

Bank Name	Bank Polska Kasa Opieki S.A.
LEI Code	5493000LKS7B3UTF7H35
Country Code	PL



# **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,023	5,213	5,055	5,176	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,819	4,956	4,842	4,956	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	5,023	5,213	5,055	5,176	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,819	4,956	4,842	4,956	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	5,628	5,816	5,646	5,784	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,424	5,559	5,433	5,565	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	29,981	30,364	30,437	31,386	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29,852	30,197	30,298	31,244	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.75%	17.17%	16.61%	16.49%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.14%	16.41%	15.98%	15.86%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.75%	17.17%	16.61%	16.49%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.14%	16.41%	15.98%	15.86%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.77%	19.15%	18.55%	18.43%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.17%	18.41%	17.93%	17.81%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	54,950	55,259	57,350	59,192	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.14%	9.43%	8.81%	8.74%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



# Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,023	5,213	5,055	5,176	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,819	4,956	4,842	4,956	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	54,950	55,259	57,350	59,192	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	54,749	55,003	57,137	58,645	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.1%	9.4%	8.8%	8.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.8%	9.0%	8.5%	8.5%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Bank Polska Kasa Opieki S.A.

		Í					COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	5,628	5,816	5,646	5,784	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR  Articles 50 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	5,023	5,213	5,055	5,176	C 01.00 (r020,c010)	***************************************
	A.1.1	instruments)	2,068	2,061	2,021	2,080	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	431	410	405	450	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CIRR
	A.1.3	Accumulated other comprehensive income	263	297	198	127	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,148	2,204	2,158	2,221	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	436	435	426	439	C 01.00 (r210,c010)	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	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-132	-118	-56	-33	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-392	-331	-308	-326	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CSR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-2	-2	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (ii) (i) and 89 to 91 of CRR; Articles 36(1) point (i) (ii), 243(1) point (ii), (ii), 243(1) point (iii), 244(1) point (iii) and 258 of CRR; Articles 36(1) point (iii) and 378(7) of CRR; Articles 36(1) point (ii) (iv) and 155(4) of CRR.  36(1) point (ii) (iv) and 153(8) of CRR and Articles 36(1) point (iv) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	0	0	C 01.00 (r480,c010)	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	0	0	C 01.00 (r490,c010)	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	0	0	C 01.00 (r500,c010)	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	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (rS24,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	203	257	213	219	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	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	203	257	213	219	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,023	5,213	5,055	5,176	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	605	603	591	608	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	605	603	591	608	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	29,981	30,364	30,437	31,386	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	166	138	142	C 05.01 (r010;c040)	**
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.75%	17.17%	16.61%	16.49%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.75%	17.17%	16.61%	16.49%	CA3 (3)	
Hansidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.77%	19.15%	18.55%	18.43%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,819	4,956	4,842	4,956	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.07%	16.41%	15.98%	15.86%	A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	203	257	213	219	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+40,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	130	166	138	142	C 05.01 (r440,c040)	
		, and a second s	130	100	130			

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



## Overview of Risk exposure amounts

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		RV	1		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	27,536	27,697	27,547	28,262	C 02.00 (r040, c310) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s
Of which the standardised approach	27,536	27,697	27,547	28,262	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	453	442	480	621	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c256, s002) + C 08.01 (r050, c256, s002) + C 08.01 (r050, c256, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	29	34	44	46	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	230	272	235	257	C 02.00 (R520, c010)
Of which the standardised approach	230	272	235	257	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,733	1,918	2,131	2,201	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	280	279	454	467	C 02.00 (R610, c010)
Of which advanced measurement approach	1,453	1,639	1,677	1,734	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	29,981	30,364	30,437	31,386	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# **2021 EU-wide Transparency Exercise**P&L Bank Polska Kasa Opieki S.A.

(1.00)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	1,009	1.287	303	614
Of which debt securities income	167	219	51	104
Of which loans and advances income	798	1,013	236	479
Interest expenses	128	144	16	22
(Of which deposits expenses)	96	106	10	10
(Of which debt securities issued expenses)	29	34	5	11
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	6	0	6
Net Fee and commission income	388	530	131	283
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	11	14	2	9
Gains or (-) losses on financial assets and liabilities held for trading, net	24	33	9	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	8	-1	3
Gains or (-) losses from hedge accounting, net	0	2	-2	-1
Exchange differences [gain or (-) loss], net	-6	-6	0	16
Net other operating income /(expenses)	5	5	2	4
TOTAL OPERATING INCOME, NET	1,310	1,735	429	914
(Administrative expenses)	570	754	202	421
(Cash contributions to resolution funds and deposit guarantee schemes)	55	64	37	36
(Depreciation)	87	118	34	70
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	78	92	28	28
(Payment commitments to resolution funds and deposit guarantee schemes)	19	19	6	15
(Commitments and guarantees given)	20	20	-4	-12
(Other provisions)	39	53	26	26
Of which pending legal issues and tax litigation <sup>1</sup>	0	16	0	0
Of which restructuring <sup>1</sup>	0	14	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	217	324	41	93
(Financial assets at fair value through other comprehensive income)	7	8	0	-10
(Financial assets at amortised cost)	210	317	41	103
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	301	378	86	265
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	202	242	53	188
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	202	242	53	188
Of which attributable to owners of the parent  (1) Information available only as of end of the year	202	241	53	188

