



## Notification template for Article 131 CRD – Other Systemically Important Institutions (O-SII)

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| 1. Notifying national authority                    |  |                      |                                   |
|--|--|----------------------|-----------------------------------|
| 1.1 Name of the notifying authority                | Komisja Nadzoru Finansowego (KNF)        |                      |                                   |
| 2. Description of the measure                      |  |                      |                                   |
| 2.1 Concerned institution or group of institutions | O-SII                                    | LEI Code             | Level of consolidation            |
|  | POWSZECHNA KASA OSZCZĘDNOŚCI BANK POLSKI | P4GTT6GF1W40CVIMFR43 | consolidated and individual level |
|  | mBank SA                                 | 259400DZXF7UJJK2AY35 | consolidated and individual level |
|  | SANTANDER BANK POLSKA SA                 | 259400LGXW3K0GDAG361 | consolidated and individual level |
|  | BANK POLSKA KASA OPIEKI SA               | 5493000LKS7B3UTF7H35 | consolidated and individual level |
|  | ING BANK ŚLĄSKI SA                       | 259400YLRTOBISHBVX41 | consolidated and individual level |
|  | BANK HANDLOWY W WARSZAWIE SA             | XLEZHWWOI4HFQDGL4793 | consolidated and individual level |
|  | BNP PARIBAS BANK POLSKA SA               | NMH2KF074RKAGTH4CM63 | consolidated and individual level |
|  | BANK MILLENNIUM SA                       | 259400OFDZ9KPZEO8K78 | consolidated and individual level |
|  | BANK POLSKIEJ SPÓŁDZIELCZOŚCI SA         | BB3BGO3LCED63R8R9R41 | consolidated and individual level |
| SGB-BANK SA  | 259400P9KF07OP2K5P83                     | individual level     |                                   |
| 2.2 Level of the buffer applied                    | O-SII                                    | Buffer rate applied  |                                   |
|  | POWSZECHNA KASA OSZCZĘDNOŚCI BANK POLSKI | 1.00%                |                                   |
|  | SANTANDER BANK POLSKA SA                 | 0.75%                |                                   |
|  | BANK POLSKA KASA OPIEKI SA               | 0.75%                |                                   |
|  | mBank SA                                 | 0.50%                |                                   |
|  | ING BANK ŚLĄSKI SA                       | 0.50%                |                                   |
|  | BANK HANDLOWY W WARSZAWIE SA             | 0.25%                |                                   |
|  | BNP PARIBAS BANK POLSKA SA               | 0.25%                |                                   |
|  | BANK MILLENNIUM SA                       | 0.25%                |                                   |
|  | BANK POLSKIEJ SPÓŁDZIELCZOŚCI SA         | 0.10%                |                                   |
| SGB-BANK SA  | 0.10%                                    |                      |                                   |
| 2.3 Name of the EU ultimate parent institution     | O-SII                                    | EU Parent            | LEI Code (EU parent)              |
|  | mBank SA                                 | Commerzbank AG       | 851WYGNUQLFZBSYGB56               |
|  | SANTANDER BANK POLSKA SA                 | Banco Santander S.A. | 5493006QMFDDMYWIAM13              |
|  | ING BANK ŚLĄSKI SA                       | ING Bank N.V.        | 3TK20IVIUJ8J3ZU0QE75              |
|  | BNP PARIBAS BANK POLSKA SA               | BNP PARIBAS          | ROMUWSFPU8MPRO8K5P83              |
| BANK MILLENNIUM SA                                 | Banco Comercial Português, S.,A.         | JU1U6S0DG9YLT7N8ZV32 |                                   |

| <b>2.4 Names of subsidiaries</b>   | n.a.   |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|--|--|-----------|------------|----------------------------------|----------------------------------|---------------------|---------------|------------------|-----|-----|-----|-----|------|------------------------------|-------|-------|-------|-------|-------|--------------------------|-------|-------|-------|-------|-------|----------------------------|-------|-------|-------|-------|-------|----------|-----|-------|-----|-------|-----|--------------------|-----|-----|-------|-----|-----|------------------------------|-----|-----|-----|-----|-----|----------------------------|-----|-----|-----|-----|-----|--------------------|-----|-----|-----|-----|-----|----------------------------------|-----|-----|----|-----|-----|-------------|-----|-----|---|-----|-----|
