

| Bank Name | Powszechna Kasa Oszczednosci Bank Polski S.A. |
|--------------|---|
| LEI Code | P4GTT6GF1W40CVIMFR43 |
| Country Code | PL |

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

Powszechna Kasa Oszczednosci Bank Polski S.A.

| (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 | 8,825 | 8,513 | 8,283 | 8,411 | 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 | 8,657 | 8,151 | 7,975 | 8,093 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 8,825 | 8,513 | 8,283 | 8,411 | 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 | 8,657 | 8,151 | 7,975 | 8,093 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 9,419 | 9,105 | 8,864 | 9,008 | 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 | 9,251 | 8,743 | 8,555 | 8,690 | 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 | 48,112 | 50,094 | 48,975 | 47,738 | 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 | 47,943 | 49,732 | 48,667 | 47,420 | 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 | 18.34% | 16.99% | 16.91% | 17.62% | 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 | 18.06% | 16.39% | 16.39% | 17.07% | (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 | 18.34% | 16.99% | 16.91% | 17.62% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 18.06% | 16.39% | 16.39% | 17.07% | (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 | 19.58% | 18.18% | 18.10% | 18.87% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19.29% | 17.58% | 17.58% | 18.33% | (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 | 86,937 | 86,512 | 86,610 | 92,522 | 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 | 10.15% | 9.84% | 9.56% | 9.09% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

Powszechna Kasa Oszczednosci Bank Polski 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 | 8,825 | 8,513 | 8,283 | 8,411 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 8,657 | 8,151 | 7,975 | 8,093 | 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 | 86,937 | 86,512 | 86,610 | 92,522 | C 47.00 (r300,c010) | CRR |
| В.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 86,937 | 86,512 | 86,610 | 92,522 | C 47.00 (r290,c010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 10.2% | 9.8% | 9.6% | 9.1% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 10.0% | 9.4% | 9.2% | 8.7% | [A.2]/[B.2] | |



2021 EU-wide Transparency Exercise Capital Powszechna Kasa Oszczedności Bank Polski S.A.

| | | | As of 30/09/2020 | As of 31/12/2020 | As of 31/03/2021 | As of 30/06/2021 | COREP CODE | REGULATION |
|---|----------------|--|-----------------------------------|-----------------------------------|----------------------------|------------------|---|---|
| | A | (min EUR, %) OWN FUNDS | 9,419 | 9,105 | 8,864 | 9,008 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CBR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying | 8,825 | | | | C 01.00 (r020,c010) | Article S0 of CBR |
| | A.1.1 | transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 275 | 8,513 274 | 8,283 269 | 8,411 277 | | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | | instruments) | | | | | C 01.00 (r030,c010) | |
| | A.1.2 | Retained earnings | 1,426 | 861 | 844 | 1,486 | C 01.00 (r130,c010) C 01.00 (r180,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CBR |
| | A.1.3 | Accumulated other comprehensive income Other Reserves | 362 | 299 7.145 | 183 | 6.590 | C 01.00 (r180,c010) | Articles 4(100), Jb(1) point (d) and Jb (1) point (d) of CHK Articles 4(117) and 26(1) point (e) of CBR |
| | A.1.4 | | 235 | 235 | 230 | 237 | , | |
| | A.1.5 | Funds for general banking risk | 0 | 235 | 230 | 0 | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR Article 84 of CRR |
| | A.1.0 A.1.7 | Minority interest, given recognition in CET1 capital Adjustments to CET1 due to prudential filters | -205 | -161 | -57 | 2 | C 01.00 (r230,c010) | |
| | | | | | | | C 01.00 (r250,c010) C 01.00 (r300,c010) + C 01.00 (r340,c010) | Articles 32 to 35 of and 36 (1) point (I) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR |
| | A.1.8 | (-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of | -587 | -488 | -485 | -507 | | |
| | A.1.9 | associated DTLs | 0 | 0 | 0 | 0 | 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 Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.11 | (-) Defined benefit persion fund assets | 0 | 0 | 0 | 0 | , | |
| | 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 CRR |
| | 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 | -15 | -15 | -13 | -12 | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010) | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CBR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CBR; Articles 36(1) point k) (iii) and 379(5) of CBR; Articles 36(1) point k) (iv) and 153(8) of CBR and Articles 36(1) point k) (v) and 155(4) of CBR. |
| | A.1.14.1 | Of which: from securitisation positions (-) | -15 | -15 | -13 | -12 | C 01.00 (r460,c010) | Articles $36(1)$ point (k) (i), $243(1)$ point (b), $244(1)$ point (b) and 258 of CRR |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 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) | $\label{eq:427} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$ |
| | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | C 01.00 (r510,c010) | Article 48 of CRR |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | | | -2 | C 01.00 (r513,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 (r514,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 (r524,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 | 168 | 362 | 308 | 317 | 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) | Articlas 479 and 480 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 168 | 362 | 308 | 317 | C 01.00 (r520,c010) | Articlas 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 (rS30,c010) | Article 61 of ORR |
| | 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 | | 0 | 0 | 0 | 0 | C 01.00 (+600,c010) + C 01.00 (+700,c010) + C 01.00 (+710,c010) + C 01.00 (+740,c010) + C 01.00 (+744,c010) + C 01.00 (+748,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 (r730,c010) | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 8,825 | 8,513 | 8,283 | 8,411 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 594 | 592 | 581 | 597 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 594 | 592 | 581 | 597 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | A.4.2 | | 0 | 0 | 0 | 0 | $\begin{array}{l} C \; 01.00 \; (910, c010) + C \; 01.00 \; (920, c010) + \\ C \; 01.00 \; (933, c010) + C \; 01.00 \; (940, c010) + \\ C \; 01.00 \; (953, c010) + C \; 01.00 \; (9370, c010) + \\ C \; 01.00 \; (9374, c010) + C \; 01.00 \; (9378, c010) \\ \end{array}$ | |
| | 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) | |
| OWN FUNDS REQUIREMENTS | В | TOTAL RISK EXPOSURE AMOUNT | 48,112 | 50,094 | 48,975 | 47,738 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| | 8.1 | Of which: Transitional adjustments included | 0 | 362 | 308 | 317 | C 05.01 (r010;c040) | |
| CAPITAL RATIOS (%) | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 18.34% | 16.99% | 16.91% | 17.62% | CA3 {1} | • |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 18.34% | 16.99% | 16.91% | 17.62% | CA3 (3) | • |
| CET I Service | C.3 | TOTAL CAPITAL RATIO (transitional period) | 19.58% | 18.18% | 18.10% | 18.87% | CA3 {5} | • |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 8,657 | 8,151 | 7,975 | 8,093 | [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- A.4.3.0).0)] | • |
| CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 17.99% | 16.39% | 16.39% | 17.07% | [D.1]/[B-B.1] | • |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 168 | 362 | 308 | 317 | C 05.01 (r440,c010) | |
| Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c020) | |
| | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c030) | |
| | E. | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 168 | 362 | 308 | 317 | C 05.01 (r440,c040) | |
| (1)The fully loaded CET1 ratio is an er | stimate calcul | ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n | egulatory point of view at the re | porting date are not taken into a | count in this calculation. | | | |

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | RW | /As | | |
|--|------------------|------------------|------------------|------------------|--|
| (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) ¹ | 42,524 | 40,520 | 39,677 | 41,020 | C 02.00 (0440, c010) -[C 07.00 (0490, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (130, c220, s001) + C 08.01 (049, c280, s002)] + C 08.01 (040, c280, s002)] |
| Of which the standardised approach | 42,524 | 40,520 | 39,677 | 41,020 | 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 | 558 | 561 | 478 | 760 | C 07.00 (rb90, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c |
| Credit valuation adjustment - CVA | 70 | 77 | 60 | 113 | 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) | 1,362 | 4,470 | 3,718 | 832 | C 02.00 (R520, c010) |
| Of which the standardised approach | 1,362 | 4,470 | 3,718 | 832 | 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 | ٥ | ٥ | 0 | C 19.00_010_601*12.5+C 20.00_010_459*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 | 3,597 | 4,466 | 5,043 | 5,012 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 799 | 796 | 812 | 837 | C 02.00 (R600, c010) |
| Of which standardised approach | 0 | 0 | 0 | 0 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 2,799 | 3,670 | 4,230 | 4,175 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | C 02.00 (R630, c010) + C 02.00 (R690, c010) |
| Total | 48,112 | 50,094 | 48,975 | 47,738 | |

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 Powszechna Kasa Oszczednosci Bank Polski S.A.

