

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

(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

	(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
B.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.

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	9,419	9,105	8,864	9,008	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	8,825	8,513	8,283	8,411	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	275	274	269	277	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,426	861	844	1,486	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	362	299	183	22	C 01.00 (r180,c010)	Articles 4(100), 25(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	7,166	7,145	7,005	6,590	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	235	235	230	237	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-205	-161	-57	2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-587	-488	-485	-507	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of 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
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of 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 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CSR, Articles 36(1) point (b) (i), 24(1) point (b), and 25% of CSR, Articles 36(1) point (b) and 25%) of CSR, Articles 36(1) point b) (ii) and 25%) of CSR, Articles 36(1) point b) (iv) and 155(0) of CSR, and Articles 36(1) point b) (v) and 155(0) of CSR.
	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)	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 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges				0	C 01.00 (rS15,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)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	168	362	308	317	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,0010) + C 01.00 (r700,0010) + C01.00 (r710,0010) + C 01.00 (r740,0010) + C01.00 (r744,0010) + C 01.00 (r748,0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	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	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (r010,r010) + C 01.00 (r930,r010) + C 01.00 (r978,r010) + C 01.00 (r978,r010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	В	TOTAL RISK EXPOSURE AMOUNT	48,112	50,094	48,975	47,738	C 01.00 (+960,c010) C 02.00 (+010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transtional adjustments included	48,112	362	48,975	47,738	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.34%	16.99%	16.91%	17.62%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.34%	16.99%	16.91%	17.62%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	19.58%	18.18%	18.10%	18.87%	CA3 (5)	
CET1 Capital	D 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-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (TUIR) (SIGNED) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.99%	16.39%	16.39%	17.07%	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	17.99%	362	308	317	C 05.01 (r440,c010)	
			168	362	308	317		
Memo items	\vdash	Adjustments to ATI due to IFRS 9 transitional arrangements					C 05.01 (r440,c020)	
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	168	362	308	317	C 05.01 (r440,c040)	

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



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	42,524	40,520	39,677	41,020	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) -[C 02.00 (R4470, c010)] - C 02.00 (R450, c010)]
Of which the standardised approach	42,524	40,520	39,677	41,020	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	558	561	478	760	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, 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	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,597	4,466	5,043	5,012	C 02.00 (R590, c010)
Of which basic indicator approach	799	796	812	837	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	2,799	3,670	4,230	4,175	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	48,112	50,094	48,975	47,738	

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

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



2021 EU-wide Transparency ExerciseP&L Powszechna Kasa Oszczednosci Bank Polski S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	1000	0.500	400	
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 quarantee schemes)	91	104	63	74
(Depreciation)	188	251	62	129
Modification gains or (-) losses, net	-9	-9	0	-2
(Provisions or (-) reversal of provisions)	105	156	-6	5
(Payment commitments to resolution funds and deposit guarantee schemes)	37	42	4	8
(Commitments and guarantees given)	38	78	-11	-10
(Other provisions)	30	35	1	8
Of which pending legal issues and tax litigation ¹	0	104	0	0
Of which restructuring ¹	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	236	399	47	106
(Financial assets at fair value through other comprehensive income)	7	9	0	-2
(Financial assets at amortised cost)	230	390	47	108
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	73	86	3	6
(of which Goodwill)	32	32	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	20	27	2	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-5	0	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	678	-373	315	709
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	441	-559	250	528
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	441	-559	250	528
Of which attributable to owners of the parent	441	-559	250	528

Or Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	/06/2021		
		Fa	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,065				1,792				1,162				1,190				IAS 1.54 (i)
Financial assets held for trading	1,419	285	1,134	0	1,465	181	1,284	0	1,373	132	1,241	0	1,561	158	1,403	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,584	30	3	1,551	1,566	111	6	1,450	1,401	107	7	1,286	1,367	105	7	1,256	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,438	13,210	3,055	172	15,923	14,276	1,490	158	15,437	12,466	2,818	153	15,034	12,125	2,754	155	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	58,841				58,129				59,563				63,881				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	306	0	306	0	210	0	210	0	158	0	158	0	137	0	137	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2				2				1				1				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,704				3,082				3,043				3,174				
TOTAL ASSETS	82,360				82,169				82,137				86,345				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	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.