| <b>3. Timing of the measure</b>  |  |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>3.1 Timing of the Decision</b>  | The KNF issued the decision on 29 October 2020.  |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>3.2 Timing of the Publication</b>   | The briefing note after the KNF meeting was published on 9 November 2020 on the KNF website.   |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>3.3 Disclosure</b>  | The information has been disclosed on the KNF website (www.knf.gov.pl) as a briefing note.   |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>3.4 Timing of Application</b>   | 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. The measure has now been reviewed and will continue to apply until next years' annual review.  |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>3.5 Phasing in</b>  | Fully-loaded implementation  |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>3.6 Review of the measure</b>   | Annually   |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>4. Reason for O-SII identification and activation of the O-SII buffer</b>   |  |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>4.1 Scores of concerned institution or group of institutions, as per EBA guidelines on the assessment of O-SIIs (Article 131.3)</b> | <table border="1"> <thead> <tr> <th>Criterion</th> <th>Size</th> <th>Importance</th> <th>Complexity cross-border activity</th> <th>Inter-connectedness</th> <th>Overall score</th> </tr> <tr> <th>Criterion weight</th> <th>25%</th> <th>25%</th> <th>25%</th> <th>25%</th> <th>100%</th> </tr> </thead> <tbody> <tr> <td>POWSZECHNA KASA OSZCZĘDNOŚCI</td> <td>1 900</td> <td>1 589</td> <td>1 172</td> <td>1 821</td> <td>1 621</td> </tr> <tr> <td>SANTANDER BANK POLSKA SA</td> <td>1 152</td> <td>1 013</td> <td>1 276</td> <td>1 407</td> <td>1 212</td> </tr> <tr> <td>BANK POLSKA KASA OPIEKI SA</td> <td>1 119</td> <td>1 247</td> <td>1 076</td> <td>1 064</td> <td>1 126</td> </tr> <tr> <td>mBank SA</td> <td>877</td> <td>1 069</td> <td>775</td> <td>1 167</td> <td>972</td> </tr> <tr> <td>ING BANK ŚLĄSKI SA</td> <td>873</td> <td>938</td> <td>1 368</td> <td>656</td> <td>959</td> </tr> <tr> <td>BANK HANDLOWY W WARSZAWIE SA</td> <td>290</td> <td>613</td> <td>764</td> <td>509</td> <td>544</td> </tr> <tr> <td>BNP PARIBAS BANK POLSKA SA</td> <td>605</td> <td>564</td> <td>526</td> <td>388</td> <td>521</td> </tr> <tr> <td>BANK MILLENNIUM SA</td> <td>539</td> <td>546</td> <td>190</td> <td>221</td> <td>374</td> </tr> <tr> <td>BANK POLSKIEJ SPÓŁDZIELCZOŚCI SA</td> <td>484</td> <td>392</td> <td>13</td> <td>302</td> <td>298</td> </tr> <tr> <td>SGB-BANK SA</td> <td>301</td> <td>222</td> <td>2</td> <td>196</td> <td>180</td> </tr> </tbody> </table> | Criterion | Size       | Importance                       | Complexity cross-border activity | Inter-connectedness | Overall score | Criterion weight | 25% | 25% | 25% | 25% | 100% | POWSZECHNA KASA OSZCZĘDNOŚCI | 1 900 | 1 589 | 1 172 | 1 821 | 1 621 | SANTANDER BANK POLSKA SA | 1 152 | 1 013 | 1 276 | 1 407 | 1 212 | BANK POLSKA KASA OPIEKI SA | 1 119 | 1 247 | 1 076 | 1 064 | 1 126 | mBank SA | 877 | 1 069 | 775 | 1 167 | 972 | ING BANK ŚLĄSKI SA | 873 | 938 | 1 368 | 656 | 959 | BANK HANDLOWY W WARSZAWIE SA | 290 | 613 | 764 | 509 | 544 | BNP PARIBAS BANK POLSKA SA | 605 | 564 | 526 | 388 | 521 | BANK MILLENNIUM SA | 539 | 546 | 190 | 221 | 374 | BANK POLSKIEJ SPÓŁDZIELCZOŚCI SA | 484 | 392 | 13 | 302 | 298 | SGB-BANK SA | 301 | 222 | 2 | 196 | 180 |
|  | Criterion  | Size      | Importance | Complexity cross-border activity | Inter-connectedness              | Overall score       |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | Criterion weight   | 25%       | 25%        | 25%                              | 25%                              | 100%                |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | POWSZECHNA KASA OSZCZĘDNOŚCI   | 1 900     | 1 589      | 1 172                            | 1 821                            | 1 621               |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | SANTANDER BANK POLSKA SA   | 1 152     | 1 013      | 1 276                            | 1 407                            | 1 212               |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | BANK POLSKA KASA OPIEKI SA   | 1 119     | 1 247      | 1 076                            | 1 064                            | 1 126               |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | mBank