

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 <sup>1</sup>	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) <sup>1</sup>	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) <sup>2</sup>	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	

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

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





# 2021 EU-wide Transparency Exercise P&L 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 <sup>1</sup>	0	104	0	0
Of which restructuring <sup>1</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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

<sup>(2)</sup> 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 <sup>1</sup>	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 <sup>(2)</sup>	Accun	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>4</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## **Breakdown of liabilities**

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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) Central governments or central banks	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 <sup>2</sup>	98,030	84,829	43,061	1,495	98,521	84,675	41,056	2,083			

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

EBA EUROPEAN BANKING AUTHORITY

<sup>(2)</sup> 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(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 <sup>2</sup>		84,816	40,134	1,949	104,110	89,992	41,775	1,903

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

EBA EUROPEAN BANKING AUTHORITY

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

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> 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 <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
<sup>(2)</sup> 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 <b>23,559</b>	1,374 2,365 3,393 1,531 8,045 5,998 853 <b>23,559</b>	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 <b>12,947</b>	1,334 102 1,171 531 4,005 2,467 639 <b>10,249</b>	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-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-37] [3M-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 <b>174</b>	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 <b>26,936</b>	55 10 24 7 5 28 1 1 <b>130</b>	0 23 0 0 80 10 0 113	253 1,276 1,580 2,145 2,365 3,829 805 <b>12,253</b>	8 524 1,062 681 4,574 5,919 1,665 <b>14,433</b>		0 0 0 0 0 0 0 0	0 13 0 0 0 0 <b>13</b>	0 442 25 0 0 0 0 467	20 414 25 14 6 11 798 <b>1,287</b>	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 <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 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

<sup>10</sup> 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 <sup>10</sup> 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) <sup>10</sup> 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) <sup>10</sup> Institutions report here specified informations, subtleted Part (Part 1) <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) <sup>10</sup> Institutions report in the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) <sup>10</sup> 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) <sup>10</sup> 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 <sup>5</sup>			ed impairment, a fair value due to <sup>1,5</sup>		Collaterals and financial
		Of which performing but past due >30	Of wi	ich non-perform	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perforr	ning exposures <sup>3</sup>	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 <sup>2</sup>												
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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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 <sup>2</sup>												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	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 <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
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

<sup>(10</sup> 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				•