⁽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 Oszczedności Bank Polski S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	1,163	1,339	1,223	1,446	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	70,053	70,772	70,770	74,226	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	147	83	129	185	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	185	307	298	320	IAS 37.10; IAS 1.54(I)
Tax liabilities	109	115	110	105	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	798	739	827	921	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	72,455	73,355	73,356	77,205	IAS 1.9(b);IG 6
TOTAL EQUITY	9,905	8,814	8,781	9,140	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	82,360	82,169	82,137	86,345	IAS 1.IG6

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



Breakdown of liabilities

Powszechna Kasa Oszczedności Bank Polski S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		1,308	1,422	1,349	1,614	IFRS 9.BA.7(a); CRR Annex II
Chart 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)
Describe	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: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		71,363	72,194	72,121	75,858	



2021 EU-wide Transparency Exercise Market Risk

								OWSECCIIIG IN														
	SA					I	М									IM						
			VaR (Memoran	Memorandum item) STRESSED VaR (Memorandum item) AND MIGR			NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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	LAST 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	749	663 384	0	0	0	0							0	0	0	0						
Equities Of which: General risk	360 148	384	0	0	0	0							0	0	0	0						
Of which: Specific risk	212	72	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	3.198	ő	ő	ŏ	0							o o	ő	ŏ	o o						
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	ō	0							0	0	0	0						
Equities	430	5	0	0	0	0								0	0	1 0						
Of which: General risk	1	ĺ	l ő	ı ö	l ő	0							Ĭ	l ő	l ő	l ő						
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	0	0	0	0	0	. 0							0	0	0	0						
Total	3,717	831	0	0	0	0	0	0		0	0	0	0	0	0	0		0	0	0	0	0

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



Credit Risk - Standardised Approach

					Standardise	ed Approach							
		As of 30/09/2020 As of 31/12/2020											
		Original Exposure Exposure Value Risk exposure Value adjustments Original Exposure Exposure Value Amount Amount Amount											
	(min EUR, %)	10.002	22.720	1 252		20.005	25.020	1.675					
	Central governments or central banks	19,883	23,739 2,415	1,252 483		20,995 2,837	25,020	1,675 506					
	Regional governments or local authorities Public sector entities	2,841	386				2,530						
	Public sector entities Multilateral Development Banks	715 463	386 463	188		727 551	389 551	189					
		0	0	0		221	221	0					
	International Organisations 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					
	or which: SME Retail	17,980	14,781	10,256		3,466 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	13,393 884					
	Exposures in default	2,289	1,103	1,386	1.085	2,289	829	1,002	1,376				
	Exposures in default Items associated with particularly high risk	551	343	515	1,003	681	394	592	1,370				
	Covered bonds	0	0	0		001	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	1	1	1		1	1	1					
	Equity	203	203	503		208	208	513					
	Other exposures	4,293	4,290	1,549		4.642	4.639	2.004					
	Standardised Total ²	98,030	84,829	43,061	1,495	98,521	84,675	41,056	2,083				

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

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



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31/	03/2021			As of 30/	06/2021	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	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	386	188		715	389	195	
	Multilateral Development Banks	647	646	0		841	841	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,098	1,336	534		2,968	1,856	760	
	Corporates	20,930	10,630	10,179		22,158	11,530	11,035	
	of which: SME	3,620	1,909	1,519		3,581	2,087	1,673	
	Retail	17,344	13,979	9,702		18,583	14,886	10,342	
Consolidated data	of which: SME	5,553	4,463	2,565		6,101	4,714	2,713	
Consolidated data	Secured by mortgages on immovable property	23,869	23,149	13,184		23,999	23,354	13,029	
	of which: SME	1,777	1,490	881		1,455	1,223	724	
	Exposures in default	2,409	989	1,218	1,321	2,430	1,042	1,323	1,275
	Items associated with particularly high risk	657	344	516		705	274	410	
	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)	2	2	2		101	101	161	
	Equity	195	195	480		136	136	332	
	Other exposures	4,420	4,416	1,849		4,773	4,769	1,875	
	Standardised Total ²	98,093	84,816	40,134	1,949	104,110	89,992	41,775	1,903