SA   | 877       | 1 069      | 775                              | 1 167                            | 972                 |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | ING BANK ŚLĄSKI SA   | 873       | 938        | 1 368                            | 656                              | 959                 |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | BANK HANDLOWY W WARSZAWIE SA   | 290       | 613        | 764                              | 509                              | 544                 |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | BNP PARIBAS BANK POLSKA SA   | 605       | 564        | 526                              | 388                              | 521                 |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
|  | BANK MILLENNIUM SA   | 539       | 546        | 190                              | 221                              | 374                 |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| BANK POLSKIEJ SPÓŁDZIELCZOŚCI SA   | 484  | 392       | 13         | 302                              | 298                              |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| SGB-BANK SA  | 301  | 222       | 2          | 196                              | 180                              |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>4.2 Methodology and indicators used for designation of the O-SII (Article 131.3)</b>  | The KNF followed the EBA guidelines. All the 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.   |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |
| <b>4.3 Supervisory judgement</b>   | <p>The following optional indicator was used to designate two institutions (Bank Polskiej Spółdzielczości SA and SGB-Bank SA):</p> <ul style="list-style-type: none"> <li>Importance for an IPS of which the entity is a member.</li> </ul> <p>Both abovementioned banks play a key role in two Institutional Protection Schemes operating in the Polish banking sector. Each bank has been obliged to:</p> <ul style="list-style-type: none"> <li>run selected deposit accounts on behalf of the co-operative banks that are associated within given IPS,</li> <li>monitor certain categories of risk within given IPS,</li> <li>provide technical infrastructure for given IPS.</li> </ul>   |           |            |                                  |                                  |                     |               |                  |     |     |     |     |      |                              |       |       |       |       |       |                          |       |       |       |       |       |                            |       |       |       |       |       |          |     |       |     |       |     |                    |     |     |       |     |     |                              |     |     |     |     |     |                            |     |     |     |     |     |                    |     |     |     |     |     |                                  |     |     |    |     |     |             |     |     |   |     |     |

| <p><b>4.4 Calibrating the O-SII buffer</b></p>   | <p>The O-SII buffer was calibrated using a proportional method. For institutions scoring no less than 350 bps, the buffer rate was calibrated in the following stages:</p> <ul style="list-style-type: none"> <li>• rounding down the quotient of the score of the institution divided by 350 to the nearest integer, i.e. <math>x = \lfloor \text{score}/350 \rfloor</math></li> <li>• assigning of the integer from the previous step to the buffer rate proportionally by multiplying it by 0.25%, i.e. <math>x \cdot 0.25\%</math></li> <li>• if the value calculated in step 1 is equal or higher than 5, then the buffer rate is set at 2%.</li> </ul> <p>It should be emphasized that the application of the last stage of the above procedure abolishes the rule of proportionality in setting the O-SII buffer rate. When the size of an institution exceeds a certain threshold, the risk that it generates to the financial sector and the real economy increases non-linearly. Such an institution should be subject to the maximum buffer, i.e. 2% of total risk exposure calculated in accordance with the CRR.</p> <p>O-SII buffer of credit institutions, which were identified as O-SII on the basis of optional indicator was additionally increased by up to 0,25pp. Therefore O-SII with scoring less than 350 may have O-SII buffer higher than 0%.</p> |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