| (min EUR) | As of 30/09/2020 | As of 31/12/2020 | As of 31/03/2021 | As of 30/06/2021 |
|--|------------------|------------------|------------------|------------------|
| Interest income | 1,997 | 2,593 | 532 | 1,117 |
| Of which debt securities income | 293 | 391 | 93 | 196 |
| Of which loans and advances income | 1.588 | 2.024 | 419 | 874 |
| Interest expenses | 303 | 322 | 37 | 74 |
| (Of which deposits expenses) | 179 | 196 | 13 | 24 |
| (Of which debt securities issued expenses) | 91 | 114 | 22 | 44 |
| (Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 3 | 3 | 0 | 2 |
| Net Fee and commission income | 592 | 801 | 210 | 437 |
| 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 | 31 | 43 | 9 | 24 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | -72 | -113 | 164 | 152 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | -39 | -35 | -5 | -14 |
| Gains or (-) losses from hedge accounting, net | 1 | 0 | -5 | -5 |
| Exchange differences [gain or (-) loss], net | 95 | 165 | -118 | -56 |
| Net other operating income /(expenses) | -64 | -1,364 | 19 | 45 |
| TOTAL OPERATING INCOME, NET | 2,241 | 1,772 | 769 | 1,628 |
| (Administrative expenses) | 879 | 1,161 | 287 | 599 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | 91 | 104 | 63 | 74 |
| (Depreciation) | 188 | 251 | 62 | 129 |
| Modification gains or (-) losses, net | -9 | -9 | 0 | -2 |
| (Provisions or (-) reversal of provisions) | 105 | 156 | -6 | 5 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | 37 | 42 | 4 | 8 |
| (Commitments and guarantees given) | 38 | 78 | -11 | -10 |
| (Other provisions) | 30 | 35 | 1 | 8 |
| Of which pending legal issues and tax litigation ¹ | 0 | 104 | 0 | 0 |
| Of which restructuring ¹ | 0 | -1 | 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) | 236 | 399 | 47 | 106 |
| (Financial assets at fair value through other comprehensive income) | 7 | 9 | 0 | -2 |
| (Financial assets at amortised cost) | 230 | 390 | 47 | 108 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, Joint ventures and associates and on non-financial assets) | 73 | 86 | 3 | 6 |
| (of which Goodwill) | 32 | 32 | 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 | 20 | 27 | 2 | 4 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | -1 | -5 | 0 | -2 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 678 | -373 | 315 | 709 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 441 | -559 | 250 | 528 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 441 | -559 | 250 | 528 |
| Of which attributable to owners of the parent | 441 | -559 | 250 | 528 |

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

Total Assets: fair value and impairment distribution

Powszechna Kasa Oszczednosci Bank Polski S.A.

| (min EUR) | J | As of 30/09/20 | 20 | | | As of 31, | 12/2020 | | | As of 31, | 03/2021 | | | As of 30/ | 06/2021 | | |
|--|-----------------|----------------|-----------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|--|
| | | Fa | ir value hierar | chy | | Fa | ir value hieraro | hy | | Fa | ir value hieraro | :hy | | Fa | ir value hieraro | :hy | |
| 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 | 1,065 | | | | 1,792 | | | | 1,162 | | | | 1,190 | | | | IAS 1.54 (I) |
| Financial assets held for trading | 1,419 | 285 | 1,134 | 0 | 1,465 | 181 | 1,284 | 0 | 1,373 | 132 | 1,241 | 0 | 1,561 | 158 | 1,403 | 0 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 1,584 | 30 | 3 | 1,551 | 1,566 | 111 | 6 | 1,450 | 1,401 | 107 | 7 | 1,286 | 1,367 | 105 | 7 | 1,256 | 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 | 16,438 | 13,210 | 3,055 | 172 | 15,923 | 14,276 | 1,490 | 158 | 15,437 | 12,466 | 2,818 | 153 | 15,034 | 12,125 | 2,754 | 155 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 58,841 | | | | 58,129 | | | | 59,563 | | | | 63,881 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 306 | 0 | 306 | 0 | 210 | 0 | 210 | 0 | 158 | 0 | 158 | 0 | 137 | 0 | 137 | 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 | 2 | | | | 2 | | | | 1 | | | | 1 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 2,704 | | | | 3,082 | | | | 3,043 | | | | 3,174 | | | | |
| TOTAL ASSETS | 82,360 | | | | 82,169 | | | | 82,137 | | | | 86,345 | | | | IAS 1.9(a), IG 6 |

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

| (min | EUR) | | ٨ | s of 30/09/20 | 20 | | | | | As of 31 | /12/2020 | | | | | As of 31 | /03/2021 | | | | | As of 30 | /06/2021 | | | |
|---|--------------------|---|--|--------------------------------------|--|----------------------------------|--------------------------------------|--|--|--------------------------------------|--|----------------------------------|--------------------------------------|--|--|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------|--------------------------------------|--|----------------------------------|--------------------------------------|--------------------------|
| | | Gross carr | ying amount | | Accu | mulated impair | ment | Gro | ss carrying amo | ount | Accu | mulated impai | irment | Gr | oss carrying am | ount | Accu | mulated impair | ment | Gross | s carrying amo | unt ⁽²⁾ | Accun | ulated impairm | ent ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector ⁴ | | 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 | 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 sinci initial recognition | Stage 2 Assets with significant increase in credit risk since e 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 | 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 | References |
| Financial assets at fair | Debt securities | 16,328 | 13 | 102 | -2 | 0 | -4 | 15,814 | 15 | 100 | -3 | 0 | -3 | 15,334 | 13 | 95 | -3 | 0 | -1 | 14,927 | 15 | 4 | -3 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| value through other comprehensive income | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | 9,472 | 20 | 0 | -4 | 0 | 0 | 10,154 | 50 | 0 | -4 | -4 | 0 | 12,421 | 54 | 0 | -4 | -4 | 0 | 14,789 | 64 | 0 | -6 | -4 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 44,709 | 4,273 | 2,206 | -160 | -332 | -1,343 | 40,377 | 7,292 | 2,201 | -132 | -452 | -1,353 | 39,374 | 7,336 | 2,321 | -138 | -439 | -1,357 | 41,203 | 7,496 | 2,249 | -150 | -468 | -1,341 | 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.



Breakdown of liabilities

Powszechna Kasa Oszczednosci Bank Polski 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 | 1,163 | 1,339 | 1,223 | 1,446 | 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 | 70,053 | 70,772 | 70,770 | 74,226 | 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 | 147 | 83 | 129 | 185 | 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 | 185 | 307 | 298 | 320 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 109 | 115 | 110 | 105 | 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 | 798 | 739 | 827 | 921 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 0 | 0 | 0 | 0 | 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 | 72,455 | 73,355 | 73,356 | 77,205 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 9,905 | 8,814 | 8,781 | 9,140 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 82,360 | 82,169 | 82,137 | 86,345 | IAS 1.IG6 |

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



Breakdown of liabilities

Powszechna Kasa Oszczednosci Bank Polski S.A.

(mln EUR)

| | | | Carrying | amount | | |
|--------------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilities l | 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 | | 1,308 | 1,422 | 1,349 | 1,614 | 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 |
| Short positions | Debt securities | 2 | 0 | 2 | 17 | 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 | 2,955 | 3,010 | 3,219 | 3,307 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 2,849 | 2,938 | 3,161 | 3,254 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 570 | 561 | 487 | 979 | Annex V.Part 1.42(c),44(c) |
| Deposits | of which: Current accounts / overnight deposits | 260 | 257 | 192 | 180 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 525 | 456 | 352 | 457 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 316 | 326 | 220 | 312 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 10,086 | 9,085 | 8,414 | 9,075 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 9,215 | 8,229 | 7,653 | 8,318 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 47,344 | 48,881 | 49,423 | 51,537 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 31,290 | 33,484 | 34,797 | 37,190 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 7,396 | 7,701 | 7,706 | 7,573 | Annex V.Part 1.37, Part 2.98 |
| Of which: Subordin | ated Debt securities issued | 595 | 596 | 581 | 601 | Annex V.Part 1.37 |
| Other financial liabilities | | 1,177 | 1,079 | 1,167 | 1,298 | Annex V.Part 1.38-41 |
| TOTAL FINANCIAL LIABILITIES | | 71,363 | 72,194 | 72,121 | 75,858 | |

2021 EU-wide Transparency Exercise Market Risk

Powszechna Kasa Oszczednosci Bank Polski S.A.

| r | SA | | | | | 1 | м | | | | | | | | | IM | | | | | | |
|-------------------------------------|----------------------------|----------------------------|--|--------------------------|---|-------------------------------|--------------------------------|---|-----------|--------------------------------|-----------------|----------------------------------|--|--------------------------|---|----------------------------------|--------------------------------|---|-----------|--------------------------------|---|----------------------------------|
| | | | VaR <i>(Memorar</i> | ndum item) | STRESSED VaR (| Memorandum item) | AND MIG | NTAL DEFAULT GRATION RISK AL CHARGE | ALL PRICE | RISKS CAPITA FOR CTP | AL CHARGE | | VaR <i>(Memor</i> | andum item) | STRESSED VaR (M | Aemorandum item) | | | 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 (SVaRt 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 | 1.000 | 887 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 251 | 223 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk Equities | 749 360 | 663 384 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 360 | 384 | 0 | 0 | 0 | U | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 212 | 43 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | | 3.198 | 0 | ō | ō | ō | | | | | | | 0 | ō | ō | ō | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 1,361 | 4,469 | 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 | 877 | 826 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 230 | 212 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 647 | 614 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 430 | 5 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 1 | 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 | 2,410 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk Total | 3.717 | 831 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 3,717 | | | | | v | | | | | J | | | v | v | | | | , J | | v | |

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

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | | | Standardise | d 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 | | | |
| | (min EUR, %) Central governments or central banks | 19,883 | 23,739 | 1,252 | | 20,995 | 25,020 | 1,675 | | | | |
| | Regional governments or local authorities | 2,841 | 2,415 | 483 | | 2,837 | 2,530 | 506 | | | | |
| | Public sector entities | 715 | 386 | 188 | | 727 | 389 | 189 | | | | |
| | Multilateral Development Banks | 463 | 463 | 100 | | 551 | 551 | 109 | | | | |
| | International Organisations | 0 | 105 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 1,954 | 1,311 | 507 | | 1,887 | 1,250 | 529 | | | | |
| | Corporates | 22,049 | 11,475 | 11,004 | | 21,852 | 10,995 | 10,568 | | | | |
| | of which: SME | 3,702 | 2,084 | 1,657 | | 3,486 | 1,872 | 1,483 | | | | |
| | Retail | 17,980 | 14,781 | 10,256 | | 17,944 | 14,548 | 10,086 | | | | |
| | of which: SME | 5,725 | 4,725 | 2,714 | | 5,813 | 4,698 | 2,698 | | | | |
| Consolidated data | Secured by mortgages on immovable property | 24,808 | 24,316 | 15,417 | | 23,907 | 23,321 | 13,393 | | | | |
| | of which: SME | 1,233 | 1,066 | 786 | | 1,752 | 1,460 | 884 | | | | |
| | Exposures in default | 2,289 | 1,103 | 1,386 | 1,085 | 2,289 | 829 | 1,002 | 1,376 | | | |
| | Items associated with particularly high risk | 551 | 343 | 515 | | 681 | 394 | 592 | | | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 1 | 1 | 1 | | 1 | 1 | 1 | | | | |
| | Equity | 203 | 203 | 503 | | 208 | 208 | 513 | | | | |
| | Other exposures | 4,293 | 4,290 | 1,549 | | 4,642 | 4,639 | 2,004 | | | | |
| | Standardised Total ² | 98,030 | 84,829 | 43,061 | 1,495 | 98,521 | 84,675 | 41,056 | 2,083 | | | |

⁽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).

