

Notification template for Article 131 of the Capital Requirements Directive (CRD) – Other Systemically Important Institutions (O-SIIs)

Template for notifying the European Central Bank (ECB) and the European Systemic Risk Board (ESRB) of the setting or resetting of an O-SII buffer under Article 131(7) CRD and of the identity of O-SIIs under Article 131(12) CRD

Please send/upload this template to:

- macropru.notifications@ecb.europa.eu when notifying the ECB (under Article 5 of the Single Supervisory Mechanism (SSM) Regulation¹);
- [DARWIN/ASTRA](#) when notifying the ESRB.

The ESRB will forward this notification to the European Commission, to the European Banking Authority (EBA) and to the competent and designated authorities of the Member States concerned without delay and will publicly disclose the names of the O-SIIs on its website. This notification will be made public by the ESRB once the relevant authorities have adopted and published the notified macroprudential measure².

E-mailing/uploading this template to the above addresses constitutes official notification; no further official letter is required. To facilitate the work of the notified authorities, please send the notification template in a format that allows the information to be read electronically.

1. Notifying national authority			
1.1 Name of the notifying authority	Komisja Nadzoru Finansowego (KNF)		
1.2 Country of the notifying authority	Poland		
2. Description of the measure			
2.1a Institution or group of institutions concerned	Based on data available as of 31 December 2023, 10 Polish legal entities were identified as O-SIIs. The names and LEI code of them are as following. The O-SII buffer is applicable at the highest level of consolidation.		
	Name of institution	LEI	Consolidation level
	Powszechna Kasa Oszczędności Bank Polski SA	P4GTT6GF1W40CVIMFR43	consolidated and individual level
	Bank Polska Kasa Opieki SA	5493000LKS7B3UTF7H35	consolidated and individual level
	mBank SA	259400DZXF7UJJK2AY35	consolidated and individual level
	Santander Bank Polska SA	259400LGXW3K0GDAG361	consolidated and individual level
	ING Bank Śląski SA	259400YLRTOBISHBVX41	consolidated and individual level

¹ Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions (OJ L 287, 29.10.2013, p. 63).

² On request by the notifying authority, it may be agreed with the Head of the ESRB Secretariat that this notification, or a part thereof, should not be published for reasons of confidentiality or financial stability.