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#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,444				1,049				1,845				1,842				IAS 1.54 (i)
Financial assets held for trading	1,356	145	1,204	7	1,344	206	1,127	12	1,039	113	913	13	896	82	801	14	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	73	0	0	73	76	0	0	76	75	0	0	75	78	0	0	78	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	10,401	2,727	4,751	2,923	9,769	2,940	4,205	2,624	8,794	2,828	3,378	2,589	6,846	2,186	2,240	2,420	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	36,273				37,358				39,801				42,429				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	211	0	211	0	171	0	171	0	133	0	133	0	134	0	134	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	1,314				1,396				1,478				1,570				
TOTAL ASSETS	51,072				51,163				53,166				53,796				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	As of 30/09/20	)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	ımulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	10,030	0	0	-13	0	0	9,354	32	0	-13	-1	0	8,355	29	0	-13	-1	0	6,660	26	0	-8	-1	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	161	178	0	-1	-5	0	159	170	0	-1	-5	0	164	167	0	-1	-5	0	29	30	0	-1	-1	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4,970	1	7	-9	0	-7	5,979	8	7	-9	0	-7	6,409	28	15	-9	0	-7	8,064	40	7	-6	-1	-7	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	25,270	5,767	1,858	-83	-208	-1,293	25,389	5,698	1,881	-86	-258	-1,246	26,770	6,121	2,092	-81	-249	-1,288	27,806	6,043	1,989	-99	-266	-1,306	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## **Breakdown of liabilities**

Bank Polska Kasa Opieki S.A.

## (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	1,209	1,176	915	883	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	43,232	43,257	45,510	46,071	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	216	235	253	188	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	204	217	224	201	IAS 37.10; IAS 1.54(I)
Tax liabilities	68	75	72	7	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	615	597	739	780	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	18	14	13	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	45,543	45,574	47,727	48,143	IAS 1.9(b);IG 6
TOTAL EQUITY	5,529	5,589	5,438	5,653	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	51,072	51,163	53,166	53,796	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## **Breakdown of liabilities**

Bank Polska Kasa Opieki S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		1,352	1,239	1,073	950	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	72	163	95	121	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,025	2,695	3,891	3,788	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,946	2,658	3,834	3,776	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	489	1,007	598	749	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	132	570	313	461	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,317	970	891	1,116	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,141	826	823	1,061	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,163	9,181	9,343	8,990	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,773	8,921	9,131	8,828	ECB/2013/33 Annex 2.Part 2.9.1
	Households	25,173	25,972	27,682	28,413	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	20,526	22,172	23,958	25,285	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,598	1,953	1,653	1,741	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	610	605	596	610	Annex V.Part 1.37
Other financial liabilities		1,467	1,487	1,452	1,274	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		44,656	44,668	46,678	47,142	



# 2021 EU-wide Transparency Exercise Market Risk Bank Polska Kasa Opieki S.A.

								Danie	PUISKd NdS	a opicia oii												
	SA						IM									IN						
			VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	CAPITAL CHARGE FOR CTP				VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		DEFAU	ON RISK	ALL PRICE	RISKS CAPITA FOR CTP				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments	229	271	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	212	265	0	0	0	0							0	0	0	0						
Equities	13	2	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	230	272	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	6/2021					
Traded Debt Instruments	233	256	0	0	0	0							0	0	0	0						
Of which: General risk	216	245	0	0	0	0							0	0	0	0						
Of which: Specific risk	12	6	0	0	0	0							0	0	0	0						
Equities	2	1	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	2	1 0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							l ő	0	0	0						
Total	235	257	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