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

Credit Risk - Standardised Approach

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | | | Standardise | d 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, %) | 22.104 | 26 204 | 1 702 | | 22.020 | 20.222 | 1 700 | |
| | Central governments or central banks | 22,104 | 26,284 | 1,792 | | 23,828 | 28,233 | 1,796 | |
| | Regional governments or local authorities | 2,711 | 2,459 | 492 | | 2,872 | 2,582 | 516 | |
| | Public sector entities | 707 647 | 386 | 188 | | 715 | 389 | 195 | |
| | Multilateral Development Banks | • | 646 | 0 | | 841 | 841 | 0 | |
| | International Organisations | 0 | 0 | 0 534 | | 0 | 0 | 0 760 | |
| | Institutions | 2,098 | 1,336 | | | 2,968 | 1,856 | | |
| | Corporates of which: SME | 20,930 | 10,630 | 10,179 | | 22,158 | 11,530 | 11,035 | |
| | | 3,620 17,344 | 1,909 13,979 | 1,519 9,702 | | 3,581 18,583 | 2,087 14,886 | 1,673 | |
| | Retail of which: SME | 5,553 | 4,463 | 2,565 | | 6,101 | 4,714 | 10,342 2,713 | |
| Consolidated data | | 23,869 | | | | | | | |
| | Secured by mortgages on immovable property of which: SME | 1,777 | 23,149 1,490 | 13,184 881 | | 23,999 1,455 | 23,354 1,223 | 13,029 724 | |
| | | 2,409 | 989 | 1,218 | 1.321 | 2,430 | 1,042 | 1,323 | 1.275 |
| | Exposures in default | 657 | 344 | 516 | 1,321 | 2,430 | 274 | 410 | 1,2/5 |
| | Items associated with particularly high risk Covered bonds | 057 | 344 | 510 | | 705 | 2/4 | 410 | |
| | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 2 | 0 | 2 | | 101 | 101 | 161 | |
| | Collective investments undertakings (CIU) | 195 | 2 195 | 2 480 | | 101 | 136 | 332 | |
| | Equity Other exposures | 4,420 | 4.416 | 480 | | 4,773 | 4,769 | 1.875 | |
| | | 4,420 98,093 | | 1.5.5 | 1,949 | 4,773 104.110 | 1.00 | 1 | 1.002 |
| | Standardised Total ² | | 84,816 | 40,134 | 1,949 | 104,110 | 89,992 | 41,775 | 1,903 |

⁽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).

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

Credit Risk - IRB Approach

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|--|----------|------------------------|--------------------|------------|------------------------|-----------------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 30/ | 09/2020 | | | | | As of 31/ | 12/2020 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments and | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | 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 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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|--|----------|------------------------|--------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 31/ | 03/2021 | | | | | As of 30/ | 06/2021 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | 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 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 Secutarisation position unlike in the results prior to the 2019 exercise.





| | | | | | | Powszech | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|-------------------|------------------|---------------------|---------------|----------------|---|
| | | | | | | | As of 31/12/2020 | 1 | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | 4 |
| | (mln EUR) | | r | On balance sl | heet | | | | Deriva | tives | | Off bala | nce sheet | 4 |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | A contract of the second se |
| | | | | | | | | | | | | | | |
| 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] | Austria | | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y] | - | | | | | | | | | | | | | |
| [3Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more | Belgium | | | | | | | | | | | | | |
| Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total | Bulgaria | | | | | | | | | | | | | |
| 10-3M f 13M - 1Yf 13M - 1Yf 12Y - 2Yf 12Y - 3Yf 13Y - 10Yf 15Y - 10Yf 10Y - more 10 - 3M f 10 - 3M f 13M - 1Yf 13M - 1Yf 13M - 2Yf | Cyprus | | | | | | | | | | | | | |
| 121-311 13Y - 5Y 1 [5Y - 10Y [| Czech Republic | | | | | | | | | | | | | |
| Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Denmark | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total | Estonia | | | | | | | | | | | | | |



| | | | | | | Powszechi | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | 1 | On balance s | heet | | | | Deriva | tives | | Off balaı | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | 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] [10Y-more Total | Finland | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y] [5Y - 10Y [[3V - 10Y [[0 - 3M] [3M - 1Y [[3M - 1Y [[3M - 1Y [| France | | | | | | | | | | | | | |
| 1 2Y - 3Y 1 1 3Y - 5Y 1 | Germany | | | | | | | | | | | | | |
| [3] - 30 [[0] - more Total [0] - 3M [[3] - 3M [[3] - 3Y [[3] - 3Y [[3] - 5Y [[3] - 5Y [[10] - more Total | Croatia | | | | | | | | | | | | | |
| [27 - 37] [37 - 59] [57 - 107] [57 - 107] [0 - 3M[[3M - 17] [3M - 17] [3M - 17] [27 - 37] [37 - 57] [57 - 107] [37 - 57] | Greece | | | | | | | | | | | | | |
| 137 - 1011 107 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total | Hungary | | | | | | | | | | | | | |
| 101 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - SY] [5Y - 10Y] [107 - more Total | Ireland | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total | Italy | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Latvia | | | | | | | | | | | | | |



| | | | | | | Powszechi | na Kasa Oszczednosci Bar | nk Polski S.A. | | | | | | |
|--|------------------|--|--|--|--|---|--|----------------------------|-----------------------|-----------------------|----------------------------|--|---------------------------------|-----------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | 0 | | Diree | t exposures | | | | | 05 | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | 1ce sheet | |
| | | | | | | | | | | | | Off-balance si | 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 | exposure amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Lithuania | | | | | | | | | | | | | |
| 131 2011 [10Y - more Total [0 - 3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Luxembourg | | | | | | | | | | | | | |
| 137 - 311 157 - 1071 107 - more Total [0 - 3M1 [3M - 17] [17 - 271 [27 - 371 [37 - 571] [57 - 1071 [107 - more Total | Maita | | | | | | | | | | | | | |
| Total Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Yf [2Y-3Yf [5Y-10Yf [10Y-more Total | Netherlands | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] | Poland | 1,374 2,365 3,333 1,531 8,045 5,998 853 23,559 | 1,374 2,365 3,393 1,531 8,045 5,998 853 23,559 | 0 203 10 9 7 5 0 234 | 0 0 0 0 0 0 | 40 2,057 2,188 991 3,947 3,512 213 12,947 | 1,334 102 1,171 531 4,005 2,467 639 10,249 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 441 23 26 17 0 1 5 5 514 | 1 0 0 0 0 0 0 | 2,065 |
| 15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 12Y - 2Y 1 12Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total | Portugai | | | | | | 10/172 | | | • | | | | |
| 10441 [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] [3M-1Y] | Romania | | | | | | | | | | | | | |
| 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more | Slovakia | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Slovenia | | | | | | | | | | | | | |



| | | | | | | Powszechi | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | - |
| | | | | | | | | | | | | Off-balance sl | eet 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] [10Y-more Total | Spain | | | | | | | | | | | | | |
| Total [0-3M1] [3M-317] [3M-317] [3Y-37] [3Y-37] [3Y-37] [3Y-37] [3Y-37] [3Y-37] [3M | Sweden | | | | | | | | | | | | | |
| Total | United Kingdom | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| Iceland | | | | | | | | | | | | | |
| [27 - 37] [37 - 5V[[57 - 10Y] [107 - more Total [0 - 34] [34 - 1Y] [37 - 2Y] [37 - 2Y] [37 - 5Y] [37 - 5Y] [37 - 5Y] [37 - 507] | Liechtenstein | | | | | | | | | | | | | |
| 139 - 3011 1007 - more Total [0 - 3M f [3M - 1Y f [3M - 1Y f [27 - 3Y f [5Y - 10Y f [107 - more Total | Norway | | | | | | | | | | | | | |
| 15Y - 10Y1 10Y - more Total [0 - 3M f [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - SY] [3Y - 10Y] [10Y - more Total | Australia | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Canada | | | | | | | | | | | | | |
| IO - 3M [I 3M - 1Y [I 1Y - 2Y [I 2Y - 3Y [I 3Y - 5Y [I 5Y - 10Y [I 10Y - more Total | Hong Kong | | | | | | | | | | | | | |



| | | | | | | Powszech | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|--|---|--|--|--|--|---|---|---------------------|-------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2020 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (min EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | | | Pielo weighte d |
| 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 | Japan | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | U.S. | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | China | | | | | | | | | | | | | |
| 10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Switzerland | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total [0 - 3M [| Other advanced economies non EEA | | | | | | | | | | | | | |
| 10 - 3M f [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] | Middle East | | | | | | | | | | | | | |
| I 10Y - more Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | Powszech | na Kasa Oszczednosci Ba | ank Polski S.A. | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------------|-------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2020 |) | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (min EUR) | | | On balance sl | neet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| 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 | Africa | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Others | 31 82 26 19 24 0 0 0 183 | 31 82 26 19 24 0 0 0 0 183 | | | 23 82 26 19 24 0 0 0 174 | 8 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). Inspective 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 hem 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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.