	<table border="1"> <tr> <td>BNP Paribas Bank Polska SA</td> <td>NMH2KF074RKAGTH4CM63</td> <td>consolidated and individual level</td> </tr> <tr> <td>Bank Handlowy w Warszawie SA</td> <td>XLEZHWWOI4HFQDGL4793</td> <td>consolidated and individual level</td> </tr> <tr> <td>Bank Millennium SA</td> <td>2594000FDZ9KPZEO8K78</td> <td>consolidated and individual level</td> </tr> <tr> <td>Bank Polskiej Spółdzielczości SA</td> <td>BB3BGO3LCED63R8R9R41</td> <td>consolidated and individual level</td> </tr> <tr> <td>SGB-Bank SA</td> <td>259400P9KF07OP2K5P83</td> <td>individual level</td> </tr> </table>	BNP Paribas Bank Polska SA	NMH2KF074RKAGTH4CM63	consolidated and individual level	Bank Handlowy w Warszawie SA	XLEZHWWOI4HFQDGL4793	consolidated and individual level	Bank Millennium SA	2594000FDZ9KPZEO8K78	consolidated and individual level	Bank Polskiej Spółdzielczości SA	BB3BGO3LCED63R8R9R41	consolidated and individual level	SGB-Bank SA	259400P9KF07OP2K5P83	individual level																		
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2.1b Changes to the list of institutions concerned	Compared to the results of the previous evaluation carried out in 2023 on the basis of data for the financial year ended 31 December 2022, there are no changes in the above presented list.																																	
2.2 Level of the buffer applied	<p>At what level is the fully phased-in buffer (in %) applied to the institution(s)?</p> <table border="1"> <thead> <tr> <th>Name of institution</th> <th>New O-SII buffer</th> <th>Previous O-SII buffer</th> </tr> </thead> <tbody> <tr> <td>Powszechna Kasa Oszczędności Bank Polski SA</td> <td>2.00%</td> <td>2.00%</td> </tr> <tr> <td>Santander Bank Polska SA</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>Bank Polska Kasa Opieki SA</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>ING Bank Śląski SA</td> <td>1.00%</td> <td>0.50%</td> </tr> <tr> <td>mBank SA</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>BNP Paribas Bank Polska SA</td> <td>0.50%</td> <td>0.25%</td> </tr> <tr> <td>Bank Handlowy w Warszawie SA</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>Bank Millennium SA</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>Bank Polskiej Spółdzielczości SA</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>SGB-Bank SA</td> <td>0.25%</td> <td>0.25%</td> </tr> </tbody> </table>	Name of institution	New O-SII buffer	Previous O-SII buffer	Powszechna Kasa Oszczędności Bank Polski SA	2.00%	2.00%	Santander Bank Polska SA	1.00%	1.00%	Bank Polska Kasa Opieki SA	1.00%	1.00%	ING Bank Śląski SA	1.00%	0.50%	mBank SA	0.50%	0.50%	BNP Paribas Bank Polska SA	0.50%	0.25%	Bank Handlowy w Warszawie SA	0.25%	0.25%	Bank Millennium SA	0.25%	0.25%	Bank Polskiej Spółdzielczości SA	0.25%	0.25%	SGB-Bank SA	0.25%	0.25%
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3.1 Timing for the decision	<p>What is the date of the official decision? <u>For SSM countries when notifying the ECB</u>: provide the date on which the decision referred to in Article 5 of the Single Supervisory Mechanism Regulation (SSMR) will be taken.</p> <p>06/12/2024</p>																						
3.2 Timing for publication	<p>What is the date of publication of the notified measure?</p> <p>11/12/2024</p>																						
3.3 Disclosure	<p>The information has been disclosed on the KNF website as a briefing note.</p> <p>Link: https://www.knf.gov.pl/?articleId=91742&p_id=18</p>																						
3.4 Timing for application	<p>What is the intended date of application of the measure?</p> <p>Immediate.</p> <p>The KNF identified O-SIIs and set the O-SII buffer for these institutions in October 2016, with the activation of the measures from 31 December 2016. In the subsequent years some new institutions were identified as O-SII and applied O-SII buffers, with immediate application of the measure. The measure is under the review and will continue to apply until next years' annual review.</p> <p>06/12/2024</p>																						
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3.6 Review of the measure	<p>On an annual basis.</p>																						
4. Reason for O-SII identification and activation of the O-SII buffer																							
4.1 Scores of institutions or group of institutions concerned, as per EBA guidelines on the assessment of O-SIIs (Article 131.3 CRD)	<p>Please list here the names, overall scores and category scores of the O-SIIs identified based on</p> <ol style="list-style-type: none"> size; importance for the economy of the relevant Member State or the Union, capturing substitutability/financial institution infrastructure; complexity, including the additional complexities from cross-border activity; interconnectedness of the institution or (sub-)group with the financial system. <p>In stage 1 (referring to 4.3), the score of the identified O-SIIs is the following:</p> <table border="1"> <thead> <tr> <th>Stage 1</th> <th>Size</th> <th>Substitutability</th> <th>Complexity</th> <th>Interconnectedness</th> <th>Overall Score</th> </tr> </thead> <tbody> <tr> <td>Powszechna Kasa Oszczędności SA</td> <td>2002</td> <td>1725</td> <td>1510</td> <td>2022</td> <td>1815</td> </tr> <tr> <td>Santander Bank Polska SA</td> <td>1111</td> <td>1052</td> <td>1703</td> <td>1314</td> <td>1336</td> </tr> </tbody> </table>					Stage 1	Size	Substitutability	Complexity	Interconnectedness	Overall Score	Powszechna Kasa Oszczędności SA	2002	1725	1510	2022	1815	Santander Bank Polska SA	1111	1052	1703	1314	1336
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ING Bank Śląski SA	986	1060	1671	540	1064
mBank SA	920	1067	524	650	866
BNP Paribas Bank Polska SA	647	642	890	761	735
Bank Handlowy w Warszawie SA	304	550	924	591	592
Bank Millennium SA	504	546	246	338	409
Bank Polskiej Spółdzielczości SA	125	103	4	103	84
SGB-Bank SA	127	43	62	109	85

