



2021 EU-wide Transparency Exercise

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

2021 EU-wide Transparency Exercise

Key Metrics

Bank Polska Kasa Opieki S.A.

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE 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



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Leverage ratio

Bank Polska Kasa Opieki S.A.

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,819	4,956	4,842	4,956	C 47.00 (r310,c010)	
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)	
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]	

		(mB EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	5,628	5,616	5,646	5,784	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,023	5,213	5,055	5,176	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,068	2,061	2,021	2,080	C 01.00 (0103,010)	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 (0130,010)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	263	297	198	127	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	2,148	2,204	2,158	2,221	C 01.00 (0200,010)	Articles 4(1)(b) and 36(1) point (g) of CRR
	A.1.5	Funds for general banking risk	436	435	426	439	C 01.00 (0210,010)	Articles 4(1)(b), 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 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-132	-118	-56	-33	C 01.00 (0250,010)	Articles 32 to 35 and 36(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-292	-331	-308	-326	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-2	-2	-1	-1	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (b) and 37(2) of CRR, Article 36(1) point (k) (i), (j) and 133(b) of CRR and Article 36(1) point (k) (i) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) 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 (0480,010)	Articles 4(2), 36(1) point (l), 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 (0490,010)	Articles 36(1) point (c) and 38, Article 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 (0500,010)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(c) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	203	257	213	219	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 48(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 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	203	257	213	219	C 01.00 (0530,010)	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 (0300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (0540,010) + C 01.00 (0470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0790,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,023	5,213	5,055	5,176	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	605	603	591	608	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	605	603	591	608	C 01.00 (0760,010) + C 01.00 (0460,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0630,010) + C 01.00 (0630,010) + C 01.00 (0630,010) + C 01.00 (0640,010) + C 01.00 (0650,010) + C 01.00 (0670,010) + C 01.00 (0670,010) + C 01.00 (0670,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	29,981	30,364	30,437	31,386	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	166	138	142	C 05.01 (0101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.75%	17.17%	16.61%	16.49%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.75%	17.17%	16.61%	16.49%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.77%	19.15%	18.55%	18.43%	CA3 (3)	-
CET1 Capital Fully loaded ⁽¹⁾	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,819	4,956	4,842	4,956	[1.5 + 1.13 + 1.21 + MIN(A.1.2) + A.1.13 + A.2.1 + A.2.2 + MIN(A.4 + A.2.3 - A.2.4)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.07%	16.41%	15.98%	15.86%	[D.1]/[B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	203	257	213	219	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	130	166	138	142	C 05.01 (0440,010)	

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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank Polska Kasa Opieki S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	27,536	27,697	27,547	28,262	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
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) ²	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, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	29	34	44	46	C 02.00 (R440, 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	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
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 ¹⁾	0	16	0	0
Of which restructuring ²⁾	0	14	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	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 subsidiaries, 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 subsidiaries, 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	202	241	53	188

¹⁾ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Bank Polska Kasa Opleki S.A.

ASSETS:	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	1,444				1,049				1,045				1,042				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)(i); 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 ¹	1,314				1,396				1,478				1,570				
TOTAL ASSETS	51,072				51,163				53,166				53,796				IAS 1.9(a), IFRS 6

¹ Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	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	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	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	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		
Financial assets at fair value through other comprehensive income	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)
	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 amortised cost	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)
	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)

¹ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

² 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	1,209	1,176	915	883	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	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(l)
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 ¹	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

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		1,352	1,239	1,073	950	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	72	163	95	121	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	132	570	313	461	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		44,656	44,668	46,678	47,142	

2021 EU-wide Transparency Exercise

Market Risk

Bank Polska Kasa Opleki S.A.

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	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			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	229	271	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	212	265	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	13	2	0	0	0	0						0	0	0	0							0	0	
Equities	1	2	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	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	0	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	233	256	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	216	245	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	12	6	0	0	0	0						0	0	0	0							0	0	
Equities	2	1	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	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	0	

Market risk template does not include CUI 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.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	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	
	of which: SME	1,544	949	543		1,639	960	549	
	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 ²	63,488	53,819	27,989	1,595	64,386	54,291	28,139	1,700

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

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	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	
	of which: SME	4,069	1,424	814		3,778	1,368	782	
	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 Total²	66,310	56,542	28,025	1,644	67,673	57,557	28,883	1,796	

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

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0
	Other non credit-obligation assets				0						0		
IRB Total ²					0					0			

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0
	Other non credit-obligation assets				0								
IRB Total ²					0						0		

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2021

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
	Lithuania																	
	Luxembourg																	
	Malta																	
	Netherlands																	
	Poland	3,297	3,297	14	0	1,184	2,099	0	2	0	89	258	0	0	0	0	0	0
	Portugal																	
	Romania																	
	Slovakia																	
	Slovenia																	
	Total	24,197	24,197	197	0	9,151	14,839	0	2	12	259	284	3	0	0	0	0	2,467

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2021

Residual Maturity		Country / Region		Direct exposures								Off balance sheet		Risk weighted exposure amount	
				On balance sheet				Derivatives				Off-balance sheet exposures			
				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	Derivatives with positive fair value		Derivatives with negative fair value			Nominal
Carrying amount	Notional amount	Carrying amount	Notional amount												
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]									
Africa															
Total		551	551	0	0	551	0	0	0	0	0	0	0	0	
Others		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		221	221	0	0	221	0	0	0	0	0	0	0	0	
Total		189	189	0	0	136	53	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		274	274	0	0	67	207	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1,235	1,235	0	0	975	260	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 loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

(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.

2021 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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	0	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 FORBEARANCE²												
Loans and advances that have been forborne more than twice	8						5					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	591						620					

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0	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)	1,020	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 FORBEARANCE²												
Loans and advances that have been forborne more than twice	8						8					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	312						692					

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

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

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.

(m EUR)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/06/2021								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment				
		of which: defaulted					of which: defaulted					of which: defaulted					of which: defaulted					of which: defaulted		
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 quarrying	281	0	0	281	2	0	229	0	0	229	2	0	237	1	1	237	2	0	192	1	1	192	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	11,039	239	239	11,039	202	0	975	171	171	975	159	0	997	167	167	997	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
J 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	3	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	1,076	1,076	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

⁽¹⁾ 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 opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

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

(mth EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Performing		of which past due > 30days <= 90 days	Performing	of which past due > 30days <= 90 days	Performing		of which past due > 30days <= 90 days	Performing	of which past due > 30days <= 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	17,238	16,443	19	775	316	17,330	16,466	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 80% 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	38	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 5% or above.