| | | | | | | Powszech | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | | | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | |
| 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 | Austria | | | | | | | | | | | | | |
| [107 - more Total [0 - 3M] [3M - 1Y] [3Y - 3Y] [3Y - 5Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total | Belgium | | | | | | | | | | | | | |
| Total [0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Bulgaria | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [0-3M] [0-3M] [3M-1Y] | Cyprus | | | | | | | | | | | | | |
| [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Czech Republic | | | | | | | | | | | | | |
| Total [0 - 3M [3 M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5Y [5 Y - 10Y [10 Y - more Total | Denmark | | | | | | | | | | | | | |
| 10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Estonia | | | | | | | | | | | | | |



| | | | | | | Powszechi | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | - | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balaı | nce sheet | - |
| | | | | | | | | | | | | Off-balance sl | 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] [10Y-more Total | Finland | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y] [5Y - 10Y [[3V - 10Y [[0 - 3M] [3M - 1Y [[3M - 1Y [[3M - 1Y [| France | | | | | | | | | | | | | |
| 1 2Y - 3Y 1 1 3Y - 5Y 1 | Germany | | | | | | | | | | | | | |
| [3] - 30 [[0] - more Total [0] - 3M [[3] - 1Y [[3] - 2Y [[3] - 2Y [[3] - 5Y [[3] - 5Y [[10] - more [10] - more | Croatia | | | | | | | | | | | | | |
| [27 - 37] [37 - 517] [57 - 107] [57 - 107] [0 - 3M[[3M - 17] [3M - 17] [3M - 17] [27 - 37] [37 - 57] [57 - 107] [37 - 57] | Greece | | | | | | | | | | | | | |
| 137 - 1011 107 - more Total 1 0 - 3M 1 1 3M - 1Y1 1 3M - 1Y1 1 2Y - 2Y1 1 3Y - 5Y1 1 3Y - 5Y1 1 5Y - 10Y1 1 0Y - more Total | Hungary | | | | | | | | | | | | | |
| 101 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - SY] [5Y - 10Y] [107 - more Total | Ireland | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total | Italy | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Latvia | | | | | | | | | | | | | |



| | | | | | | Powszechr | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|--|------------------|---|--|--|--|---|--|----------------------|--------------------------------------|--|---|---|----------------------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | - | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Derivat | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | | 1 | | 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] [10Y-more Total [0-3M] [3M-117] | Lithuania | | | | | | | | | | | | | |
| [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] | Luxembourg | | | | | | | | | | | | | |
| 131 - 1011 1007 - more Total [0 - 3M f [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total | Maita | | | | | | | | | | | | | |
| Total [0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Netherlands | | | | | | | | | | | | | |
| [0 - 3M [| Poland | 317 1.832 2.665 2.834 7,026 9,790 2,772 26,936 | 317 1,832 2,665 2,834 7,025 9,790 2,472 26,936 | 55 10 24 7 5 28 1 1 130 | 0 23 0 0 80 10 0 113 | 253 1,276 1,580 2,145 2,365 3,829 805 12,253 | 8 524 1,062 681 4,574 5,919 1,665 14,433 | | 0 0 0 0 0 0 0 0 | 0 13 0 0 0 0 13 | 0 442 25 0 0 0 0 467 | 20 414 25 14 6 11 798 1,287 | 0 1 0 0 0 0 | 1,942 |
| 15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 12Y - 2Y 1 12Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total | Portugal | | | | | | | | | | | | | |
| IO 3M I IO 3M I IM 1Y I IY 2Y I IZY 3Y I ISY 5Y I ISY 10Y I IOY more Total IO IO 3M I ISM 1Y I | Romania | | | | | | | | | | | | | |
| [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Slovakia | | | | | | | | | | | | | |
| IO - 3M [I 3M - 1Y [I 1Y - 2Y [I 2Y - 3Y [I 3Y - 5Y [I 5Y - 10Y [I 10Y - more Total | Slovenia | | | | | | | | | | | | | |



| | | | | | | Powszechi | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | - | | | | Direc | ct exposures | | | | | | | |
| | (min EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | - |
| | | | | | | | | | | | | Off-balance st | eet 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] [10Y-more Total | Spain | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y] [5Y - 10Y [[3V - 10Y [[0 - 3M] [3M - 1Y [[3M - 1Y [[3M - 1Y [| Sweden | | | | | | | | | | | | | |
| 1 2Y - 3Y 1 1 3Y - 5Y 1 | United Kingdom | | | | | | | | | | | | | |
| [3] - 30 [[0] - more Total [0] - 3M [[3] - 3M [[3] - 3Y [[3] - 3Y [[3] - 5Y [[3] - 5Y [[10] - more Total | Iceland | | | | | | | | | | | | | |
| [27 - 37] [37 - 59] [57 - 107] [57 - 107] [0 - 34] [0 - 34] [34 - 17] [34 - 17] [57 - 17] [57 - 107] [57 - 107] [57 - 107] | Liechtenstein | | | | | | | | | | | | | |
| 137 - 1011 107 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total | Norway | | | | | | | | | | | | | |
| 101 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - SY] [5Y - 10Y] [107 - more Total | Australia | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total | Canada | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Hong Kong | | | | | | | | | | | | | |



| | | | | | | Powszech | na Kasa Oszczednosci Ba | nk Polski S.A. | | | | | | |
|---|---|--|--|--|--|---|---|----------------------|-------------------|------------------|---------------------|----------------|---------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (min EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance st | eet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| 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 | Japan | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | U.S. | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total | China | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Switzerland | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] | Other advanced economies non EEA | | | | | | | | | | | | | |
| 131 - 1011 102 - more Total 1 0 - 3M 1 1 3M - 1Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 007 - more Total | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] | Middle East | | | | | | | | | | | | | |
| 110Y - more Total [0 - 3M [[3M - 1Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | Powszechr | na Kasa Oszczednosci Ba | ank Polski S.A. | | | | | | |
|--|------------------|--|--|--|--|---|---|---------------------|-------------------|------------------|----------------------------|---------------|----------------------------|----------------------------------|
| | | | | | | | As of 30/06/2021 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | n negative fair value | | | |
| 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 | Africa | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Others | 8 131 16 10 28 1 0 | 8 131 16 10 28 1 0 | 0 0 0 0 0 | 0 0 0 0 0 | 8 131 16 10 28 1 0 | 0 0 0 0 0 | | | | 0 0 0 0 0 0 | | 0 0 0 0 0 0 | |
| Total | | 195 | 195 | 0 | 0 | 195 | 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). Inspective 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 hem 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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | | | As of 30/09/202 | 0 | | | | | | | | As of 31/12/202 | :0 | | | |
|---|--------|--|--------------------|------------------------|---------------------|---|---------------------------------------|-----------------------------|---|--------|--|------------------|------------------------|---------------------|---|---------------------------------------|-----------------------------|---|
| | | Gro | oss carrying amoun | it | | | ed impairment, a fair value due to | | Collaterals and financial | | Gre | oss carrying amo | unt | | | ed impairment, a fair value due to | | Collaterals and financial |
| | | Of which performing but past due >30 | Of whi | ch non-perforn | ning ¹ | On performing exposures ² | On non-perform | ning exposures ³ | guarantees received on non- performing | | Of which performing but past due >30 | Of w | hich non-perforr | ning ¹ | On performing exposures ² | On non-perform | ning exposures ³ | guarantees received on non- performing |
| (min EUR) | | days and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | exposures | | days and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | exposures |
| Cash balances at central banks and other demand deposits | 314 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,045 | 0 | 0 | 0 | a | 0 | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | 26,001 | 0 | 139 | 42 | 102 | 6 | 4 | 4 | 0 | 26,279 | 0 | 135 | 135 | 100 | 11 | 3 | 3 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | | | 0 | 0 | 0 |
| General governments | 20,921 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 20,895 | 0 | 0 | 0 | |) e | 0 | 0 | 0 |
| Credit institutions | 568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 785 | 0 | 0 | 0 | |) (| 0 | 0 | 0 |
| Other financial corporations | 3,705 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,877 | 0 | 0 | 0 | |) (| 0 | 0 | 0 |
| Non-financial corporations | 806 | 0 | 139 | 42 | 102 | 1 | 4 | 4 | 0 | 722 | 0 | 135 | 135 | 100 | 4 | 3 | 3 | 0 |
| Loans and advances(including at amortised cost and fair value) | 52,640 | 117 | 2,280 | 1,664 | 2,206 | 491 | 1,373 | 1,343 | 855 | 51,188 | 173 | 2,253 | 1,817 | 2,201 | 582 | 1,356 | 1,353 | 675 |
| Central banks | 6 | 0 | 0 | 0 | 0 | a | 0 | 0 | 0 | 35 | i 0 | 0 | 0 | |) c | o | 0 | 0 |
| General governments | 1,413 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 1,379 | 0 | 13 | 13 | 13 | 5 | 0 | 0 | 13 |
| Credit institutions | 305 | 0 | 0 | 0 | 0 | G | 0 | 0 | 0 | 359 | 0 | 0 | 0 | | , c | 0 | 0 | 0 |
| Other financial corporations | 690 | 0 | 6 | 4 | 6 | 4 | 4 | 4 | 3 | 615 | 1 | 6 | 4 | e | i 4 | 4 | 4 | 2 |
| Non-financial corporations | 14,455 | 64 | 1,147 | 736 | 1,146 | 161 | 572 | 572 | 558 | 14,370 | 94 | 1,182 | 947 | 1,181 | 232 | 623 | 623 | 488 |
| of which: small and medium-sized enterprises at amortised cost | 7,814 | 39 | 786 | 539 | 786 | 100 | 440 | 440 | 333 | 7,980 | 69 | 840 | 549 | 840 | 160 | 470 | 470 | 356 |
| of which: Loans collateralised by commercial immovable property at amortised cost | 4,054 | 0 | 568 | 399 | 568 | 64 | 236 | 236 | 329 | 4,027 | 2 | 598 | 415 | 598 | 101 | 270 | 270 | 327 |
| Households | 35,770 | 53 | 1,127 | 925 | 1,053 | 321 | 798 | 767 | 295 | 34,430 | 77 | 1,052 | 853 | 1,001 | . 341 | 729 | 726 | 172 |
| of which: Loans collateralised by residential immovable property at amortised cost | 24,644 | 25 | 434 | 341 | 431 | 143 | 317 | 315 | 117 | 23,515 | 37 | 401 | 308 | 395 | 145 | 291 | 289 | 169 |
| of which: Credit for consumption at amortised cost | 5,206 | 21 | 323 | 298 | 322 | 125 | 225 | 225 | 15 | 5,234 | 30 | 311 | 282 | 309 | 134 | 210 | 209 | 14 |
| DEBT INSTRUMENTS other than HFT | 78,955 | 117 | 2,419 | 1,706 | 2,308 | 497 | 1,377 | 1,347 | 855 | 78,512 | 173 | 2,388 | 1,952 | 2,301 | 593 | 1,359 | 1,356 | 675 |
| OFF-BALANCE SHEET EXPOSURES | 15,976 | | 101 | 6 | 101 | | | | 0 | 15,784 | | 102 | 11 | 102 | 96 | 42 | 42 | 0 |