|--|--|-----------------------|--------------|--|-------|-----------|-------------------|--------------|----------|----------------|------|------|--------------------------|----------------------|-------|-------|---------------------|---------------|-------|-------|----------------------------|-------------|------|------|--------------------|----------------------------------|-----------------------|------|
| <p><b>4.5 Effectiveness and proportionality of measure</b></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><b>5. Cross-border and cross-sector impact of the measure</b></p>   |  |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| <p><b>5.1 Assessment of cross-border effects and the likely impact on the internal market (Recommendation ESRB/2015/2)</b></p> | <p>The effects are negligible due to insignificant scale of cross-border activities of domestic banks.</p>   |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| <p><b>5.2 Assessment of leakages and regulatory arbitrage within the notifying Member State</b></p>                            | <p>The research carried out so far shows no signs of such effects.</p>   |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| <p><b>6. Combinations and interactions with other measures</b></p>   |  |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| <p><b>6.1 Combinations between G-SII and O-SII buffers (Article 131.14)</b></p>  | <p>n.a.</p>  |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| <p><b>6.2 Combinations with SRB buffers (Article 131.14 + Article 133.5)</b></p>   | <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>   |                       |              |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| <p><b>6.3 O-SII requirement for a subsidiary (Article 131.8)</b></p>   | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #4F81BD; color: white;">O-SII</th> <th style="background-color: #4F81BD; color: white;">EU Parent</th> <th style="background-color: #4F81BD; color: white;">O-SII Buffer Rate</th> <th style="background-color: #4F81BD; color: white;">G-SII Buffer</th> </tr> </thead> <tbody> <tr> <td>mBank SA</td> <td>Commerzbank AG</td> <td style="text-align: center;">1.5%</td> <td style="text-align: center;">none</td> </tr> <tr> <td>SANTANDER BANK POLSKA SA</td> <td>Banco Santander S.A.</td> <td style="text-align: center;">1,00%</td> <td style="text-align: center;">1,00%</td> </tr> <tr> <td>ING BANK ŚLAŃSKI SA</td> <td>ING Bank N.V.</td> <td style="text-align: center;">2,00%</td> <td style="text-align: center;">1,00%</td> </tr> <tr> <td>BNP PARIBAS BANK POLSKA SA</td> <td>BNP PARIBAS</td> <td style="text-align: center;">1.5%</td> <td style="text-align: center;">1.5%</td> </tr> <tr> <td>BANK MILLENNIUM SA</td> <td>Banco Comercial Português, S.,A.</td> <td style="text-align: center;">(0.563%) (phasing in)</td> <td style="text-align: center;">none</td> </tr> </tbody> </table>   |                       |              |  | O-SII | EU Parent | O-SII Buffer Rate | G-SII Buffer | mBank SA | Commerzbank AG | 1.5% | none | SANTANDER BANK POLSKA SA | Banco Santander S.A. | 1,00% | 1,00% | ING BANK ŚLAŃSKI SA | ING Bank N.V. | 2,00% | 1,00% | BNP PARIBAS BANK POLSKA SA | BNP PARIBAS | 1.5% | 1.5% | BANK MILLENNIUM SA | Banco Comercial Português, S.,A. | (0.563%) (phasing in) | none |
| O-SII  | EU Parent  | O-SII Buffer Rate     | G-SII Buffer |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| mBank SA   | Commerzbank AG   | 1.5%                  | none         |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| SANTANDER BANK POLSKA SA   | Banco Santander S.A.   | 1,00%                 | 1,00%        |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| ING BANK ŚLAŃSKI SA  | ING Bank N.V.  | 2,00%                 | 1,00%        |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| BNP PARIBAS BANK POLSKA SA   | BNP PARIBAS  | 1.5%                  | 1.5%         |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |
| BANK MILLENNIUM SA   | Banco Comercial Português, S.,A.   | (0.563%) (phasing in) | none         |  |       |           |                   |              |          |                |      |      |                          |                      |       |       |                     |               |       |       |                            |             |      |      |                    |                                  |                       |      |

|  |  |
|--|--|
| 6.4 Interaction with other measures          | n.a  |
| <b>7. Miscellaneous</b>                      |  |
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| 7.2 Any other relevant information           | -  |