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

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



Credit Risk - IRB Approach

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

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

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

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance el	neet exposures	
												On-balance si	ieet exposui es	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
40.000														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [
[3Y - 5Y [Belgium													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[0 - 3M [
[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
Total	=													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[2Y - 3Y [Denmark													
[3Y - 5Y 5Y - 10Y 10Y - more Total														
Total [0 - 3M [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Estonia													
[5Y - 10Y [Estolila													
l 10Y - more Total	1													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted 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													
[0 - 3M [France													
Total [0 - 3M	Germany													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y Total	Croatia													
[0 - 3M [Greece													
Total [0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y	Italy													
10Y - more	Latvia													
iviai									1					



General governments exposures by country of the counterparty

						Powszechi	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with pos	iltive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M	Luxembourg													
[0 - 3M [Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [Poland	1,374 2,365 3,393 1,531 8,045 5,998 853 23,559	1,374 2,365 3,393 1,531 8,045 5,998 853 23,559	0 203 10 9 7 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 2,057 2,188 991 3,947 3,512 213	1,334 102 1,171 531 4,005 2,467 639 10,249	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	1 0 0 0 0 0	2,065
To - 3M To -	Portugal													
Total	Romania													
[0 - 3M [Słovakia													
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(<u>-</u>											Off-balance sh	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 1 1 1 1 1 1 1 1 1	Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 110Y - MOTE 110Y - MOTE 10 - 3M	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

						Fowszeciii	As of 31/12/2020							
						Diro	as or 31/12/2020							
	(mln EUR)			On balance s	heet	Direc	ct exposures		Deriva	tives		Off balar	ice sheet	
												Off-balance si	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) As of 31/12/2020 Direct exposures On balance sheet Derivatives with positive fair value Total carrying amount of non-derivative financial assets (net of short positions)	privatives Derivatives with negative fair value	Off balance sheet	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short)		Off-balance sheet exposure	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (non-derivative financial assets)		Off-balance sheet exposure	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of the derivative financial assets asset (net of short)	Derivatives with negative fair value		ıs
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets derivative financial derivative finan			
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial sees derivative financial sees assets (net of short			Risk weighted
of which: Financial assets at designated at fair value through profit or loss comprehensive income of which: Financial assets at fair value through other through profit or loss comprehensive income of which: Financial assets at fair value through other through profit or loss comprehensive income of which: Financial assets at fair value through other through profit or loss comprehensive income of which: Financial assets at fair value through other through profit or loss comprehensive income of which: Financial assets at fair value through other through profit or loss comprehensive income of which: Financial assets at fair value through other through profit or loss comprehensive income of which: Financial assets at fair value through other through other through profit or loss comprehensive income of which: Financial assets at fair value through other through other through other through profit or loss comprehensive income of which: Financial assets at fair value through other through through through through the fair value through thr	sunt Carrying amount Notional amount	Nominal Provisio	exposure amount
10-301 134 - 137 134 - 1			
0 - 3Mf	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

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

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



General governments exposures by country of the counterparty

						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 balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value		·	
														Dick weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y[[1Y - 2Y[
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total														
[0 - 3M [Belgium													
[3Y - 5Y [beigium													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total [0 - 3M [1													
[0 - 3M [
[3Y - 5Y]	Cyprus													
l 10Y - more														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Czech Republic													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Denmark													
[10Y - more														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[2Y - 3Y [[3Y - 5Y [Estonia													
	4													



