respective regulations.

In the third quarter of 2022, there was a single concentration limit breach on the Bank's banking book. The exceedance was immediately reduced and KNF was notified.

# 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 is approved by the Bank's Management Board and then accepted by the Bank's Supervisory Board. 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 independent management systems or other independent record systems. The reports and stress tests are generated on a daily bases 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, who is responsible for the substantive content of those reports, including recognition of all elements that affect the liquidity risk. On monthly bases, 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 September 2022 deposits constituted 69,7% of total liabilities. The Group maintains buffer of unencumbered high quality assets at high level, investing in sovereign bonds and liquid bonds issued by highly rated corporations. 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 local regulatory liquidity measure calculation as well as 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 that 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). As of September 30, 2022 LCR was 164% and was 5 percentage points lower than as of December 31, 2021.

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.

The disclosure of the Group's Liquidity Coverage Ratio (LCR) is presented in the table EU LIQ1 below.

# 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 | 30.09.2022 | 30.06.2022 | 31.03.2022 | 31.12.2021 | 30.09.2022 | 30.06.2022 | 31.03.2022 | 31.12.2021 |
| 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) | | | | | 30,813,442 | 31,020,985 | 30,942,880 | 30,998,059 |
| CASH - OUTFLOWS | | | | | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 18,885,815 | 18,469,220 | 18,102,646 | 17,814,784 | 1,521,513 | 1,470,864 | 1,426,304 | 1,394,743 |
| 3 | Stable deposits | 10,384,012 | 10,358,191 | 10,344,501 | 10,317,915 | 519,201 | 517,910 | 517,225 | 515,896 |
| 4 | Less stable deposits | 8,501,803 | 8,111,028 | 7,758,145 | 7,496,869 | 1,002,312 | 952,955 | 909,078 | 878,847 |
| 5 | Unsecured wholesale funding | 28,829,213 | 28,538,183 | 28,338,097 | 28,605,429 | 11,688,201 | 11,224,219 | 10,692,360 | 10,689,370 |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | 18,958,215 | 19,876,067 | 20,909,546 | 21,356,280 | 4,739,554 | 4,969,017 | 5,227,386 | 5,339,070 |
| 7 | Non-operational deposits (all counterparties) | 9,870,998 | 8,662,116 | 7,428,551 | 7,249,149 | 6,948,648 | 6,255,202 | 5,464,973 | 5,350,300 |
| 8 | Unsecured debt | - | - | - | - | - | - | - | - |
| 9 | Secured wholesale funding | | | | | - | - | - | - |
| 10 | Additional requirements | 53,955,673 | 55,343,984 | 54,865,211 | 50,003,054 | 43,707,692 | 44,928,488 | 44,256,279 | 39,204,647 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 42,785,988 | 43,992,516 | 43,298,898 | 38,229,837 | 42,785,988 | 43,992,516 | 43,298,898 | 38,229,837 |
| 12 | Outflows related to loss of funding on debt products | - | - | - | - | - | - | - | - |
| 13 | Credit and liquidity facilities | 11,169,685 | 11,351,468 | 11,566,313 | 11,773,217 | 921,704 | 935,972 | 957,381 | 974,811 |
| 14 | Other contractual funding obligations | 885,423 | 731,376 | 496,554 | 429,732 | 885,423 | 731,376 | 496,554 | 429,732 |
| 15 | Other contingent funding obligations | 3,455,390 | 3,546,325 | 3,550,411 | 3,509,053 | 345,539 | 354,633 | 355,041 | 350,905 |
| 16 | TOTAL CASH OUTFLOWS | | | | | 58,148,368 | 58,709,579 | 57,226,538 | 52,069,397 |
| CASH - INFLOWS | | | | | | | | | |
| 17 | Secured lending (e.g. reverse repos) | 453,805 | 165,693 | 147,079 | 96,462 | - | 22 | 22 | 22 |
| 18 | Inflows from fully performing exposures | 2,339,912 | 1,888,281 | 1,723,532 | 1,709,753 | 2,028,258 | 1,572,185 | 1,376,136 | 1,389,899 |
| 19 | Other cash inflows | 38,304,212 | 40,379,549 | 40,504,101 | 35,936,863 | 38,304,212 | 40,379,549 | 40,504,101 | 35,936,863 |
| 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 | 41,097,929 | 42,433,524 | 42,374,712 | 37,743,078 | 40,332,470 | 41,951,756 | 41,880,258 | 37,326,784 |
| EU-20a | Fully exempt inflows | - | - | - | - | - | - | - | - |
| EU-20b | Inflows subject to 90% cap | - | - | - | - | - | - | - | - |
| EU-20c | Inflows subject to 75% cap | 41,097,929 | 42,433,524 | 42,374,712 | 37,743,078 | 40,332,470 | 41,951,756 | 41,880,258 | 37,326,784 |
| TOTAL ADJUSTED VALUE | | | | | | | | | |
| EU-21 | LIQUIDITY BUFFER | | | | | 30,813,442 | 31,020,985 | 30,942,880 | 30,998,059 |
| 22 | TOTAL NET CASH OUTFLOWS | | | | | 18,034,184 | 17,230,683 | 15,949,008 | 15,303,028 |
| 23 | LIQUIDITY COVERAGE RATIO | | | | | 170.86 | 180.03 | 194.01 | 202.56 |

## Signatures of required persons

| | |
|---|---|
| Urszula Lewińska | Natalia Bożek |
| Director of Financial Reporting,<br>Control and Tax Department | Vice-President of<br>Management Board - CFO |
| 10.11.2022 | 10.11.2022 |
| *(signed in Polish version)* | (signed in Polish version) |