# Credit Risk - Standardised Approach

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure <sup>1</sup>	Original Exposure Lexposure Value Risk exposure amount Value adjustments Original Exposure Exposure Value Risk exposure amount Risk exposure Value Amount											
	(min EUR, %)													
	Central governments or central banks	10,240	12,972	723		9,480	12,995	730						
	Regional governments or local authorities	1,724	1,778	353		1,656	1,708	339						
	Public sector entities	661	476	207		686	491	237						
	Multilateral Development Banks	990	1,051	0		1,317	1,378	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	3,005	1,714	162		2,967	1,573	162						
	Corporates	21,381	13,927	13,337		21,594	13,666	13,076						
	of which: SME	827	560	449		839	562	439						
	Retail	10,470	8,946	6,540		10,546	8,938	6,533						
Consolidated data	of which: SME	1,544	949	543		1,639	960	549						
consolidated data	Secured by mortgages on immovable property	10,439	10,264	4,726		10,761	10,521	4,805						
	of which: SME	228	207	172		213	197	142						
	Exposures in default	2,000	653	789	1,290	2,012	658	799	1,298					
	Items associated with particularly high risk	699	159	238		1,242	238	358						
	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)	0	0	0		0	0	0						
	Equity	95	95	95		123	123	123						
	Other exposures	1,784	1,784	818		2,002	2,002	977						
	Standardised Total <sup>2</sup>	63,488	53,819	27,989	1,595	64,386	54,291	28,139	1,700					

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



# Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30/	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	9,750	15,758	837		9,715	13,681	835	
	Regional governments or local authorities	1,514	1,565	311		1,536	1,560	310	
	Public sector entities	690	487	235		666	2,608	217	
	Multilateral Development Banks	1,306	1,378	0		1,235	1,311	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,950	1,536	219		3,053	1,528	190	
	Corporates	21,220	13,433	12,766		21,978	13,979	13,331	
	of which: SME	1,262	926	692		1,231	902	707	
	Retail	12,232	8,645	6,230		12,529	9,108	6,587	
Consolidated data	of which: SME	4,069	1,424	814		3,778	1,368	782	
consolidated data	Secured by mortgages on immovable property	10,721	10,479	4,719		10,870	10,626	4,735	
	of which: SME	237	219	130		267	248	156	
	Exposures in default	2,444	897	1,151	1,268	2,500	844	1,048	1,385
	Items associated with particularly high risk	1,410	297	445		1,601	329	493	
	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)	0	0	0		0	0	0	
	Equity	158	158	172		174	174	188	
	Other exposures	1,916	1,910	941		1,815	1,809	949	
	Standardised Total <sup>2</sup>	66,310	56,542	28,025	1,644	67,673	57,557	28,883	1,796

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> 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).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki S	5.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
								•						
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[ [3M-1Y[														
[ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Austria													
[10Y - more	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]														
[ 2Y - 3Y [ [ 3Y - 5Y [	Belgium													
[5Y - 10Y   [10Y - more Total	-													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y														
1 2Y - 3Y I 13Y - 5Y I	Bulgaria													
Total														
[ 0 - 3M														
[ 2Y - 3Y [  3Y - 5Y	Cyprus													
15Y - 10Y I 110Y - more														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic													
Total														
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Denmark													
[10Y - more Total														
[ 0 - 3M [														
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Estonia													
15Y - 10Y     10Y - more   Total	-													



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more Total	Finland													
[ 0 - 3M [	France													
Total [ 0 - 3M   [ 3M - 1Y [	Germany													
Total  [ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
Total  f 0 - 3M f  f 3M - 1Y f  f 1Y - 2Y f  f 2Y - 3Y f  f 3Y - 5Y f  f 5Y - 10Y f  Total  f 0 - 3M f	Hungary													
[ 3M - 1Y [	Ireland													
[ 0 - 3M   [ 3M - 1Y	Italy													
TiOY - more	Latvia													
IULAI														



## General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y	Luxembourg	92 653 103 152 92 225 0	92 653 103 152 92 225 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92 633 103 152 38 25 0	0 20 0 0 54 201 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Malta													
[ 0 - 3M	Netherlands													
[ 0 - 3M [	Poland	1,220 1,430 2,234 1,019 2,590 2,745 430 11,668	1,220 1,430 2,234 1,019 2,590 2,745 430 11,668	5 48 31 65 47 86 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	932 974 1,215 497 904 868 94 5,484	282 408 989 456 1,634 1,792 330 5,891	0 0 0 0 0	416 0 0 0 0 0 0 0 0 416	5 0 0 0 0 0	1,225 0 0 0 0 0 0 0	152 6 1 1 2 1 4	0 0 0 0 0 0	1,255
13Y - 10Y     110Y - more	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Romania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia													
0 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     110Y - more   Total	Slovenia													



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	United Kingdom													
Total   Tota	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia													
10Y - more	Canada													
Total   Tota	Hong Kong													