In the stage 2 (referring to 4.3), the score of the identified O-SIIs is the following:

Stage 2	Size	Substitutability	Complexity	Interconnectedness	Overall Score
Powszechna Kasa Oszczędności SA	2002	1725	1810	2112	1912
Santander Bank Polska SA	1111	1052	1589	1355	1277
Bank Polska Kasa Opieki SA	1228	1273	915	1396	1203
ING Bank Śląski SA	986	1060	1409	668	1031
mBank SA	920	1067	631	953	893
BNP Paribas Bank Polska SA	647	642	774	679	686
Bank Handlowy w Warszawie SA	304	550	885	471	552
Bank Millennium SA	504	546	325	414	447
Bank Polskiej Spółdzielczości SA	125	103	65	81	94
SGB-Bank SA	127	43	81	83	83

In the final stage, the overall score is the following:

Name of institution	Size	Substitutability	Complexity	Interconnectedness	Overall Score
Powszechna Kasa Oszczędności Bank Polski SA	2002	1725	1810	2112	1912
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<p>4.2 Methodology and indicators used for designation of the O-SII (Article 131.3)</p>	<p>The KNF followed the EBA guidelines. All the obligatory criteria, indicators and weights have been applied. Where the data were not available at the highest consolidated level under the KNF jurisdiction, relevant proxies have been used. The threshold has been set at 350. All banks that are institutions under art. 4 (3) of the CRR have been included in the calculations and investment firms have been excluded.</p> <p>The full list of relevant entities that have been included in the identification process and it is presented in line with the 3-stages approach (as in 4.3):</p> <table border="1" data-bbox="571 712 1449 1666"> <thead> <tr> <th>Bank</th> <th>I stage</th> <th>II stage</th> <th>Final score</th> </tr> </thead> <tbody> <tr> <td>Powszechna Kasa Oszczędności SA</td> <td>1 815</td> <td>1 912</td> <td>1 912</td> </tr> <tr> <td>Bank Handlowy w Warszawie SA</td> <td>592</td> <td>552</td> <td>592</td> </tr> <tr> <td>ING Bank Śląski SA</td> <td>1 064</td> <td>1 031</td> <td>1 064</td> </tr> <tr> <td>Bank BPH SA</td> <td>13</td> <td>13</td> <td>13</td> </tr> <tr> <td>Santander Bank Polska SA</td> <td>1 336</td> <td>1 277</td> <td>1 336</td> </tr> <tr> <td>mBank SA</td> <td>866</td> <td>893</td> <td>893</td> </tr> <tr> <td>Bank Millennium SA</td> <td>409</td> <td>447</td> <td>447</td> </tr> <tr> <td>Bank Polska Kasa Opieki SA</td> <td>1 267</td> <td>1 203</td> <td>1 267</td> </tr> <tr> <td>Bank Pocztowy SA</td> <td>21</td> <td>29</td> <td>29</td> </tr> <tr> <td>Bank Ochrony Środowiska SA</td> <td>59</td> <td>71</td> <td>71</td> </tr> <tr> <td>SGB-Bank SA</td> <td>85</td> <td>83</td> <td>85</td> </tr> <tr> <td>Plus Bank SA</td> <td>2</td> <td>2</td> <td>2</td> </tr> <tr> <td>Nest Bank SA</td> <td>17</td> <td>22</td> <td>22</td> </tr> <tr> <td>Deutsche Bank Polska SA</td> <td>135</td> <td>138</td> <td>138</td> </tr> <tr> <td>Bank Polskiej Spółdzielczości SA</td> <td>84</td> <td>94</td> <td>94</td> </tr> <tr> <td>Credit Agricole Bank Polska SA</td> <td>105</td> <td>118</td> <td>118</td> </tr> <tr> <td>BNP Paribas Bank Polska SA</td> <td>735</td> <td>686</td> <td>735</td> </tr> <tr> <td>Toyota Bank Polska SA</td> <td>19</td> <td>21</td> <td>21</td> </tr> <tr> <td>DNB Bank Polska SA</td> <td>6</td> <td>8</td> <td>8</td> </tr> <tr> <td>Alior Bank SA</td> <td>304</td> <td>325</td> <td>325</td> </tr> <tr> <td>Bank Nowy SA</td> <td>7</td> <td>8</td> <td>8</td> </tr> <tr> <td>Velo Bank SA</td> <td>113</td> <td>143</td> <td>143</td> </tr> </tbody> </table>	Bank	I stage	II stage	Final score	Powszechna Kasa Oszczędności SA	1 815	1 912	1 912	Bank Handlowy w Warszawie SA	592	552	592	ING Bank Śląski SA	1 064	1 031	1 064	Bank BPH SA	13	13	13	Santander Bank Polska SA	1 336	1 277	1 336	mBank SA	866	893	893	Bank Millennium SA	409	447	447	Bank Polska Kasa Opieki SA	1 267	1 203	1 267	Bank Pocztowy SA	21	29	29	Bank Ochrony Środowiska SA	59	71	71	SGB-Bank SA	85	83	85	Plus Bank SA	2	2	2	Nest Bank SA	17	22	22	Deutsche Bank Polska SA	135	138	138	Bank Polskiej Spółdzielczości SA	84	94	94	Credit Agricole Bank Polska SA	105	118	118	BNP Paribas Bank Polska SA	735	686	735	Toyota Bank Polska SA	19	21	21	DNB Bank Polska SA	6	8	8	Alior Bank SA	304	325	325	Bank Nowy SA	7	8	8	Velo Bank SA	113	143	143
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<p>4.3 Supervisory judgement</p>	<p>The identification method consists of 3 stages:</p> <ol style="list-style-type: none"> 1. Calculation of scores basing on basic criteria and indicators as in EBA guidelines. Identification of the entities basing on the score. 2. Calculation of scores basing on enhanced criteria and indicators as in EBA guidelines. Identification of the entities basing on the score (Score calculated for all, but only non-OSII from the stage 1 are added to the O-SII group). <ol style="list-style-type: none"> a. The criterion "<i>Complexity/cross-border activity</i>" was enlarged with optional indicator "<i>Value of Trading & available for sale</i>" 																																																																																												

