



2022 EU-wide Transparency Exercise

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.

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Key Metrics

Powszechna Kasa Oszczedności Bank Polski S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	8,597	8,380	8,050	7,761	C 01.00 (r0020,c0010)	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	8,276	8,058	7,795	7,508	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	8,597	8,380	8,050	7,761	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	8,276	8,058	7,795	7,508	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,181	8,968	8,630	8,337	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,861	8,645	8,375	8,084	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,404	49,200	47,989	48,184	C 02.00 (r0010,c0010)	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	48,084	48,877	47,734	47,931	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.76%	17.03%	16.77%	16.11%	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	17.21%	16.49%	16.33%	15.67%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.76%	17.03%	16.77%	16.11%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.21%	16.49%	16.33%	15.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.97%	18.23%	17.98%	17.30%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.43%	17.69%	17.55%	16.87%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	93,425	95,702	95,199	96,137	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.20%	8.76%	8.46%	8.07%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Powszechna Kasa Oszczednosci Bank Polski S.A.

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,597	8,380	8,050	7,761	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	8,276	7,789	7,527	7,162	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	93,425	95,702	95,199	96,137	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	93,425	95,702	95,199	96,137	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.20%	8.76%	8.46%	8.07%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.86%	8.14%	7.91%	7.45%	[A.2]/[B.2]	

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Capital

Powszechna Kasa Oszczednosci Bank Polski S.A.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	9,181	8,968	8,630	8,337	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,597	8,380	8,050	7,761	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	271	272	269	267	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,881	1,891	1,997	1,952	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-148	-1,246	-1,960	-2,565	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	6,448	6,400	6,402	6,380	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	232	233	230	228	C.01.00 (0210,0050)	Articles 4(13), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	109	703	1,104	1,459	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-501	-527	-502	-496	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-12	-12	-8	-6	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-12	-12	-8	-6	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480,0050)	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	-33	C.01.00 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-5	-4	-25	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	321	591	522	600	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 481 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	321	591	522	600	C.01.00 (0520,0050)	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 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,597	8,380	8,050	7,761	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	584	587	580	576	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	584	587	580	576	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	48,404	49,200	47,989	48,184	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	321	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.76%	17.03%	16.77%	16.11%	CA1 (X)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	17.76%	17.03%	16.77%	16.11%	CA1 (X)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	18.97%	18.23%	17.98%	17.30%	CA2 (X)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,276	7,789	7,527	7,162	A.1.A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.21%	15.83%	15.69%	14.86%	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	321	322	255	253	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	321	322	255	253	C.01.00 (0440,0040)	-

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



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Powszechna Kasa Oszczednosci Bank Polski S.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	41,909	42,678	40,990	40,467	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	41,909	42,678	40,990	40,467	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	819	1,038	1,505	1,548	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	127	113	116	115	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	689	498	484	368	C 02.00 (r0520, c0010)
Of which the standardised approach	689	498	484	368	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,859	4,874	4,895	5,685	C 02.00 (r0590, c0010)
Of which basic indicator approach	819	823	848	841	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	4,040	4,051	4,048	4,844	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,404	49,200	47,989	48,184	

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.

2022 EU-wide Transparency Exercise

P&L

Powszechna Kasa Oszczednosci Bank Polski S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,666	2,300	821	1,955
Of which debt securities income	289	399	134	306
Of which loans and advances income	1,305	1,806	674	1,604
Interest expenses	108	154	144	519
(Of which deposits expenses)	34	47	47	186
(Of which debt securities issued expenses)	64	87	30	71
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	2
Net Fee and commission income	662	908	234	483
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	46	54	2	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	215	164	94	100
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-22	-28	-6	-11
Gains or (-) losses from hedge accounting, net	-3	-18	-5	-12
Exchange differences (gain or (-) loss), net	-105	-10	-67	-52
Net other operating income / (expenses)	64	74	27	-191
TOTAL OPERATING INCOME, NET	2,418	3,295	957	1,753
(Administrative expenses)	894	1,226	319	828
(Cash contributions to resolution funds and deposit guarantee schemes)	66	75	80	79
(Depreciation)	191	258	64	130
Modification gains or (-) losses, net	-1	-2	12	15
(Provisions or (-) reversal of provisions)	26	52	10	18
(Payment commitments to resolution funds and deposit guarantee schemes)	26	30	7	7
(Commitments and guarantees given)	-7	10	3	8
(Other provisions)	7	12	0	2
Of which pending legal issues and tax litigation ¹⁾	0	38	0	0
Of which restructuring ²⁾	0	2	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)	179	280	100	137
(Financial assets at fair value through other comprehensive income)	7	13	0	-7
(Financial assets at amortised cost)	172	267	99	145
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	7	9	1	6
(of which Goodwill)	0	2	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	15	21	9	17
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	-5	0	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,066	1,410	404	586
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	793	1,058	306	391
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	793	1,058	306	391
Of which attributable to owners of the parent	793	1,058	306	391

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Powszechna Kasa Oszczednosci Bank Polski S.A.