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki S							
							As of 31/12/2020	·						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Tatal coming amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M     10 - 3M     13M - 1Y      13M - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

						i i	Bank Polska Kasa Opieki	S.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
														Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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 counterparts 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 counterparts (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 counterparts (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, Djibouti, 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance si	neet exposures	
								Barrier March	dalora distribution	David and the second state		On-balance si	ieet exposui es	
								Derivatives with pos	stive fair value	Derivatives with	negative fair value			
														Districtions
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more														
Total														
[ 0 - 3M [														
[3Y - 5Y [	Belgium													
[10Y - more Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Bulgaria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Cyprus													
[10Y - more														
Total [ 0 - 3M   [ 3M - 1Y														
[ 1Y - 2Y [	Czech Republic													
[5Y - 10Y [   [10Y - more   Total														
[ 0 - 3M [														
	Denmark													
[3Y - 5Y     5Y - 10Y     10Y - more   Total														
Total [ 0 - 3M [														
[ 1Y - 2Y [	Estonia													
[5V - 10V [														
「10Y - more Total														



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Germany													
10 - 3M	Croatia													
[ 0 - 3M [	Greece													
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland													
130 - more Total [0 - 3M   [3M - 1Y   [11 - 2Y   [2Y - 3Y   [3Y - 5Y   [4Y - 10Y   [10Y - more Total	Italy													
10Y - more	Latvia													



## General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki S	S.A.						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Risk weighted exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M	Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Maita													
[ 0 - 3M	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Poland	3,597 2,980 4,175 2,701 4,508 5,610 926 24,197	3,297 2,980 4,175 2,701 4,508 5,610 926 24,197	14 2 8 6 44 81 43 197	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,184 1,735 1,526 1,761 1,227 1,465 252 9,151	2,099 1,244 2,641 934 3,227 4,064 631 <b>14,839</b>	0 0 0 0 0	2 0 0 0 0 0	0 0 12 0 0	89 2 0 168 0 0 259	258 8 1 2 13 2 0	0 0 0 0 0 0 3 3	2,467
13Y - More Total [ 0 - 3M [	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Romania													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y   [ 10Y - more Total	Spain													
[ 0 - 3M [	Sweden													
Total [ 0 - 3M   [ 3M - 1Y [	United Kingdom													
Total  [ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
Total	Norway													
[ 3M - 1Y [	Australia													
[ 0 - 3M   [ 3M - 1Y	Canada													
TiOY - more	Hong Kong													



General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Other advanced economies non EEA													
13V - more	Other Central and eastern Europe countries non EEA													
10-13M     10-3M     13M - 1Y      13Y - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Bank Polska Kasa Opieki	S.A.						
							As of 30/06/2021	L						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance st	neet 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	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Others	551 0 221 189 0 274 0	551 0 221 189 0 274 0	0 0 0 0 0	0 0 0 0 0	551 0 221 136 0 67 0	0 0 0 53 0 207 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14

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 loars 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 counterparts 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 counterparts (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 counterparts (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, Djibouti, 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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Bank Polska Kasa Opieki S.A.

I					As of 30/09/202	0								As of 31/12/202	0			
		Gr	oss carrying amou	unt			ed impairment, ac fair value due to :		Collaterals and financial guarantees		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ing exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing	On non-perforn	ning exposures <sup>3</sup>	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	529	0	0	0	0	0	0	0	0	105	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	15,008	0	7	7	7	22	. 7	7	0	15,382	0	7	7	7	23	7	7	
Central banks	1,995	0	0	0	0	0	0	0	0	236	0	0	0	0	0	0	0	0
General governments	8,967	0	0	0	0	8	0	0	0	10,299	0	0	0	0	7	0	0	0
Credit institutions	983	0	0	0	0	0	0	0	0	1,135	0	0	0	0	0	0	0	0
Other financial corporations	2,132	0	2	2	2	6	2	2	0	2,837	0	2	2	2	7	2	2	. 0
Non-financial corporations	931	0	5	5	5	8	5	5	0	875	0	5	5	5	8	5	5	. 0
Loans and advances(including at amortised cost and fair value)	33,281	44	1,861	1,861	1,858	297	1,295	1,293	366	33,341	58	1,884	1,884	1,881	350	1,248	1,246	410
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	645	0	25	25	25	2	25	25	0	582	0	25	25	25	2	25	25	. 0
Credit institutions	374	0	0	0	0	O	0	0	0	494	0	0	0	0	0	0	0	. 0
Other financial corporations	663	0	37	37	37	1	. 25	25	9	443	0	36	36	36	2	24	24	. 9
Non-financial corporations	13,483	4	1,075	1,075	1,075	102	781	780	211	13,661	11	1,066	1,066	1,066	107	732	732	2 233
of which: small and medium-sized enterprises at amortised cost	998	1	147	147	147	10	95	95	44	1,033	1	135	135	135	11	93	93	34
of which: Loans collateralised by commercial immovable property at amortised cost	5,050	0	515	515	515	53	320	320	195	5,061	0	586	586	586	54	345	345	216
Households	18,116	40	724	724	722	192	465	463	146	18,161	47	758	758	755	239	467	465	168
of which: Loans collateralised by residential immovable property at amortised cost	11,893	18	217	217	217	45	93	93	123	11,988	23	245	245	245	43	102	102	143
of which: Credit for consumption at amortised cost	3,008	16	330	330	330	96	230	230	13	2,911	19	339	339	339	90	228	228	15
DEBT INSTRUMENTS other than HFT	48,818	44	1,868	1,868	1,865	319	1,303	1,300	366	48,827	58	1,891	1,891	1,888	372	1,255	1,253	410
OFF-BALANCE SHEET EXPOSURES	11,538		110	109	109	41	44	44	10	12,018		109	109	109	42	42	42	15

