



2018 EU-wide Transparency Exercise

Bank Name	Powszechna Kasa Oszczędności Bank Polski SA
LEI Code	P4GTT6GF1W40CVIMFR43
Country Code	PL

2018 EU-wide Transparency Exercise

Capital

Powszechna Kasa Oszczędności Bank Polski SA

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	8,146	8,218		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,739	7,600	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	299	286	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	493	-20	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-27	-5	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	7,395	7,554	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	256	245	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	13	10	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-674	-619	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-135	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	117	151	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	117	151	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	135	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-135	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,739	7,600	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	407	617	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	407	617	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	46,896	47,162	C 02.00 (r010,r010)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.50%	16.12%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.50%	16.12%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.37%	17.42%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,756	7,449	A1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.54%	15.79%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		151	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2018 EU-wide Transparency Exercise

Leverage ratio

Powszechna Kasa Oszczędności Bank Polski SA

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,739	7,600	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,622	7,449	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	73,457	71,068	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	73,340	71,068	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.5%	10.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.4%	10.5%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

Powszechna Kasa Oszczędności Bank Polski SA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	43,390	43,542
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	9	9
Risk exposure amount Other credit risk	43,382	43,533
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,418	1,463
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	123	132
Risk exposure amount for operational risk	1,964	2,024
Other risk exposure amounts	0	0
Total Risk Exposure Amount	46,896	47,162

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

Powszechna Kasa Oszczędności Bank Polski SA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	2,592	1,272
Of which debt securities income	282	131
Of which loans and advances income	2,210	1,096
Interest expenses	536	241
(Of which deposits expenses)	420	178
(Of which debt securities issued expenses)	109	61
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	3
Net Fee and commission income	723	348
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	28	23
Gains or (-) losses on financial assets and liabilities held for trading, net	-155	104
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-3
Gains or (-) losses from hedge accounting, net	4	0
Exchange differences [gain or (-) loss], net	258	-37
Net other operating income /(expenses)	26	-3
TOTAL OPERATING INCOME, NET	2,943	1,465
(Administrative expenses)	1,381	681
(Depreciation)	193	91
Modification gains or (-) losses, net	n.a.	-2
(Provisions or (-) reversal of provisions)	-2	6
(Commitments and guarantees given)	5	1
(Other provisions)	-7	5
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	-9	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	375	154
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	154
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	17	5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	27	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,003	531
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	736	391
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	736	391
Of which attributable to owners of the parent	736	391

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Powszechna Kasa Oszczędności Bank Polski SA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	13,642	15,036	1,404		11,851	12,327	1,356	
	Regional governments or local authorities	2,453	2,190	444		2,269	2,025	410	
	Public sector entities	741	104	52		691	80	40	
	Multilateral Development Banks	85	85	0		37	37	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,534	1,985	566		2,576	2,019	586	
	Corporates	17,493	9,538	9,289		17,189	10,464	10,193	
	of which: SME	1,860	900	686		1,976	987	753	
	Retail	25,727	22,513	15,933		24,904	21,601	15,266	
	of which: SME	6,320	5,433	3,123		6,142	5,294	3,036	
	Secured by mortgages on immovable property	13,291	13,185	11,740		13,998	13,832	11,755	
	of which: SME	284	268	166		228	207	117	
	Exposures in default	3,053	1,399	1,728	1,483	2,971	1,576	1,939	1,281
	Items associated with particularly high risk	126	126	189		197	197	296	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		2	2	2	
Equity	323	323	801		199	199	491		
Securitisation	0	0	0		0	0	0		
Other exposures	3,708	3,705	1,234		3,546	3,545	1,198		
Standardised Total	83,178	70,191	43,382	1,697	80,432	67,904	43,533	1,634	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Powszechna Kasa Oszczędności Bank Polski SA

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	0		0		0		0		0	
	Corporates	0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0	
	Retail	0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity										
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets										
	IRB Total			0				0			

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Powszechna Kasa Oszczędności Bank Polski SA

