

**The summary of Appendices to the Resolution No. 76/2010
of the Polish Financial Supervision Authority of 10 March 2010
on the scope and detailed procedures for determining capital requirements
for particular risks**

PFSA Resolution No. 76/2010 of 10 March 2010 encompasses the scope and detailed rules for determining capital requirements for banks. It comprises its main body (of which translation is published separately on the PFSA website) and 22 Appendices. Of those, the first Appendix lists all of the remaining Appendices that offer an in-depth perspective on particular topical areas.

Appendix 2 outlines the general rules for calculating positions in underlying instruments. Appendix 3 regulates how to single out the trading book and provides a list of operations that are included in the trading book. The general rules for calculating capital requirement for credit risk as well as the description of the standardized approach for capital requirement calculation for credit risk are outlined in Appendix 4, whereas Appendix 5 provides a thorough account of the application of the internal ratings based approach for calculating capital requirement for credit risk.

Appendices 6 to 10 concern market risk. In particular, Appendix 6 describes capital requirement calculation for foreign exchange risk and Appendix 7 refers to calculating capital requirement for commodities price risk. Rules for calculating capital requirement for price risk of equity securities are set out in Appendix 8. Of the remaining appendices on market risk, Appendix 9 outlines capital requirement calculation for specific price risk of debt securities and Appendix 10 describes calculation of capital requirement for general interest rate risk.

Further, Appendix 11 regulates the capital requirement calculation for settlement, delivery and counterparty credit risk. Whereas Appendix 12 contains provisions regarding calculation of capital requirement for exceeding the exposure concentration limit and large exposure limit. Appendix 13 lists the rules for calculating capital requirement in the case of exceeding the equity concentration threshold.

The scope of Appendix 14 concerns capital requirement calculation for operational risk.

Appendix 15 includes rules for application of the credit assessments of External Credit Assessment Institutions as well as for application of the credit assessments of Export Credit Agencies. Appendix 16 contains provisions concerning the ways to set the balance sheet equivalent of off-balance sheet transactions in order to account for the counterparty credit risk. Appendix 17 concerns credit risk mitigation, whereas the outline of calculation of risk weighted exposure amounts for securitized assets can be found in Appendix 18. The application of the Value at Risk method is described in Appendix 19. The following Appendix 20 sets steps for notification in the case of exceeding the capital adequacy norm. The penultimate Appendix 21 outlines calculation of comparative capital requirement and the final Appendix 22 specifies rules for assigning specialized lending exposures to risk categories by the banks using the internal ratings based approach.