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.

Performing and non-performing exposures

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | | | As of 31/03/202 | 1 | | | | | | | | As of 30/06/202 | 1 | | | |
|---|--------|--|-------------------------------|------------------------|---------------------|---|---------------------------------------|-----------------------------|---|--------|--|---------------|------------------------|---------------------|---|---|-----------------------------|---|
| | | Gr | oss carrying amou | nt | | | ed impairment, a fair value due to | | Collaterals and financial | | Gross | carrying amou | unt ⁵ | | | ed impairment, a fair value due to ^{1,5} | | Collaterals and financial |
| | | Of which performing but past due >30 | Of wi | ich non-perform | ning ¹ | On performing exposures ² | On non-perform | ning exposures ³ | guarantees received on non- performing | | Of which performing but past due >30 | Of w | hich non-perfor | rming ¹ | On performing exposures ² | On non-perforr | ning exposures ³ | guarantees received on non- performing |
| (min EUR) | | days and <=90 days | | Of which: defaulted | Of which Stage 3 | exposures | | Of which Stage 3 | exposures | | days and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | exposures |
| Cash balances at central banks and other demand deposits | 452 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 482 | 0 | 0 | (| 0 0 | C | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | 28,059 | 0 | 130 | 39 | 95 | 12 | 1 | 1 | 0 | 30,029 | 0 | 131 | 131 | 1 4 | 13 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 94 | 0 | 0 | | 0 0 | | 0 | 0 | 0 |
| General governments | 22,511 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 23,44 | . o | 0 | | 0 0 | | 0 | 0 | 0 |
| Credit institutions | 835 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1,50 | 0 | 0 | | 0 0 | 1 | 0 | 0 | 0 |
| Other financial corporations | 3,990 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4,223 | 0 | 0 | | 0 0 | | 0 | 0 | 0 |
| Non-financial corporations | 722 | 0 | 130 | 39 | 95 | 4 | 1 | 1 | 0 | 76 | 0 | 131 | 13 | 1 4 | | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 50,217 | 159 | 2,396 | 1,921 | 2,321 | 571 | 1,364 | 1,357 | 752 | 52,168 | 203 | 2,389 | 2,353 | 3 2,249 | 612 | 1,367 | 1,341 | 773 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | (| o c | | 0 | 0 | 0 |
| General governments | 1,310 | 0 | 13 | 12 | 13 | 5 | 0 | 0 | 12 | 1,324 | + 0 | 13 | 1 | 3 13 | | i 0 | 0 | 12 |
| Credit institutions | 318 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 44 | 0 0 | 0 | | o c | | 0 | 0 | 0 |
| Other financial corporations | 599 | 0 | 7 | 7 | 7 | 3 | 3 | 3 | 3 | 614 | + 0 | 7 | : | 7 7 | | 4 | 4 | 3 |
| Non-financial corporations | 14,208 | 59 | 1,216 | 959 | 1,214 | 235 | 599 | 598 | 541 | 14,61 | 65 | 1,182 | 1,18 | 0 1,145 | 243 | 580 | 565 | 538 |
| of which: small and medium-sized enterprises at amortised cost | 7,847 | 32 | 902 | 747 | 900 | 154 | 460 | 460 | 360 | 8,006 | i 34 | 862 | 85 | 8 846 | 164 | 442 | 436 | 372 |
| of which: Loans collateralised by commercial immovable property at amortised cost | 4,321 | 0 | 577 | 369 | 576 | 116 | 260 | 260 | 315 | 4,195 | 2 | 608 | 603 | 7 591 | 115 | 263 | 260 | 344 |
| Households | 33,782 | 99 | 1,160 | 943 | 1,088 | 329 | 762 | 755 | 195 | 35,17 | 138 | 1,187 | 1,15 | 3 1,085 | 359 | 783 | 772 | 221 |
| of which: Loans collateralised by residential immovable property at amortised cost | 23,100 | 36 | 448 | 340 | 433 | 125 | 300 | 296 | 148 | 23,660 | 42 | 459 | 433 | 3 419 | 129 | 302 | 294 | 155 |
| of which: Credit for consumption at amortised cost | 5,239 | 29 | 346 | 315 | 341 | 135 | 225 | 223 | 16 | 5,631 | 28 | 359 | 355 | 5 345 | 154 | 230 | 233 | 16 |
| DEBT INSTRUMENTS other than HFT | 78,727 | 159 | 2,526 | 1,960 | 2,417 | 583 | 1,366 | 1,359 | 752 | 82,679 | 203 | 2,520 | 2,483 | 3 2,253 | 625 | 1,367 | 1,341 | 773 |
| OFF-BALANCE SHEET EXPOSURES | 15,312 | | 103 posures please refer t | 10 | | | | - | 0 | 16,492 | | 142 | 142 | 2 136 | 85 | 43 | 43 | 0 |

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance is the time anontice of the collective allowance for incurrents at the value of the time anontice of the collective allowance is the time and the collective allowance is the tintered the time and the collective allowance is the time and

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | 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 edit risk and exposures with | Collateral and fin received on e forbearanc | | | ring amount of with forbearance | Accumulated in accumulated cl value due to cr provisions for forbearance m | hanges in fair edit risk and exposures with | Collateral and fina received on ex forbearance | posures 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) | 138 | 138 | 4 | 4 | 0 | 0 | 135 | 135 | 3 | 3 | 0 | o |
| 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 | 138 | 138 | 4 | 4 | 0 | | 135 | 135 | 3 | 3 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 689 | 482 | 214 | 200 | 461 | 271 | 716 | 504 | 236 | 222 | 434 | 257 |
| 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 | 332 | 262 | 87 | 84 | 244 | 178 | 387 | 291 | 115 | 109 | 250 | 189 |
| of which: small and medium-sized enterprises at amortised cost | 185 | 135 | 49 | 46 | 135 | | 260 | 173 | 63 | 58 | 145 | |
| Households | 357 | 220 | 127 | 117 | 217 | 94 | 328 | 213 | 121 | 112 | 184 | 68 |
| DEBT INSTRUMENTS other than HFT | 827 | 621 | 218 | 204 | 461 | | 852 | 639 | 239 | 225 | 434 | |
| Loan commitments given | 21 | 10 | 1 | 1 | 0 | 0 | 21 | 9 | 2 | 1 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria | 0 | | | | | | 0 | | | | | |

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.