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	1,167				2,737				1,562				2,706				IAS 1.54 (i)	
Financial assets held for trading	2,424	148	2,275	0	2,426	41	2,372	12	3,355	71	3,284	0	4,177	99	4,078	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,282	105	7	1,171	1,179	81	6	1,092	1,090	76	4	1,010	1,015	73	5	937	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	14,017	10,849	3,026	141	13,232	10,115	2,985	133	12,583	9,753	2,702	127	12,040	9,482	2,407	150	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	64,641				67,233				67,744				67,118				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	171	0	171	0	203	0	203	0	211	0	211	0	307	0	307	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,132				3,411				3,553				3,617					
TOTAL ASSETS	86,834				90,420				90,098				90,980				IAS 1.9(a), I.G 6	

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	13,923	14	4	-3	0	0	13,151	10	4	-3	0	0	12,506	10	4	-4	0	0	11,950	0	3	-5	0	0	Annex V.Part 1.31, 44(b)
	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 amortised cost	Debt securities	15,050	89	0	-6	-6	0	15,424	87	0	-6	-6	0	15,287	86	0	-6	-5	0	14,838	61	0	-7	-5	0	Annex V.Part 1.31, 44(b)
	Loans and advances	41,843	7,365	2,259	-151	-462	-1,390	43,617	7,960	2,016	-155	-503	-1,251	43,739	8,578	1,984	-149	-587	-1,231	43,523	8,733	1,914	-159	-627	-1,195	Annex V.Part 1.32, 44(a)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Powszechna Kasa Oszczednosci Bank Polski S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	2,259	2,394	3,256	4,009	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	73,963	77,425	76,118	76,011	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	297	1,045	1,556	2,103	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	1	4	7	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	299	336	332	366	IAS 37.10; IAS 1.54(l)
Tax liabilities	106	74	87	88	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	860	887	1,010	1,745	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	77,785	82,162	82,363	84,327	IAS 1.9(b);IG 6
TOTAL EQUITY	9,049	8,258	7,735	6,653	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	86,834	90,420	90,098	90,980	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Powszechna Kasa Oszczedności Bank Polski S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		2,556	3,440	4,807	6,109	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	5	3	Annex V.Part 1.31
Deposits	Central banks	2	2	2	2	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	2	2	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,060	4,304	4,225	3,898	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,021	4,246	3,706	3,161	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,671	827	820	1,047	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	283	215	238	333	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	424	642	1,500	1,624	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	314	257	206	251	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,577	11,639	11,583	12,096	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,810	9,076	8,970	8,676	ECB/2013/33 Annex 2.Part 2.9.1
	Households	51,115	53,007	51,323	51,281	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	37,462	39,429	38,441	36,706	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		6,923	5,837	5,434	4,597	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		585	591	583	586	Annex V.Part 1.37
Other financial liabilities		1,192	1,168	1,232	1,466	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		76,519	80,865	80,930	82,122	



2022 EU-wide Transparency Exercise

Market Risk

Powszechna Kasa Oszczednosci Bank Polski S.A.

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	686	493	0	0	0	0					0	0	0	0								
Of which: General risk	296	285	0	0	0	0					0	0	0	0								
Of which: Specific risk	386	204	0	0	0	0					0	0	0	0								
Equities	2	4	0	0	0	0					0	0	0	0								
Of which: General risk	0	0	0	0	0	0					0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0					0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0								
Commodities risk	0	0	0	0	0	0					0	0	0	0								
Total	688	497	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	480	363	0	0	0	0					0	0	0	0								
Of which: General risk	276	202	0	0	0	0					0	0	0	0								
Of which: Specific risk	203	160	0	0	0	0					0	0	0	0								
Equities	3	3	0	0	0	0					0	0	0	0								
Of which: General risk	0	0	0	0	0	0					0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0					0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0								
Commodities risk	0	0	0	0	0	0					0	0	0	0								
Total	483	366	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Powszechna Kasa Oszczedności Bank Polski S.A.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	23,148	27,512	1,855		24,381	28,603	1,900	
	Regional governments or local authorities	3,104	2,807	561		3,168	2,919	584	
	Public sector entities	705	386	193		729	401	200	
	Multilateral Development Banks	815	815	0		795	795	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,600	2,000	788		3,398	1,974	684	
	Corporates	23,347	12,377	11,863		24,634	13,376	12,872	
	of which: SME	3,692	2,143	1,720		3,448	2,071	1,652	
	Retail	19,090	15,332	10,650		19,379	15,616	10,826	
	of which: SME	6,312	4,885	2,815		6,495	5,049	2,901	
	Secured by mortgages on immovable property	23,414	22,924	12,655		23,891	23,311	12,543	
	of which: SME	1,460	1,256	749		1,540	1,285	704	
	Exposures in default	2,449	1,015	1,265	1,331	2,271	1,106	1,414	1,074
	Items associated with particularly high risk	672	250	375		636	257	385	
	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)	99	99	158		98	98	156	
Equity	155	155	379		96	96	232		
Other exposures	5,689	5,685	1,981		5,910	5,907	1,912		
Standardised Total ²	106,287	91,357	42,722	1,994	109,386	94,457	43,707	1,708	