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destructions, as explicitly eliminated impairments and accumulated impairm



Performing and non-performing exposures Bank Polska Kasa Opieki S.A.

					As of 31/03/202	ı								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, accum fair value due to credi		Collaterals and financial		Gro	ss carrying amou	ınt <sup>5</sup>			ed impairment, a fair value due to 1,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ming <sup>1</sup>	On performing	On non-performing e	exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR.)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of w	vhich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUK)  Cash balances at central banks and other demand deposits	939	0	0	0	0	0	0	0	0	1,053	0	0		0	0	0	0	0
Debt securities (including at amortised cost and fair value)	14,837	0	15	15	15	23	7	7	0	14,806	0	16	7	, ,	16	7	7	0
Central banks	219	0	0	0	0	c	0	0	0	226	0	0	(	0	0	0	0	0
General governments	9,744	0	0	0	0	7	0	0	0	9,504	0	0	(	0	5	0	0	0
Credit institutions	1,180	0	0	0	0	1	0	0	0	1,295	0	0	(	0	1	0	0	0
Other financial corporations	2,851	0	11	11	11	7	2	2	0	2,856	0	11	1	2	3	2	2	. 0
Non-financial corporations	844	0	5	5	5	9	5	5	0	926	0	5		5 5	7	5	5	. 0
Loans and advances(including at amortised cost and fair value)	35,355	73	2,095	2,095	2,092	336	1,290	1,288	505	36,115	64	2,224	2,224	1,989	363	1,331	1,306	523
Central banks	0	0	0	0	0	C	0	0	0	0	0	0	(	0	0	0	0	. 0
General governments	602	0	27	27	27	2	2 24	24	0	582	0	28	28	3 25	2	25	25	. 0
Credit institutions	405	0	0	0	0	C	0	0	0	329	0	0	(	0	0	0	0	
Other financial corporations	460	0	34	34	34	2	2 23	23	8	584	0	33	33	3 33	1	. 26	26	, 7
Non-financial corporations	14,456	13	1,099	1,099	1,099	104	748	748	244	14,568	9	1,174	1,174	1,105	138	763	758	253
of which: small and medium-sized enterprises at amortised cost	3,103	5	160	160	160	12	95	95	55	3,156	8	247	247	7 209	12	131	127	53
of which: Loans collateralised by commercial immovable property at amortised cost	5,183	1	585	585	585	51	357	357	218	5,151	1	603	603	566	66	347	343	227
Households	19,433	61	935	935	933	228	3 495	493	252	20,051	55	989	989	826	223	517	497	263
of which: Loans collateralised by residential immovable property at amortised cost	11,965	22	307	307	307	43	101	101	201	12,413	22	332	332	2 273	43	107	107	215
of which: Credit for consumption at amortised cost	2,831	16	354	354	354	83	236	236	15	2,920	16	378	378	374	73	259	258	14
DEBT INSTRUMENTS other than HFT	51,131	73	2,110	2,110	2,108	360	1,297	1,295	505	51,974	64	2,240	2,231	1,996	380	1,338	1,313	523
OFF-BALANCE SHEET EXPOSURES	11,659		124	124	124	39	41	41	29	12,067		136	136	116	36	36	36	29

<sup>(1)</sup> For the difficition of non-performing exposures please refer to COMMISSION IMPERISTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other does not report the control of the contro



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,023	685	450	441	446	200	1,011	686	480	472	410	170
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	512	511	356	356	140	140	511	506	381	381	111	110
of which: small and medium-sized enterprises at amortised cost	31	31	12	12	17		32	31	12	12	17	
Households	510	174	95	85	305	60	500	179	99	91	299	61
DEBT INSTRUMENTS other than HFT	1,023	685	450	441	446		1,011	686	480	472	410	
Loan commitments given	1	1	0	0	1	1	1	1	0	0	1	1
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	8						5					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	591						620					