Forborne exposures

Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | As of 31/ | 03/2021 | | | | | As of 30/ | 06/2021 | | |
|---|-----|--|--|---|-----|--|-----|--|---|---|---------------|--|
| | | ying amount of with forbearance | Accumulated in accumulated of value due to co provisions for forbearance m | hanges in fair edit risk and exposures with | | ancial guarantees xposures with e measures | | 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 | received on e | ancial guarantees xposures with e measures |
| (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) | 130 | 130 | 1 | 1 | 0 | 0 | 131 | 131 | 0 | 0 | 0 | o |
| 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 | 130 | 130 | 1 | 1 | 0 | | 131 | 131 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 694 | 501 | 233 | 219 | 407 | 237 | 668 | 499 | 234 | 220 | 377 | 237 |
| 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 | 376 | 282 | 111 | 106 | 260 | 172 | 350 | 277 | 111 | 106 | 236 | 167 |
| of which: small and medium-sized enterprises at amortised cost | 250 | 167 | 61 | 56 | 147 | | 234 | 166 | 60 | 55 | 171 | |
| Households | 317 | 218 | 121 | 113 | 147 | 65 | 317 | 222 | 122 | 114 | 141 | 69 |
| DEBT INSTRUMENTS other than HFT | 824 | 631 | 234 | 221 | 407 | | 799 | 630 | 234 | 220 | 377 | |
| Loan commitments given | 17 | 7 | 1 | 1 | 0 | 0 | 17 | 8 | 1 | 1 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- | 0 | | | | | | 0 | | | | | |
| nerforming exit criteria | 0 | | | | | | 0 | | | | | |

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 Ioans and advances to non-financial corporations other than held for trading Powszechna Kasa Oszczednosci Bank Polski S.A.

| | | | As of 30/09/2020 amount | | | | | | AS OF 3 | 1/12/2020 | | | | | AS OT 31 | 1/03/2021 | | | | | AS OF 3U | J/06/2021 | | |
|--|------------|-----------------------------|----------------------------|--|--|---|-----------|------------------------------|------------------------|--|--|---|------------|------------------------------|----------|--|--|---|-----------|------------------------------|----------|--|--|---|
| | Gross carr | rying amount | | | | Accumulated | Gross car | rying amount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross car | rrying amount | | | | Accumulated |
| (min EUR) | | Of which non- perform | | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which non- performi | of which: defaulted | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which non- performi | | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which non- performi | | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ |
| A Agriculture, forestry and fishing | 253 | 16 | 7 | 253 | 9 | 0 | 270 | 17 | 16 | 270 | 10 | 0 | 347 | 19 | 19 | 346 | 10 | 0 | 385 | 19 | 19 | 385 | 10 | 0 |
| B Mining and guarrying | 290 | 14 | 3 | 290 | 4 | 0 | 263 | 10 | 4 | 263 | 5 | 0 | 261 | 8 | 4 | 261 | 5 | 0 | 244 | 4 | 4 | 244 | 5 | 0 |
| C Manufacturing | 3.910 | 315 | 196 | 3.909 | 198 | 0 | 3.724 | 320 | 233 | 3.724 | 224 | 0 | 3.831 | 316 | 230 | 3.830 | 212 | 0 | 3.839 | 338 | 338 | 3.838 | 219 | 1 |
| D Electricity, gas, steam and air conditioning supply | 642 | 40 | 40 | 642 | 14 | 0 | 613 | 2 | 2 | 613 | 11 | 0 | 525 | 2 | 2 | 525 | 10 | 0 | 456 | 2 | 2 | 456 | 12 | 0 |
| E Water supply | 193 | 3 | 2 | 193 | 4 | 0 | 202 | 3 | 3 | 202 | 4 | 0 | 192 | 3 | 3 | 192 | 4 | 0 | 211 | 4 | 4 | 211 | 4 | 0 |
| F Construction | 758 | 112 | 95 | 757 | 90 | 0 | 763 | 111 | 105 | 762 | 92 | 0 | 760 | 115 | 108 | 759 | 90 | 0 | 811 | 116 | 116 | 810 | 94 | 0 |
| G Wholesale and retail trade | 2.419 | 198 | 151 | 2.417 | 144 | 0 | 2.614 | 194 | 173 | 2.613 | 150 | 0 | 2.639 | 203 | 186 | 2.637 | 150 | 0 | 2.743 | 189 | 189 | 2.742 | 144 | 0 |
| H Transport and storage | 1,326 | 79 | 16 | 1,325 | 52 | 0 | 1,334 | 104 | 93 | 1,333 | 63 | 0 | 1,425 | 121 | 111 | 1,424 | 65 | 0 | 1,549 | 113 | 113 | 1,548 | 68 | 0 |
| I Accommodation and food service activities | 476 | 138 | 114 | 475 | 65 | 0 | 465 | 173 | 127 | 465 | 83 | 0 | 455 | 175 | 93 | 455 | 81 | 0 | 433 | 156 | 156 | 432 | 64 | 0 |
| J Information and communication | 955 | 13 | 4 | 955 | 13 | 0 | 861 | 16 | 15 | 861 | 12 | 0 | 618 | 17 | 16 | 618 | 12 | 0 | 748 | 17 | 17 | 748 | 14 | 0 |
| K Financial and insurance activities | 1 | 1 | 1 | 1 | 1 | 0 | 6 | 1 | 1 | 6 | 1 | 0 | 5 | 2 | 2 | 5 | 1 | 0 | 5 | 1 | 1 | 5 | 1 | 0 |
| L Real estate activities | 1,863 | 145 | 85 | 1,863 | 79 | 0 | 1,857 | 148 | 104 | 1,857 | 129 | 0 | 1,828 | 138 | 97 | 1,828 | 121 | 0 | 1,823 | 132 | 132 | 1,823 | 119 | 0 |
| M Professional, scientific and technical activities | 392 | 18 | 8 | 391 | 14 | 0 | 435 | 19 | 16 | 434 | 15 | 0 | 359 | 21 | 20 | 359 | 14 | 0 | 374 | 21 | 21 | 373 | 14 | 0 |
| N Administrative and support service activities | 333 | 27 | 7 | 333 | 20 | 0 | 345 | 31 | 26 | 345 | 23 | 0 | 345 | 34 | 29 | 345 | 23 | 0 | 383 | 30 | 30 | 383 | 23 | 0 |
| O Public administration and defence, compulsory social security | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 |
| P Education | 38 | 3 | 2 | 37 | 2 | 0 | 41 | 4 | 4 | 41 | 2 | 0 | 41 | 5 | 4 | 41 | 2 | 0 | 42 | 5 | 5 | 42 | 2 | 0 |
| Q Human health services and social work activities | 266 | 10 | 1 | 266 | 8 | 0 | 273 | 10 | 7 | 273 | 8 | 0 | 261 | 17 | 14 | 261 | 9 | 0 | 271 | 13 | 13 | 271 | 6 | 0 |
| R Arts. entertainment and recreation | 109 | 2 | 1 | 109 | 4 | 0 | 108 | 6 | 6 | 108 | 8 | 0 | 107 | 8 | 8 | 107 | 10 | 0 | 108 | 8 | 8 | 108 | 10 | 0 |
| S Other services | 228 | 10 | 4 | 227 | 10 | 0 | 189 | 13 | 12 | 189 | 13 | 0 | 204 | 14 | 14 | 204 | 14 | 0 | 182 | 14 | 13 | 181 | 15 | 0 |
| Loans and advances | 14.455 | 1.147 | 736 | 14.448 | 732 | 0 | 14.370 | 1.182 | 947 | 14.362 | 855 | 0 | 14.208 | 1.216 | 959 | 14.200 | 833 | 0 | 14.613 | 1.182 | 1.180 | 14.605 | 823 | 1 |

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.



2021 EU-wide Transparency Exercise

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

Powszechna Kasa Oszczedności Bank Polski S.A.