General governments exposures by country of the counterparty

						TOWSZCCIII	As of 20/06/2021							
						Di-	As of 30/06/2021 et exposures							
				0		Direc	ct exposures		Barrian			Off II		
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	ice sneet	
												Off-balance sh	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 [Finland													
0 - 3M 13M - 1Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	France													
[3M - 1Y [Germany													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy													
Total	Latvia													



General governments exposures by country of the counterparty

						Powszechi	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Tatal asserting amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Lithuania													
[3M - 1Y [11Y - 2Y [12Y - 3Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [11Y - more] Total	Luxembourg													
[0 - 3M [3M - 1Y	Malta													
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Netherlands													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Poland	317 1,832 2,665 2,334 7,026 9,790 2,472 26,936	317 1,832 2,665 2,834 7,025 9,790 2,472 26,936	55 10 24 7 5 28 1	0 23 0 0 80 10 0	253 1,276 1,580 2,145 2,365 3,829 805 12,253	8 524 1,062 681 4,574 5,919 1,666 14,433	0 0 0 0 0	0	0 13 0 0 0	0 442 25 0 0 0	20 414 25 14 6 11 798 1,287	0 1 0 0 0 0	1,942
10Y - more	Portugal													
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Spain													
[0 - 3M [Sweden													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	United Kingdom													
Total [0 - 3M [3M - 1Y [17 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y Total	Iceland													
[0 - 3M [Liechtenstein													
Total [0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y	Canada													
TiOY - more	Hong Kong													



General governments exposures by country of the counterparty

						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 balar	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
Total Tota	u.s.													
[0 - 3M [[3M - 1Y [China													
Total [0 - 3M [1 3M - 1Y [1 3Y - 2Y [2 Y - 3Y [3 Y - 5Y [1 0 Y - more Total [0 - 3M	Switzerland													
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other advanced economies non EEA													
Total [0 - 3M	Other Central and eastern Europe countries non EEA													
10 tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Middle East													
10-13M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Powszechna Kasa Oszczedności Bank Polski S.A.

							Powszeciii	na Kasa Oszczedności Ba	ITIK POISKI S.A.						
								As of 30/06/2021							
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
		, , ,											Off-balance sh	eet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
R	esidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M [Africa													
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Others	8 131 16 10 28	8 131 16 10 28	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 131 16 10 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	
	[5Y - 10Y [[10Y - more Total		1 0 195	1 0 195	0	0	1 0 195	0	0	0	0	0	0	0	0
	iotaí		195	195	0	0	195		0	0		0		0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

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

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



Performing and non-performing exposures Powszechna Kasa Oszczedności Bank Polski S.A.

				1	As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ted impairment, a n fair value due to 4		Collaterals and financial		Gro	ss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial
		Of which erforming but past due >30	Of w	hich non-perform	ing ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perforn	ning exposures ³	guarantees received on non- performing
		ays and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage	exposures		days and <=90 days		Of which:	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	314	0	0	deraulted	,			3	0	1,045	0	0	derauited	3	0	0	,	
Debt securities (including at amortised cost and fair value)	26,001	0	139	42	102		4	4	0	26,279		135	135	100	11	3	3	اة
Central banks	0	0	0	0	0		0	0	0			0		0	0	0	0	
General governments	20,921	0	0	0	0		0	0	0	20,89	0	0		0	6	0	0	0
Credit institutions	568	0	0	0	0	(0	0	0	785	0	0	(0	0	0	0	0
Other financial corporations	3,705	0	0	0	0	(0	0	0	3,87	0	0		0	0	0	0	0
Non-financial corporations	806	0	139	42	102	1	4	4	0	72	. 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	(0	0	0	3	0	0		0	0	0	C	0
General governments	1,413	0	0	0	0		5 0	0	0	1,37	0	13	12	13	5	0	O	13
Credit institutions	305	0	0	0	0	(0	0	0	359	0	0	(0	0	0	O	0
Other financial corporations	690	0	6	4	6	4	4	4	3	61	1	6		6	4	4	4	2
Non-financial corporations	14,455	64	1,147	736	1,146	161	572	572	558	14,37	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	7,98	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	34,43	77	1,052	85	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	52	47	47	0	15,784		102	11	102	96	42	42	. 0