	<p><i>securities (taking into account highly liquid assets)</i>". The weights of all indicators within the criterion are equal.</p> <p>b. The criterion "<i>Interconnectedness</i>" was enlarged with optional indicator "<i>Deposits guaranteed under deposit guarantee system</i>". The weights of all indicators within the criterion are equal.</p> <p>3. An optional indicator "<i>Importance for an IPS of which the entity is a member</i>" was used to designate additional two institutions (Bank Polskiej Spółdzielczości SA and SGB-Bank SA) as O-SIIs.</p>																											
<p>4.4 Calibrating the O-SII buffer</p>	<p>The O-SII buffer was calibrated using a proportional method. For institutions identified as O-SII (in line with abovementioned stages), the buffer rate was calibrated as followed:</p> <table border="1" data-bbox="571 645 1302 1003"> <thead> <tr> <th>Number of basket</th> <th>Score range</th> <th>O-SII buffer rate</th> </tr> </thead> <tbody> <tr> <td>I</td> <td>(0-350)</td> <td>0.25%*</td> </tr> <tr> <td>II</td> <td><350-700)</td> <td>0.25%</td> </tr> <tr> <td>III</td> <td><700-1050)</td> <td>0.50%</td> </tr> <tr> <td>IV</td> <td><1050-1400)</td> <td>1.00%</td> </tr> <tr> <td>V</td> <td><1400-1750)</td> <td>1.50%</td> </tr> <tr> <td>VI</td> <td><1750-2100)</td> <td>2.00%</td> </tr> <tr> <td>VII</td> <td><2100-2450)</td> <td>2.50%</td> </tr> <tr> <td>VIII</td> <td><2450-10000)</td> <td>3.00%</td> </tr> </tbody> </table> <p>* Refers only to entities identified with an optional indicator "<i>Importance for an IPS of which the entity is a member</i>".</p> <p>The calibration is two stage:</p> <ol style="list-style-type: none"> 1. The entities are distributed on the baskets in line with the table above, basing on the score calculated according to point 1. in section 4.3. 2. The entities are moved on the baskets with higher O-SII buffer rates in line with the table above, basing on the score calculated according to point 2. in section 4.3. The change of basket is only upwards – the downward movements are excluded. 	Number of basket	Score range	O-SII buffer rate	I	(0-350)	0.25%*	II	<350-700)	0.25%	III	<700-1050)	0.50%	IV	<1050-1400)	1.00%	V	<1400-1750)	1.50%	VI	<1750-2100)	2.00%	VII	<2100-2450)	2.50%	VIII	<2450-10000)	3.00%
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<p>4.5 Effectiveness and proportionality of measure</p>	<p>Setting the O-SII buffer will have positive impact on the resilience of the bank to external shocks, as well as the soundness of the overall banking sector and the real economy in Poland. The applied measure is proportional with respect to the overall score of the given institution and the level of concentration in the Polish banking sector.</p>																											
<p>5. Sufficiency, consistency and non-overlap of the policy response</p>																												
<p>5.1 Sufficiency of the policy response</p>	<p>As the O-SII buffers provide an additional loss absorbing capacity, thus enhancing the resilience of the O-SIIs. Given the relevance of the ten O-SIIs to the domestic financial sector and their impact on systemic risk within the financial system, the calibrated – according to the domestic methodology – O-SII buffer rates of the identified entities are sufficient.</p>																											
<p>5.2 Consistency of application of the policy response</p>	<p>The O-SII buffers contribute to fulfilling objective 2(e) of ESRB 2013/1 to "Strengthen the resilience of financial infrastructures". The consistency of application of the policy response is realized by applying one methodology on all banks and by annual review. In line with the methodology, the buffer rates depend on the O-SII scores, which represent the relevance of the institutions and their impact on the financial sector.</p>																											