<sup>(1)</sup> 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

<sup>&</sup>lt;sup>©</sup>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 FINKEP framework (templates F18.00 / F19.00), 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-TTS 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 FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Bank Polska Kasa Opieki S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated convalue due to converte provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated convalue due to conversions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with te measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR)  Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0		0
Debt securities (including at amortised cost and fair value)	n	0	n	n	0	0	n	n	n	0	0	
Central banks	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,020	712	470	463	418	189	1,053	749	484	477	429	200
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	1	1	0	0	0	0
Non-financial corporations	516	511	370	370	118	117	544	539	375	375	130	129
of which: small and medium-sized enterprises at amortised cost	40	39	16	16	24		53	48	19	19	22	
Households	503	201	100	93	300	71	508	209	108	102	299	71
DEBT INSTRUMENTS other than HFT	1,020	712	470	463	418		1,053	749	484	477	429	
Loan commitments given	1	1	0	0	1	0	2	2	1	1	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	8 312						8 692					

<sup>(1)</sup> 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 F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Bank Polska Kasa Opieki S.A.

			AS OF 3	0/09/2020					As of 3	1/12/2020					AS 01 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair
A Agriculture, forestry and fishing	162	17	17	162	14	0	163	17	17	163	14	0	174	17	17	174	14	0	175	36	36	175	24	0
B Mining and guarrying	281	0	0	281	2	0	279	0	0	279	2	0	237	1	1	237	2	0	197	1	1	197	2	0
C Manufacturing	3.210	282	282	3.209	255	0	3.233	311	311	3.233	258	0	3.377	307	307	3.377	276	0	3.524	330	330	3.524	282	0
D Electricity, gas, steam and air conditioning supply	176	7	7	176	6	0	173	6	6	173	6	0	194	6	6	194	6	0	230	6	6	230	7	0
E Water supply	160	4	4	160	3	0	161	3	3	161	3	0	175	3	3	175	3	0	197	3	3	197	4	0
F Construction	1.039	239	239	1.039	223	0	975	171	171	975	159	0	987	167	167	987	156	0	1.118	169	169	1.118	170	0
G Wholesale and retail trade	2.420	128	128	2.420	113	0	2.492	123	123	2.492	111	0	2.534	130	130	2.534	110	0	2.924	151	151	2.924	118	0
H Transport and storage	920	48	48	920	19	0	904	44	44	904	18	0	985	60	60	985	19	0	1,016	65	65	1,016	22	0
I Accommodation and food service activities	710	61	61	710	44	0	719	63	63	719	46	0	727	65	65	727	44	0	715	66	66	715	40	0
3 Information and communication	469	6	6	469	6	0	463	6	6	463	8	0	464	7	7	464	8	0	443	7	7	443	7	0
K Financial and insurance activities	112	0	0	112	1	0	115	0	0	115	1	0	214	0	0	214	2	0	158	1	1	158	3	0
L Real estate activities	1,932	211	211	1,931	140	0	1,948	185	185	1,948	144	0	1,941	186	186	1,941	142	0	1,780	187	187	1,780	147	0
M Professional, scientific and technical activities	1,462	55	55	1,462	41	0	1,548	119	119	1,548	51	0	1,523	122	122	1,523	52	0	1,167	123	123	1,167	57	0
N Administrative and support service activities	217	7	7	217	5	0	242	9	9	242	6	0	242	15	15	242	7	0	271	15	15	271	8	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	9	0	0	9	0	0	4	0	0	4	0	0	3	0	0	3	0	0
P Education	11	0	0	11	0	0	16	0	0	16	0	0	17	1	1	17	0	0	14	1	1	14	0	0
Q Human health services and social work activities	75	1	1	75	1	0	78	1	1	78	1	0	86	2	2	86	1	0	88	5	5	88	1	0
R Arts, entertainment and recreation	83	2	2	83	4	0	103	2	2	103	4	0	115	2	2	115	3	0	130	3	3	130	5	0
S Other services	39	7	7	39	4	0	40	7	7	40	5	0	460	8	8	460	6	0	416	7	7	416	3	0
Loans and advances	13.483	1.075	1.075	13 482	882	1	13 661	1.066	1.066	13.660	839	0	14 456	1.099	1.099	14 456	852	0	14 568	1 174	1 174	14 567	900	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Bank Polska Kasa Opieki S.A.