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost of the collective deliminated in provisions (instruments at a fair value other than HFT)
18 Tentations report here specifical isoscentific for frauncial seasity, individually and collective eliminated in a mortised in particular provisions. In the collection of the collective and the collective eliminated in particular provisions (instruments at fair value other than HFT)
18 Tentations report and committed in particular provisions (instruments and fair value other than HFT)
19 Tentations report and contribution of the collective eliminated in particular provisions (instruments at fair value other than HFT)
19 Tentations report and contribution of the collective eliminated in particular provisions (instruments at fair value other than HFT)
19 Tentations report and contribution of the collective elimination of the elimination of the collective elimination of the



Performing and non-performing exposures Powszechna Kasa Oszczedności Bank Polski S.A.

					As of 31/03/202	ı								As of 30/06/202	1			
		Gros	s carrying amo	unt		Accumulat changes in provisions	ed impairment, acc fair value due to co	umulated redit risk and	Collaterals and financial		Gro	ss carrying amou	ınt ⁵		Accumulat changes in provisions	ed impairment, a fair value due to 9,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-performi	ng exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	hich non-perfori	ming ¹	On performing exposures ²	On non-perforr	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	452			deraulted	3			3		482			deraulted	3			3	
Debt securities (including at amortised cost and fair value)	28,059		130	39	95	12		1		30,029		131	131	1	13	0		
Central banks	20,039		130	0	0			0	0	30,023		131	131		1			
General governments	22,511	0	0	0	0	7		0	0	23,445		0						
Credit institutions	835	0	0	0	0	1		0.	0	1,503		0			1	0	0	0
Other financial corporations	3,990	0	0	0	0		0	0	0	4,227	0	0					0	0
Non-financial corporations	722	0	130	39	95	4	1	1	0	760	0	131	131	4	6	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	2,249	612	1,367	1,341	773
Central banks	0	0	0	0	0			0	0	,		0						
called dalled	· ·		•			,	1 1	Ü	ŭ	`	1	ŭ						
General governments	1,310	0	13	12	13	5	0	0	12	1,324	0	13	13	13	5	0	0	12
Credit institutions	318	0	0	0	0	0	0	0	0	440	0	0	0	0	0	0	0	0
Other financial corporations	599	0	7	7	7	3	3	3	3	614	0	7	7	7	4	4	4	3
Non-financial corporations	14,208	59	1,216	959	1,214	235	599	598	541	14,613	65	1,182	1,180	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	34	862	858	846	164	442	436	372
of which: Loans collateralised by commercial immovable property at	4,321		577	369	576	116	260	260	315	4,195	2	608	607	591	115	263	260	344
amortised cost	,									,]							
Households	33,782	99	1,160	943	1,088	329	762	755	195	35,177	138	1,187	1,153	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	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	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	2,253	625	1,367	1,341	773
OFF-BALANCE SHEET EXPOSURES	15,312		103	10	102	82	43	43	0	16,492		142	142	136	85	43	43	0
OTT BALANCE SHEET EN OSORES -	13,312		103	10	102	62			·	10,492		142	142	130	65	43	43	

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 20
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for faminatia associated institutions for faminatia associated institutions in the control of the control of



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	138	138	4	4	0	0	135	135	3	3	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	138	138	4	4	0		135	135	3	3	0	
Loans and advances (including at amortised cost and fair value)	689	482	214	200	461	271	716	504	236	222	434	257
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	332	262	87	84	244	178	387	291	115	109	250	189
of which: small and medium-sized enterprises at amortised cost	185	135	49	46	135		260	173	63	58	145	
Households	357	220	127	117	217	94	328	213	121	112	184	68
DEBT INSTRUMENTS other than HFT	827	621	218	204	461		852	639	239	225	434	
Loan commitments given	21	10	1	1	0	0	21	9	2	1	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing 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

[©]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 Oszczedności Bank Polski S.A.

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

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Powszechna Kasa Oszczednosci Bank Polski S.A.