| | | | | | | | | As of 30 | 09/2020 | | | | | | | | | | | | | | | As of 31 | /12/2020 | | | | | | | |
|--|-------|----------------|--|---|-------------|---|---|----------|---------|--|--|----|--|---|---|--|-----|-------------------|--|---|-------------|--|--|----------|-----------------|--|---|-------------------|--|---|--|--------------------------|
| | | canying amount | | | | | | | | | lated negative cha | | | | Maximum amount of the guarantee that can be considered | Gross canying amount | | i carrying amount | | | | | | | Accumulated imp | | | nges in fair vals | | x | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| (min EUR) | | Performing | Of which: exposures with forbearance measures | Of which: Instrumental with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2) | Non-perform | ing Of which: exposures with forbaarance measures | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | | | Of which: exposures with forbarrance measures | Of which: Instruments with significant install disk since initial necognition but net credit- impaired (Stage 2) | | ng Of which: exposures with forbearance measures | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | Public guarantian neceived in the context of the CDVID-19 crisis | ânticavis to noti- parforming exposures | | Performing | Of which: exposures with forbeasinge measures | Of which: Instruments with significant increase in exact raik since initial recognition but not credit- impained (Stage 2) | Non-perform | ing Of which: aposures with forbearance measures | Of which: Unikely to pay that are not past-due or past-due or 90 days | | Performing | Of which: exposures with forbeasings measures | Of which: Instruments with significant increase in credit risk since witial recognition but not credit- impained (Stage 2) | Non-parform | ng Of which: exposures with forbarrance measures | Of which: Unlikely to pay that are not paint-due or paint-due or 90 days | Public guarantee received in the contact of the COVID-19 crisis | non- performing |
| Loans and advances subject to active EBA-compliant monitoria | 4,128 | 4,055 | 30 | 838 | 72 | 38 | 31 | 117 | 102 | 2 | 76 | 15 | 4 | 10 | ٥ | ٥ | 690 | 631 | 7 | 350 | 59 | 1 | 55 | 33 | 17 | 1 | 16 | 15 | 0 | 13 | 0 | ۰ |
| of which: Households | 1,779 | 1,717 | 26 | 336 | 12 | 1 | 11 | 57 | 53 | 2 | å | 4 | 0 | 3 | 0 | 0 | 461 | 447 | 7 | 287 | 14 | 1 | 12 | 20 | 15 | 1 | 14 | 5 | 0 | 4 | 0 | ۰ |
| of which: Collateralised by residential immovable property | 1,319 | 1,316 | 22 | 236 | 3 | 1 | 2 | 29 | 29 | 1 | и | 1 | 0 | 1 | ۰ | 0 | 352 | 344 | 6 | 241 | | ۰ | 7 | 11 | 9 | 1 | | 2 | 0 | 2 | ٥ | ۰ |
| of which: Non-financial corporations | 2,350 | 2,290 | 4 | 503 | 60 | 37 | 20 | 60 | 49 | ٥ | 31 | 11 | 4 | 7 | ۰ | 0 | 229 | 194 | ٥ | 63 | 45 | ٥ | 4 | 13 | 2 | 0 | 2 | 10 | 0 | 10 | ٥ | ۰ |
| of which: Small and Medium-sized Enterprises | 1,046 | 1,025 | 2 | 257 | 21 | ۰ | 19 | 27 | 20 | 0 | 15 | 7 | 0 | 6 | ۰ | 0 | 65 | 40 | ٥ | 17 | 17 | ۰ | 17 | 5 | 1 | ٥ | 1 | 4 | 0 | 4 | ٥ | ۰ |
| of which: Collateralised by commercial immovable property | 1,114 | 1,072 | 3 | 215 | 42 | 37 | 5 | 25 | 30 | 0 | 20 | 6 | 4 | 2 | ۰ | 0 | 73 | 73 | 0 | 22 | 0 | ۰ | 0 | 1 | 1 | ٥ | 1 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | As of 30 | 09/2020 | | | | | | | | | | | | | | | As of 31 | 12/2020 | | | | | | | |
|--|-------|----------------|--|--|-------------|--|---|----------|-----------------|--|--|--------------------|--|--|--|-------------------------|-------|----------------|--|--|---------------|--|---|----------|---------|--|---|----|--|---|--|--------------------------|
| | Gross | canying amount | | | | | | | Accumulated imp | | | inges in fair valu | | | Maximum amount of the guarantee that can be considered | Gross canying amount | Gross | sanying amount | | | | | | | | | ulated negative char | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| | | Performing | | | Non-perform | | | | | | | Non-performi | ng | | | | | Performing | | | Non-performin | | | | | | | | | | | |
| (min EUR) | | | Of which: exposures with forbearance measures | Of which: Instrumental with significant increates 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-dose or past-dose <= 90 days | | | Of which: exposures with forbearance measures | Of which: Instruments with significant increate 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 <= 90 days | Public guarantee received in the context of the CDVID-19 crisis | | | | Of which: exposures with forbeasince measures | Of which: Instruments with significant increalize 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 pait-due or pait-due <= 90 days | | | Of which: exposures with forbeasance melaisures | Of which: h firstruments with significant increase in credit risk since initial necognition but not credit- impaired (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 context of the COVID-19 crisis | performing |
| Loans and advances with expired EBA-compliant monatoria | 1,558 | 3,507 | 25 | 572 | 51 | 2 | 21 | 79 | 62 | 2 | 53 | 17 | 1 | 9 | ۰ | ٥ | 6,739 | 6,645 | 97 | 3,785 | 94 | 3 | 73 | 219 | 195 | 7 | 181 | 31 | 1 | 21 | ٥ | • |
| of which: Households | 2,944 | 2,934 | 25 | 375 | 10 | 2 | 7 | 53 | 51 | 2 | 44 | 2 | 1 | 2 | ٥ | ٥ | 4,096 | 4,071 | 41 | 2,352 | 25 | 3 | 22 | 110 | 103 | з | 101 | 7 | 1 | 5 | ٥ | • |
| of which: Collateralised by residential immovable property | 2,298 | 2,295 | 22 | 276 | 3 | 2 | 1 | 29 | 28 | 2 | 27 | 1 | 0 | ٥ | 0 | 0 | 3,209 | 3,201 | 37 | 2,051 | | 3 | 0 | 63 | 61 | 2 | 61 | 2 | 1 | 1 | ٥ | ٥ |
| of which: Non-financial corporations | 614 | 573 | 0 | 197 | 41 | 0 | и | 26 | 11 | 0 | 9 | 15 | 0 | 7 | ٥ | 0 | 2,643 | 2,574 | 55 | 1,434 | 69 | 0 | 2 | 109 | ы | 4 | 80 | 25 | 0 | 16 | ٥ | 0 |
| of which: Small and Medium-sized Enterprises | 467 | 434 | ٥ | 153 | 33 | ٥ | 20 | 20 | 9 | ٥ | | 30 | ٥ | 4 | ٥ | ٥ | 1,400 | 1,340 | 3 | 625 | 60 | ٥ | 4 | 57 | 37 | ٥ | 34 | 20 | 0 | 14 | ٥ | ٥ |
| of which: Collateralised by commercial immovable property | 69 | 67 | 0 | 11 | 2 | ٥ | 2 | 2 | 2 | ٥ | 1 | 1 | ۰ | 1 | ۰ | ٥ | 1,151 | 1,147 | 4 | 824 | 4 | 0 | 4 | 57 | 54 | ٥ | 54 | 2 | 0 | 2 | ٥ | ۰ |

| | | | | | | | | As of 30, | 09/2020 | | | | | | | | | | | | | | | As of 3 | 1/12/2020 | | | | | | | |
|---|-----|------------|--|---|-------------|--|--|-----------|---------|--|-----------|---|--|--|--|---|-----|------------|---|---|--------------|--|---|---------|------------|---|--|---|---|---|--|---|
| | | | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | Gross canying amount | | | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | |
| (win EXR) | | Performing | Of which: exposures wi forbearance measures | Of which: Instruments with significant increases in credit risk since initial recognition but net credit- impained (Stage 2) | Non-perform | ng Of which: exposions with forbearance measures | Of which: Unlikely to pay that are not past-due <= 90 days | | | Of which: exposions with forbaarance measures | Of which: | | ng Of which: exposizes with forbairance measures | Of which: Uralially to play that are not past-due <= 90 days | Public guarantee neceived in the context of the CDVID-19 crisis | Inflows to non- performing exposures | | Performing | Of which: opposures with forbeasing measures | Of which: I furthruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2) | Non-performi | ng Of which: exposures with forbainence measures | Of which: Unlikely to pay that are not past-due or past-due <= 90 days | | Performing | Of which: exposums with forbearance measures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2) | | ing Of which: exposiums 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 | |
| Newly originated loans and advances subject to public guarantee schemes | 538 | 538 | ٥ | - | ٥ | ۰ | ٥ | 15 | 15 | ٥ | 7 | 0 | 0 | 0 | 430 | ٥ | 811 | 805 | 0 | 149 | 5 | 0 | 5 | 24 | 22 | ٥ | 11 | 2 | ۰ | 2 | 629 | ۰ |
| of which: Households | ۰ | ٥ | | | 0 | | | ۰ | 0 | | | 0 | | | | 0 | 0 | ۰ | | | 0 | | | ٥ | ۰ | | | ٥ | | | | ۰ |
| of which: Collateralised by residential immovable property | ۰ | ٥ | | | 0 | | | ۰ | 0 | | | 0 | | | | 0 | 0 | ۰ | | | 0 | | | ٥ | ۰ | | | ٥ | | | | ۰ |
| of which: Non-financial corporations | 538 | 538 | ٥ | 55 | ٥ | ٥ | ٥ | 15 | 15 | ٥ | 7 | ٥ | ٥ | ٥ | 430 | ٥ | 811 | 806 | ٥ | 149 | 5 | ٥ | 5 | 24 | 22 | ٥ | 11 | 2 | 0 | 2 | 629 | ٥ |
| of which: Small and Medium-sized Enterprises | 376 | 376 | | | ٥ | | | 13 | 13 | | | ٥ | | | | ٥ | 544 | 541 | | | 3 | | | 17 | 17 | | | 0 | | | | 0 |
| of which: Collateralised by commercial immovable property | 0 | ٥ | | | 0 | | | 0 | 0 | | | 0 | | | | 0 | 0 | ٥ | | | 0 | | | ٥ | ۰ | | | ٥ | | | | • |



Information on loans and advances subject to legislative and non-negislative monotria and public (guarante schemes in accordance with EBA Guidelines EBA/GU/2020/02 Powszechnik Kasa Gazacakona Stahr Polai S.A.