5.3 Non-overlap of the policy response	<p>There are no other macroprudential policy instruments used to address the structural risk represented by the size of the systemic banks.</p>																																								
6. Cross-border and cross-sector impact of the measure																																									
6.1 Assessment of cross-border effects and the likely impact on the Internal Market (Recommendation ESRB/2015/2³)	<p>The effects are negligible due to insignificant scale of cross-border activities of domestic banks.</p>																																								
6.2 Assessment of leakages and regulatory arbitrage within the notifying Member State	<p>The research carried out so far shows no signs of such effects.</p>																																								
7. Combinations and interactions with other measures																																									
7.1 Combinations between G-SII and O-SII buffers (Article 131.14)	<p>n.a.</p> <table border="1" data-bbox="571 1133 1442 1281"> <thead> <tr> <th data-bbox="571 1133 927 1173">Name of institution</th> <th data-bbox="930 1133 1211 1173">O-SII buffer</th> <th data-bbox="1214 1133 1442 1173">G-SII buffer</th> </tr> </thead> <tbody> <tr> <td></td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td></td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> <tr> <td></td> <td style="text-align: center;">%</td> <td style="text-align: center;">%</td> </tr> </tbody> </table>	Name of institution	O-SII buffer	G-SII buffer		%	%		%	%		%	%																												
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7.2 Combinations with systemic risk buffers (SyRBs) (Article 131.15 CRD)	<p>Pursuant to the regulation of the Minister of Finance (Dz.U. [Journal of Laws] of 2020, item 473), the obligation to maintain the systemic risk buffer (SRB) was repealed as of 19 March 2020. The SRB at the rate of 3% – had been in force in Poland since 1 January 2018. The SRB applied for all domestically authorised credit institutions in Poland and covers all domestic exposures</p> <table border="1" data-bbox="571 1442 1422 1823"> <thead> <tr> <th data-bbox="571 1442 890 1482">Name of institution</th> <th data-bbox="893 1442 1098 1482">SyRB rate</th> <th data-bbox="1101 1442 1251 1523">SyRB application level</th> <th data-bbox="1254 1442 1422 1523">Sum of G-SII/O-SII and SyRB rates</th> </tr> </thead> <tbody> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> <tr><td></td><td style="text-align: center;">%</td><td></td><td style="text-align: center;">%</td></tr> </tbody> </table>	Name of institution	SyRB rate	SyRB application level	Sum of G-SII/O-SII and SyRB rates		%		%		%		%		%		%		%		%		%		%		%		%		%		%		%		%		%		%
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³ Recommendation of the European Systemic Risk Board of 15 December 2015 on the assessment of cross-border effects of and voluntary reciprocity for macroprudential policy measures (ESRB/2015/3) (OJ C 97, 12.3.2016, p. 9).