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
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
F 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 artivities	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

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



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

ı								As of 30)	200/2020															As of 21	/12/2020							
	Gross c	sanying amount								airment, accumul	ated negative chan	ges in fair valu	e due to credit risk	:	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	arrying amount								ilmert, accum	ulated negative chi	inges in fair valu	e due to credit ris		Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: supcourse with forbusance measures	Of which: Unitially to pay that are not past-due or past-due <= 90 days			Of which: soposums with forbarance measures	Of which: Instruments with significant increase in credit disk since initial ecognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: soposums with forberance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Loans and advances subject to active EBA-compliant moratoria	4,129	4,056	30	838	72	36	31	117	102	2	ж	15	4	10		0	690	631	7	350	59	1	s	33	17	1	16	15	0	11	0	0
of which: Households	1,779	1,767	26	336	12	1	11	57	53	2	45	4	0	3	0	0	461	447	7	297	14	1	12	20	15	1	14	5	0	4	0	۰
	1,319	1,316	22	236	3	1	2	29	29	1	26	1	0	1	0	0	352	344	6	241		۰	7	11	9	1		2	0	2	0	۰
	2,350	2,290	4	503	60	37	20	60	49	0	31	11	4	7		0	229	194	0	63	45	۰	4	13	2	0	2	10	0	10	0	
	1,046	1,025	2	257	21	0	19	27	20	0	15	7	0	6		0	66	49	0	17	17	۰	17	5	1	0	1	4	0	4	0	
	1,114	1,072	3	216	42	37	5	25	30	0	20	6	4	2	0	0	73	73	0	22	0	۰	0	1	1	0	1	0	0	0	۰	0

								As of 30	/09/2020															As of 31	/12/2020							
										Of which: Of which: Of which:					Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	t amount
		Performing			Non-performi				Performing	considerating Non-performing								Performing			Non-perform	ing			Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit 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 <= 90 days						Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures of forbearings 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: Instruments 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 or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	non- performing
	1,558	3,507	25	572	51	2	21	79	62	2	53	17	1	9		0	6,739	6,645	97	3,785	94	3	73	219	188	7	181	31	1	21	0	
of which: Households	2,944	2,934	25	375	10	2	7	53	51	2	44	2	1	2		0	4,096	4,071	41	2,352	25	3	22	110	103	3	101	7	1	5	0	
	2,298	2,295	22	276	3	2	1	29	28	2	27	1		0	۰	0	3,209	3,201	37	2,051		3	6	63	61	2	61	2	1	1	0	0
of which: Non-financial corporations	614	573	0	197	41		14	26	11	0	9	15		7		0	2,643	2,574	56	1,434	69		51	109	84	4	80	25	0	16	0	0
of which: Small and Medium-sized Enterprises	467	434	0	153	33	۰	30	20	9	0		10		4	۰	0	1,400	1,340	3	625	60	۰	46	57	37	0	34	20		14	0	
of which: Collaboralised by commercial immovable property	69	67	0	11	2		2	2	2		1	1		1		0	1,151	1,147	4	824	4		4	57	54		54	2		2		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)	exposures with Instruments expo forbearance with significant forb				of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbeirance	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	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbearance missions	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days		Performing	Of which: exposums will forbeasings measures	Of which: the funtruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures	
Newly originated loans and advances subject to public guarantee schemes	538	538	0	100	0	0	0	15	15	0	7	0		0	430	0	811	806	0	149	5			24	22	۰	11	2	0	2	629	
of which: Households		0			0			0	0			0				0	0	۰			0			0				0				0
of which: Collateralised by residential immovable property		0			0			0	0			0				0	0	۰			0			0				0				0
of which: Non-financial corporations	538	538	0	86	0		0	15	15	0	7	0		0	430	0	811	806	0	149	5		5	24	22	0	11	2	0	2	629	0
of which: Small and Medium-sized Enterprises	376	376			0			13	13			0				0	544	541			3			17	17			0				0
of which: Collateralised by commercial immovable property		0			0				0			0				0	0				0				0			0				