| 1 | | | | | | | | As of 31/03/2021. Micinum | | | | | | | | | | | | | | As of 30 | /06/2021 | | | | | | | | | |
|--|-----|----------------|---|---|-------------|--|--|------------------------------|-----------------|--|--|----|--|--|--|--|-----|-----------------|---|--|-------------|---|---|----|-----------------|---|---|--------------------|---|--|--|---------------------------|
| | | carrying amoun | | | | | | | Accumulated imp | | slated negative cha | | | | Maximum amount of the guarantee that can be considered | Gross canying amount | | carrying amount | | | | | | | Accumulated imp | | | enges in fair valu | | | Maximum amount of the guarantee that can be considered | e Gross carryin amount |
| (min 834) | | Performing | Of which: exposume with forbearance measures | Of which: Instruments with significant increase in ceedt risk since initial nicognition but not credit- impained (Stage 2) | Non-perform | ing Of which: exposures wit forbearance measures | h Of which: Unlikily to pay that are not past-due or past-due <= 90 days | | Performing | Of which: exposures with forbearance measures | Of which: Instruments with significant increase in credit rink since initial necognition but not credit- impained (Stage 2) | | ng Of which: exposures with forbaarance measures | Of which: Unlikely to pay that are not past-due <= 90 days | Public guarantee neceived in the costact of the COVID-19 crisis | Inflows to non- performing exposund | | Performing | Of which: exposures with forbearance mailsures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2) | Non-perform | ing Of which: exposions with forbarrince measures | Of which: Unlikely to pay that are not pain-due or pain-due <= 90 days | | Performing | | Of which: a bistruments with significant increase in credit risk since initial nicognition but nicognition but nicognition but impained (Stage 2) | Non-performi | ng Of which: sopoisuns with forbarance measures | Of which: Unlikely to pay that are not past-due <= 90 days | Public guarantee necessed in the context of the COVID-19 crisis | e non- e performing |
| Loans and advances subject to active EBA-compliant monitoria | 330 | 274 | 2 | 148 | 55 | 1 | 51 | 23 | | ٥ | 7 | 15 | ۰ | 12 | ٥ | ٥ | 110 | 90 | ٥ | 24 | 20 | ٥ | 17 | 11 | 2 | ٥ | 1 | 9 | 0 | 7 | ٥ | 0 |
| of which: Households | 171 | 159 | 2 | 101 | 12 | 1 | 9 | 10 | 6 | 0 | a | 4 | ٥ | 3 | ٥ | 0 | 17 | 10 | 0 | 1 | 7 | 0 | 5 | 4 | 0 | 0 | ۰ | 3 | 0 | 1 | 0 | 0 |
| of which: Collateralised by residential immovable property | 116 | 109 | 1 | 77 | 7 | 1 | 6 | 4 | 3 | ٥ | 3 | 1 | ۰ | 1 | ٥ | 0 | 5 | 2 | ٥ | ٥ | 3 | ٥ | 3 | 1 | ۰ | ٥ | ۰ | 1 | 0 | 1 | 0 | ۰ |
| of which: Non-financial corporations | 158 | 115 | 1 | 47 | 43 | ۰ | 42 | 13 | 2 | ٥ | 2 | 10 | ۰ | 10 | ٥ | 0 | 93 | 80 | ٥ | 23 | 13 | 0 | 12 | 7 | 1 | ٥ | 1 | 6 | 0 | 5 | ٥ | ۰ |
| of which: Small and Medium-sized Enterprises | 91 | 73 | 1 | 42 | 29 | ۰ | 18 | 7 | 2 | ٥ | 2 | 5 | ۰ | 5 | ٥ | 0 | 34 | 26 | ٥ | 14 | | ٥ | | 4 | ۰ | ٥ | 0 | 3 | 0 | 3 | 0 | ۰ |
| of which: Collataralised by commercial immovable property | 41 | 45 | 1 | 27 | ٥ | ۰ | ٥ | 1 | 1 | ٥ | 1 | ٥ | ٥ | ٥ | ٥ | ٥ | 23 | 23 | ٥ | 3 | ٥ | ٥ | ٥ | ٥ | ٥ | ٥ | ٥ | ٥ | 0 | ٥ | ٥ | ٥ |

| | | ka di 31/03/2021 | | | | | | | | | | | | | | As of 30(04/2021 | | | | | | | | | | | | | | | | |
|--|-------|------------------|---|--|-------------|--|---|-----|---|--|---|----------------|--|--|--|------------------|---------------------|------------|---|-------|-----|--|---|---|-----|--|--|----------------|--|---|--|--------------------------|
| | Gross | carrying amount | | | | | | | Maimum Accumulated impairment, accumulated registrix changes in fair value due to credit risk guarantee that are the considered | | | | | | | | Gross amying smount | | | | | | | Accumulated impairment, accumulated negative changes in fair value due to endit nik | | | | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| | | | Veforming | | Non-perform | Non-performing | | | | | | Non-performing | | | | | | Performing | Non-performing | | | | | | | | | Non-performing | | | | |
| (min ELR) | | | Of which: exposures wit forbearance measures | Of which: h Enstruments with significant increates in credit risk since initial recognition but not ovelt- 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: exposures with forbearance measures | Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2) | | Of which: exposures with forbearance measures | Of which: Unlikely to pay that are not past-due <= 90 days | Public guarantee received in the context of the COVID-19 crisis | | | | Of which: exposures v forbeasince measures | | | 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: h Instruments with significant increase in credit risk since initial necognition but not credit- impaired (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 contant of the COVID-19 crisis | |
| Loans and advances with expired EBA-compliant monatoria | 6,298 | 6,133 | 80 | 3,538 | 165 | 4 | 142 | 207 | 165 | 5 | 159 | 42 | 1 | 32 | 0 | 0 | 6,291 | 6,099 | 79 | 3,940 | 192 | 5 | 163 | 224 | 172 | 6 | 161 | 53 | 1 | 38 | 0 | ۰ |
| of which: Households | 3,882 | 3,835 | 27 | 2,151 | 45 | 4 | 44 | 100 | 88 | 2 | 85 | 12 | 1 | 11 | 0 | 0 | 3,986 | 3,930 | 25 | 2,604 | 55 | 5 | 50 | 108 | 95 | 2 | 91 | 13 | 1 | 11 | 0 | 0 |
| of which: Collateralised by residential immovable property | 3,078 | 3,051 | 24 | 1,896 | 27 | 3 | 24 | 55 | 45 | 2 | 48 | | 1 | 6 | 0 | 0 | 3,203 | 3,170 | 23 | 2,269 | 33 | 4 | 29 | 60 | 51 | 2 | 49 | 9 | 1 | | 0 | 0 |
| of which: Non-financial corporations | 2,416 | 2,299 | 53 | 1,387 | 117 | ۰ | 98 | 105 | 77 | 3 | 74 | 30 | ۰ | 21 | 0 | 0 | 2,305 | 2,168 | 52 | 1,335 | 137 | 0 | 113 | 117 | 77 | 4 | 70 | 40 | 0 | 26 | 0 | 0 |
| of which: Small and Medium-sized Enterprises | 1,200 | 1,098 | 1 | 547 | 101 | ٥ | 87 | 52 | 28 | 0 | 26 | 24 | ٥ | 18 | 0 | ٥ | 1,178 | 1,074 | 2 | 576 | 104 | 0 | 85 | 62 | 33 | ٥ | 31 | 29 | 0 | 20 | 0 | 0 |
| of which: Collateralised by commercial immovable property | 1,152 | 1,145 | 2 | 831 | 7 | ۰ | 7 | 58 | 55 | ٥ | 54 | 3 | ۰ | 3 | 0 | ٥ | 1,119 | 1,113 | 3 | 825 | 7 | 0 | 7 | 54 | 52 | ٥ | 51 | 2 | 0 | 2 | ۰ | ۰ |

| | | As of 31/03/2021 | | | | | | | | | | | | | | As of 30/06/2011 | | | | | | | | | | | | | | | | |
|--|-------|------------------|--|---|----|--|---|----|----|--|--|----------------|--|---|--|---|-----------------------|------------|--|--|----|---|---|----|----|--|---|----------------|--|---|--|---|
| | | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | unt of the antee that san be | | Grass carrying amount | | | | | | | | | | | | | Maximum amount of the guarantee that can be considered | Gross carrying amount | |
| | | Performing | | | | Non-performing | | | | | | Non-performing | | | | | | Performing | | Non-perform | | | | | | | | Non-parforming | | | | |
| (min BJR) | | | Of which: exposures with forbearance measures | Of which: Instrumental 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 | | | 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 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 | Inflows to non- performing exposures | | | Of which: exposures with forbearance metalsures | Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impained (Stage 2) | | Of which: exposures with forbanance measures | Of which: Unlikely to pay that are not pait-due or pait-due or 90 days | | | Of which: exposures will forbearance measures | Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2) | | Of which: exposures with forbearance measures | Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days | Public guarantee received in the contast of the COVID-19 crisis | |
| Newly originated loans and advances subject to public guarantee schemes | 1,047 | 1,028 | ٥ | 235 | 28 | ٥ | 5 | 36 | 30 | ٥ | 18 | 6 | ۰ | 5 | 31 | ٥ | 1,266 | 1,245 | 0 | 285 | 21 | ٥ | 2 | 42 | 35 | ٥ | 22 | 7 | 0 | 1 | 1,010 | ٥ |
| of which: Households | ۰ | ٥ | | | ٥ | | | 0 | ٥ | | | ٥ | | | | ٥ | ٥ | ٥ | | | ٥ | | | ٥ | ٥ | | | ٥ | | | | ۰ |
| of which: Collateralised by residential immovable property | ۰ | 0 | | | ٥ | | | 0 | 0 | | | ٥ | | | | ٥ | ٥ | ۰ | | | ٥ | | | ٥ | 0 | | | ٥ | | | | ۰ |
| of which: Non-financial corporations | 1,047 | 1,025 | 0 | 236 | 18 | 0 | 5 | 35 | 30 | 0 | 18 | 6 | ٥ | 5 | 31 | 0 | 1,266 | 1,245 | 0 | 285 | 21 | 0 | 2 | 42 | 35 | 0 | 22 | 7 | 0 | 1 | 1,010 | 0 |
| of which: Small and Medium-sized Enterprises | 782 | 769 | | | 13 | | | 30 | 25 | | | 5 | | | | ٥ | 236 | 220 | | | 16 | | | 23 | 17 | | | 6 | | | | • |
| of which: Collateralised by commercial immovable property | ٥ | 0 | | | ٥ | | | 0 | 0 | | | ٥ | | | | 0 | ٥ | ۰ | | | ٥ | | | 0 | ۰ | | | 0 | | | | • |