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	es				Loans and advanc	8				Loans and advance	es				Loans and advanc	es			
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	33,281	31,420	44	1,861	535	33,341	31,457	58	1,884	646	35,355	33,260	73	2,095	686	36,115	33,891	64	2,224	800
Of which secured	28,826	27,322	40	1,503	497	29,582	27,996	54	1,586	605	29,513	27,832	52	1,681	622	30,147	28,357	49	1,790	715
Of which secured with immovable property	17,218	16,443	19	775	316	17,320	16,446	23	874	422	17,527	16,557	24	970	451	17,939	16,924	24	1,015	461
Of which instruments with LTV higher than 60% and lower or equal to 80%	5,227	5,100		127	75	4,277	4,105		172	131	4,290	4,124		166	119	3,921	3,758		163	116
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,464	1,431		34	22	1,264	1,242		22	11	1,342	1,300		42	15	1,302	1,266		35	11
Of which instruments with LTV higher than 100%	1,441	1,216		225	18	1,392	1,143		249	45	1,528	1,237		291	90	1,348	1,059		289	63
Accumulated impairment for secured assets	1,207	237	7	970	172	1,226	300	8	927	215	1,293	287	7	1,006	233	1,337	303	7	1,034	229
Collateral																				
Of which value capped at the value of exposure	17,590	17,264	18	326	217	17,878	17,497	22	381	277	18,243	17,758	26	485	304	18,640	18,136	24	504	310
Of which immovable property	15,315	15,032	16	283	190	15,448	15,114	21	334	243	15,530	15,124	21	406	256	15,915	15,475	23	440	266
Of which value above the cap	31,048	28,387	76	2,661	1,159	36,274	33,459	108	2,815	1,353	34,775	32,263	99	2,512	1,185	38,686	36,061	176	2,624	1,266
Of which immovable property	14,987	14,209	24	778	464	17,781	16,878	32	903	581	15,802	15,154	21	648	370	18,841	17,774	40	1,067	555
Financial guarantees received	1,313	1,273	1	40	21	1,388	1,359	0	29	12	1,451	1,431	0	20	9	1,578	1,560	0	19	9
Accumulated partial write-off	-684	0	0	-684	-10	-623	0	0	-623	-9	-640	0	0	-640	-8	-640	0	0	-640	-8

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 1% or above.



# Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30,	09/2020															As of 31	/12/2020							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount														ž.	Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums wit forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: soposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
coins and advances subject to active EBA-compliant monitoria	734	697	55	289	37	24	32	31	16	2	14	15	11	14	1	2	133	66	1	46	67	16	66	18	1	0	1	17	4	17	1	60
	344	326	54	111	10	11	16	18	12	2	10	6	4	6		2	84	16	1	7	66	16	66	18	1	0	1	17	4	17		60
	192	184	34	63		5		4	2	0	2	2	1	2		1	43	10	1	5	34	9	33	5		0		5	2	5		30
	390	371	1	178	19	13	14	12	4	0	4				1	0	48	46	0	38	0	0	0	1	1	0	1	0	0		1	
	10	16	0	4	1		1	1	0	0	0	0	0	0	1	0	3	3	0	1	0		0	0		0	0	0	0	0	1	0
of which: Collateralised by commercial immovable property	94	92	0	62	1		1	2	1	0	1			٥		0	3	3		1	0	۰	۰			0		0				

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carryin de amount
		Performing			Non-performi				Performing			Non-performi	ing					Performing			Non-performi			1	Performing			Non-perform	ning			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: sopositis with forbeirance measures	Of which: Instruments with significant increase in credit sisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	ânflows to non- parforming exposures			Of which: exposumes wi forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implained (Stage 2)		Of which: appours with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	e non- e performing
	2,620	2,530	265	984	90	57	63	24	45	6	38	29	23	26	2	18	3,071	2,891	303	1,205	179	79	163	106	55	6	40	51	37	44	3	85
of which: Households	1,267	1,223	264	335	45	33	39	40	29	6	25	14	10	12	1	7	1,495	1,430	300	400	65	42	52	57	34	6	29	23	15	17	1	17
of which: Collateralised by residential immovable property	801	777	183	215	24	17	21	12	7	2	6	6	3	5		4	951	920	209	247	32	22	27	15	7	1	6		s	6	0	7
of which: Non-financial corporations	1,352	1,307	0	549	45	24	#	31	16	1	14	34	13	14	2	10	1,576	1,461	3	805	114	37	111	49	21	0	19	26	21	27	2	67
	126	109	0	43	16	1	16	3	2	0	1	1	۰	1	2	10	124	116	0	53		1		4	3	0	2	1		1	2	1
of which: Collaboralised by commercial immovable property	897	876		598	22	2	22	14	13		12	1		1		10	990	994		624	76	2	76	22	16	0	14	6		6		65