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

Ĭ								As of 31,	/03/2021															As of 30/	06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)		Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbeavance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant receipts in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbeinings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposures with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	330	274	2	148	55	1	51	23		0	7	15	۰	12	0	0	110	90	0	24	20	0	17	11	2	0	1	9		7	0	0
of which: Households	171	159	2	101	12	1	9	10	6	0	5	4	0	3	0	0	17	10	0	1	7	0	5	4	۰	0	0	3	0	1	0	۰
of which: Collateralised by residential immovable property	116	109	1	77	7	1	6	4	3	0	3	1	۰	1	0	0	5	2	0	۰	3	0	3	1		0	۰	1		1	0	0
of which: Non-financial corporations	158	115	1	47	43		42	13	2	0	2	10		10	0	0	93	80	0	23	13	0	12	7	1	0	1	6	0	5	0	
of which: Small and Medium-sized Enterprises	91	73	1	42	29	0	10	7	2	0	2	5	0	5	0	0	34	26	0	14		0		4		0	0	3	0	3	0	
of which: Collaboratised by commercial immovable property	46	45	1	27	0		0	1	1	0	1	0	0	0	0	0	23	23	0	3	0	0		0		0	0	0	0		0	

	Au of 31/03/2021														Au of 30/06/2021																	
										Maximum Accumulated impairment, accumulated regulative changes in fair value due to credit risk granting that can but can but									Cross carrying amount											Miximum amount of the guarantee that can be considered	Gross carrying amount	
		Performing Non-performing						Performing Non-performing							Performing				Non-performing				Performing			Non-performi						
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance massures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)			Of which: Inlikely to pay that are not past-due or past-due <= 90 days	Public guarantee riceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbusance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the content of the COVID-19 crisis	
	6,298	6,133	80	3,538	165	4	142	207	165	5	159	42	1	32	0	0	6,291	6,099	29	3,940	192	5	163	224	172	6	161	53	1	38	0	
	3,882	3,835	27	2,151	45	4	44	100	55	2	85	12	1	11	0	0	3,986	3,930	25	2,604	55	5	8	108	95	2	91	13	1	11	0	0
	3,076	3,051	24	1,896	27	3	24	55	46	2	46		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	106	77	3	74	30		21	0	0	2,305	2,168	53	1,335	137	0	113	117	77	4	70	40	0	26	0	0
	1,200	1,098	1	547	101		87	52	28	0	26	24	۰	18	0	0	1,178	1,074	2	576	104	0	85	62	33	٥	31	29	0	20	0	
of which: Collaboralised by commercial immovable property	1.152	1,145	2	631	7		7	59	55	0	54	3		3		0	1,119	1,113	3	825	7		7	54	52		51	2		2	0	

İ	As of 31/03/2021														As of 30/04/2021																	
	Gross							Accompleted impairment, accompleted regative changes in fair value due to credit risk								Gross carrying amount	Gross carrying amount													Maximum amount of the guarantee that can be considered	Gross carrying amount	
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sopoisns with forbearance measures	Of which:		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in ovedt risk since initial recognition but not credit- impained (Stage 2)		ng Of which: sopoiums with forberance measures	Of which: Unitedly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,047	1,028	0	236	18	۰		36	30	0	18	6	۰	5	31	0	1,266	1,245	0	285	21	0	2	42	35	۰	22	7	0		1,010	
of which: Households	۰	0						0	0			0				0	0	0			0			0				0				
of which: Collateralised by residential immovable property	۰	0			۰			0	0			0				0	0				0				۰			0				۰
of which: Non-financial corporations	1,047	1,028	0	236	18		5	36	30	0	18	6		5	31	0	1,266	1,245		285	21	0	2	42	35	0	22	7	0	1	1,010	
of which: Small and Medium-sized Enterprises	792	769			13			30	25			s				0	236	220			16			23	17			6				
of which: Collateralised by commercial immovable property	۰	0			0			0	0			0				0	0				0			0				0				0