(min EUR)

Country / Region	As of 31/12/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments						
of which: Loans and advances					of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities					
TOTAL - ALL COUNTRIES	12,321.6	1,550.4	10,771.1	74.9	0.0	74.9	529.2	0.0	529.2	9,142.2	0.0	9,142.2	2,152.0	1,550.4	601.6	423.3	0.0	423.3

Note:

Information disclosed in this template is sourced from FINREP templates F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Powszechna Kasa Oszczędności Bank Polski SA

As of 30/06/2018

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	262	209	1	0	46	257	0	0	0	0	298	0	0	
		1,350	1,350	83	0	1,105	96	0	0	0	0	297	0	0	
		1,288	1,288	93	0	946	109	0	0	0	0	7	0	0	
		1,697	1,697	26	0	1,491	158	0	0	0	0	1	0	0	
		2,597	2,596	6	0	1,831	690	0	0	0	0	2	0	0	
		4,449	4,443	3	0	3,334	1,081	0	0	0	0	20	0	0	
		577	577	0	0	95	487	0	0	0	0	19	0	0	
		12,266	12,260	212	0	8,843	2,877	0	0	0	0	644	0	0	934

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Powszechna Kasa Oszczędności Bank Polski SA

As of 30/06/2018

(mln EUR)		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount			Carrying amount	Notional amount	Nominal	Provisions							
Residual Maturity	Country / Region													
	Africa													
	Others													
	Total	85	85	0	0	54	30	0	0	0	0	0	0	87

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Powszechna Kasa Oszczędności Bank Polski SA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	13,291	0	222	0	2	59	0	13,186	0	165	26	7	34	0
Central banks	1,005	0	0	0	0	0	0	1,372	0	0	0	0	0	0
General governments	10,698	0	23	0	1	0	0	10,354	0	0	0	4	0	0
Credit institutions	110	0	1	0	0	1	0	123	0	1	0	0	1	0
Other financial corporations	69	0	0	0	0	0	0	35	0	0	0	0	0	0
Non-financial corporations	1,409	0	198	0	1	59	0	1,301	0	164	26	3	33	0
Loans and advances (including at amortised cost and fair value)	54,482	209	3,085	2,358	171	1,705	1,337	51,871	200	2,905	2,040	386	1,654	1,047
Central banks	3,164	0	0	0	0	0	0	1,228	0	0	0	0	0	0
General governments	1,554	0	0	0	4	0	0	1,491	0	0	0	4	0	0
Credit institutions	1,209	9	3	0	0	0	0	1,092	0	0	0	0	0	0
Other financial corporations	463	1	2	1	0	1	0	322	0	2	0	0	2	0
Non-financial corporations	13,926	105	1,421	1,003	77	637	766	13,915	104	1,418	798	129	643	576
of which: small and medium-sized enterprises at amortised cost	6,594	53	802	536	41	399	388	4,928	5	676	501	66	352	322
Households	34,166	93	1,660	1,354	90	1,067	571	33,824	96	1,485	1,242	252	1,010	471
DEBT INSTRUMENTS other than HFT	67,773	209	3,307	2,358	174	1,764	1,337	65,057	200	3,070	2,065	392	1,688	1,047
OFF-BALANCE SHEET EXPOSURES	13,063		60	0	13	8	0	12,948		138	7	26	11	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Powszechna Kasa Oszczędności Bank Polski SA

	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	251	196	59	59	0	207	164	33	33	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	251	196	59	59	0	207	164	33	33	0
Loans and advances (including at amortised cost and fair value)	968	622	253	235	18	791	530	258	232	23
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	420	232	71	61	18	325	207	64	57	23
of which: small and medium-sized enterprises at amortised cost	237	158	44	39	1	183	122	41	37	0
Households	547	390	181	174	0	465	323	194	176	0
DEBT INSTRUMENTS other than HFT	1,219	818	311	294	18	998	694	292	265	23
Loan commitments given	4	0	1	0	0	23	6	1	1	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.