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooseed in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	455	455	0	22	0		0	4	4	0	0	0	۰	0	215	٥	732	721	0	90	11		10	5	5	٥	1	٥	0	0	336	4
of which: Households	69	69			0			1	1			0				0	103	103			0			1	1			0				0
of which: Collateralised by residential immovable property	3	3			0				0			0				0	4	4			0			0				0				
of which: Non-financial corporations	385	385	0	20	0	0	0	4	4	0	0	0		0	164	0	629	638	0	86	11	۰	10	4	4	٥	1	0	0	0	262	4
of which: Small and Medium-sized Enterprises	99	99			0			1	1			0				0	159	159			1			1	1			0				1
of which: Collateralised by commercial immovable property	100	100			0			1	1			0				0	161	154			7			1	- 1			0				1



# Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

1		Ma of 31/03/2021.															As of 30/04/2021															
	Gross	carrying amount							Mainten.  Accumulated impairment, accumulated regative changes in far value due to credit risk executed that guestions that contact the contact changes in far value due to credit risk.										Cross carrying amount								sulated negative cha	nges in fair val	ue due to credit ris	k	Miximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performing				Performing									Performing			Non-performing							Non-performing				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days			Of which: eoposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbeasings measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days			Of which: exposures wit forbearance measures	Of which: th instruments with significant increase in used risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monatoria	119	54	٥	69	35	s	35	11	1		1	9	2	9	1	31	28	5	0	5	22	3	22	6		۰		6	1	6	0	19
of which: Households	30	4	0	1	35	5	34	9	0			9	2	9	0	31	23		0		22	3	22	6		۰		6	1	6	0	19
of which: Collaboralised by residential immovable property	22	3	0	3	29	3	10	3	0	0		3	1	3	0	16	11		0		11	2	11	1		0		1	0	1	0	9
of which: Non-financial corporations	81	80	0	66	1	0	0	2	1	0	1	0		0	1	0	5	5	0	5	0	0		0		0		0	0	0	0	
of which: Small and Medium-sized Enterprises	2	2	0	0	0	0	0	0	0	0	0	0		0	0	0	0		0		0	0		0		0		0	0	0	0	0
of which: Collaboralised by commercial immovable property	2	2	0	1	0		0	0	0	0		0		0	0	0	0		0		0	0		0		0		0	0	0	0	

		As of \$1(0)(0221														As of 30 (4) 2221.																
								,	Maximum Accumulated impairment, accumulated negative changes in fair value due to credit risk guarantee that Gain bu consistend								Goss carrying amount														Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing Non-performing								Performing Non-performing								Performing			Non-performe	19			Performing			Non-performi	ng				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forburrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guaranter received in the contact of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	3,178	2,905	288	1,211	273	94	235	121	49	6	43	72	42	60	4	26	3,112	2,786	284	1,147	326	104	274	146	49	5	43	97	49	77	6	32
of which: Households	1,472	1,337	284	378	135	57	112	24	31	6	27	44	21	33	1	22	1,496	1,305	280	365	161	67	149	91	27	5	25	64	27	46	2	19
of which: Collaboralised by residential immovable property	948	884	204	243	65	30	57	21	7	1	7	13	7	10	0	9	974	886	205	240	66	35	78	26		1	7	18	۰	15	0	8
of which: Non-financial corporations	1,536	1,429	4	800	117	36	111	47	18	۰	16	29	21	27	3	4	1,475	1,354	4	755	121	37	115	52	22	0		30	22	28	4	8
of which: Small and Medium-sized Enterprises	141	129	0	44	12	1	10	3	2	0	1	2		1	3	3	138	125	0	43	13	1	10	4	2	0	1	2	0	1	4	3
of which: Collaboralised by commercial immovable property	1,016	939	0	649	77	2	76	20	13	0	12	7		7	1	2	972	892	0	612	80	2	79	24	17	0	14	7	0	7	1	6

	As of 31/02/2021														As of 30)(66/2023.																	
								Accumulated impairment, accumulated regative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount															Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing  Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbalarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures forbearance measures		Non-perform	Of which: exposures with forbairance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	950	939	0	83	12		11	6	6	0		1			424	2	1,172	1,143	0	164	29	0	29	7	6	0	1	1	0		580	16
of which: Households	135	135			۰			1	1			0				۰	172	169			3			1	1							3
of which: Collaboralised by residential immovable property	s	5			۰			0	0			0				0	6	6			0			0								
of which: Non-financial corporations	815	804	0	71	11		11	5	5	0	1	0	0		331	2	1,000	974		149	26	0	25	5	5		1	1	0	۰	455	15
of which: Small and Medium-sized Enterprises	221	220			1			2	2			0				0	298	293			5			2	2			۰				4
of which: Collateralised by commercial immovable property	229	210						2	1			0				1	257	244			14			1	1			0				5