7.3 O-SII requirement for a subsidiary (Article 131.8 CRD)	<p>Does the cap for the subsidiary prevent the implementation of a higher O-SII buffer based on the domestic buffer setting methodology?</p> <p>No.</p> <table border="1" data-bbox="571 315 1422 624"> <thead> <tr> <th data-bbox="571 315 890 405">Name of O-SII subsidiary</th> <th data-bbox="893 315 1249 405">Name of the EU parent of the O-SII subsidiary</th> <th data-bbox="1252 315 1422 405">Buffer applicable to O-SII EU parent</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 409 890 439">mBank SA</td> <td data-bbox="893 409 1249 439">Commerzbank AG</td> <td data-bbox="1252 409 1422 439">1.25%</td> </tr> <tr> <td data-bbox="571 443 890 472">Santander Bank Polska SA</td> <td data-bbox="893 443 1249 472">Banco Santander S.A.</td> <td data-bbox="1252 443 1422 472">1.25%</td> </tr> <tr> <td data-bbox="571 477 890 506">ING Bank Śląski SA</td> <td data-bbox="893 477 1249 506">ING Bank N.V.</td> <td data-bbox="1252 477 1422 506">2.00%</td> </tr> <tr> <td data-bbox="571 510 890 539">BNP Paribas Bank Polska SA</td> <td data-bbox="893 510 1249 539">BNP Paribas</td> <td data-bbox="1252 510 1422 539">1.50%</td> </tr> <tr> <td data-bbox="571 544 890 573">Bank Millennium SA</td> <td data-bbox="893 544 1249 573">Banco Comercial Português, S.,A.</td> <td data-bbox="1252 544 1422 573">1.00%</td> </tr> <tr> <td data-bbox="571 577 890 607">Bank Handlowy w Warszawie SA</td> <td data-bbox="893 577 1249 607">Citibank Europe plc</td> <td data-bbox="1252 577 1422 607">1.00%</td> </tr> </tbody> </table>	Name of O-SII subsidiary	Name of the EU parent of the O-SII subsidiary	Buffer applicable to O-SII EU parent	mBank SA	Commerzbank AG	1.25%	Santander Bank Polska SA	Banco Santander S.A.	1.25%	ING Bank Śląski SA	ING Bank N.V.	2.00%	BNP Paribas Bank Polska SA	BNP Paribas	1.50%	Bank Millennium SA	Banco Comercial Português, S.,A.	1.00%	Bank Handlowy w Warszawie SA	Citibank Europe plc	1.00%
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8. Miscellaneous																						
8.1 Contact person(s)/mailbox at notifying authority	<p>Paweł Cywiński, pawel.cywinski@knf.gov.pl, (+48) 22 262 48 73</p> <p>Patryk Toporowski: patryk.toporowski@knf.gov.pl (+48) 22 262 51 76</p> <p>Monika Głuszko: monika.gluszko@knf.gov.pl (+48) 22 262 48 16</p>																					
8.2 Any other relevant information																						
8.3 Date of the notification	<p>Please provide the date on which this notification was uploaded/sent.</p> <p>23/12/2024</p>																					