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

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

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Powszechna Kasa Oszczednosci Bank Polski S.A.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	22,175	26,502	1,805		22,588	26,857	1,772	
	Regional governments or local authorities	3,108	2,841	568		3,064	2,776	555	
	Public sector entities	697	384	192		686	374	187	
	Multilateral Development Banks	773	773	0		750	750	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,090	2,393	605		4,652	2,798	727	
	Corporates	25,401	14,706	14,199		24,909	13,958	13,449	
	of which: SME	3,199	2,062	1,645		3,253	1,959	1,562	
	Retail	18,584	14,908	10,329		18,456	14,810	10,251	
	of which: SME	6,289	4,853	2,789		6,359	4,869	2,795	
	Secured by mortgages on immovable property	23,714	23,022	11,147		22,990	22,308	10,704	
	of which: SME	1,509	1,270	705		1,513	1,261	709	
	Exposures in default	2,267	925	1,164	1,214	2,159	888	1,131	1,150
	Items associated with particularly high risk	596	231	346		676	246	369	
	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)	96	96	152		95	95	149	
Equity	41	41	96		4	4	4		
Other exposures	7,151	7,147	1,891		9,083	9,069	2,718		
Standardised Total ²	108,693	93,969	42,495	1,929	110,112	94,934	42,016	1,848	

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

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



2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Powszechna Kasa Oszczednosci Bank Polski S.A.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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 Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Powszechna Kasa Oszczednosci Bank Polski S.A.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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 Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Powszechna Kasa Oszczedności Bank Polski S.A.

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	70	70	0	0	0	70	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		70	70	0	0	0	70	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		85	85	0	0	0	85	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total		29	29	0	0	0	29	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more] Total		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		256	256	0	0	0	256	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Powszechna Kasa Oszczedności Bank Polski S.A.

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	3	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		36	36	0	0	36	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		144	144	0	0	71	73	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		28	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		213	213	0	0	140	73	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Powszechna Kasa Oszczednosci Banki Polski S.A.

	As of 30/09/2021										As of 31/12/2021										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures			
			Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
Cash balances at central banks and other demand deposits	421	0	0	0	0	0	0	0	0	1,958	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	29,363	0	123	123	4	14	7	0	0	28,872	0	120	120	4	15	11	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	176	0	0	0	0	0	0	0	0	0		
General governments	22,788	0	0	0	0	0	0	0	0	22,204	0	0	0	0	7	0	0	0	0		
Credit institutions	1,649	0	0	0	0	1	0	0	0	1,605	0	0	0	0	1	0	0	0	0		
Other financial corporations	4,122	0	0	0	0	0	0	0	0	4,009	0	0	0	0	0	0	0	0	0		
Non-financial corporations	743	0	123	123	4	7	0	0	0	876	0	120	120	4	7	11	0	0	0		
Loans and advances (including at amortised cost and fair value)	52,604	171	2,400	2,327	2,239	606	1,415	1,390	741	54,636	153	2,124	2,094	2,019	651	1,260	1,251	634	0		
Central banks	0	0	0	0	0	0	0	0	0	117	0	0	0	0	0	0	0	0	0		
General governments	1,261	0	12	12	12	5	0	0	12	1,238	0	12	12	12	5	0	0	0	0		
Credit institutions	687	0	0	0	0	0	0	0	0	1,607	0	0	0	0	0	0	0	0	0		
Other financial corporations	569	0	4	4	4	3	3	3	2	618	0	6	6	6	4	4	4	4	2		
Non-financial corporations	14,999	51	1,174	1,171	1,138	241	605	589	511	15,736	64	1,065	1,061	1,041	256	585	581	421	0		
of which: small and medium-sized enterprises	8,197	31	887	882	869	165	483	474	359	8,235	40	775	768	761	169	435	431	291	0		
of which: Loans collateralised by commercial immovable property	4,425	0	641	641	601	146	288	285	328	4,431	2	581	580	568	120	309	308	271	0		
Households	35,087	120	1,204	1,167	1,101	357	806	798	211	35,332	89	1,051	1,014	954	387	671	664	197	0		
of which: Loans collateralised by residential immovable property	23,293	37	468	440	427	128	313	307	154	23,580	31	425	400	388	158	273	269	148	0		
of which: Credit for consumption	6,462	25	416	411	367	154	250	252	17	6,481	24	386	381	341	153	222	220	15	0		
DEBT INSTRUMENTS OTHER THAN MPT	82,328	171	2,522	2,480	2,264	620	1,422	1,390	741	85,466	153	2,254	2,213	2,019	667	1,271	1,251	634	0		
OFF-BALANCE SHEET EXPOSURES	17,224		140	139	135	84	46	45	0	17,447		124	123	111	99	48	47	0	0		

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ 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 FRODO framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

Powszechna Kasa Oszczednosci Bank Polski S.A.

	As of 31/03/2022										As of 30/06/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾						
			Of which: defaulted	Of which Stage 3									Of which: defaulted	Of which Stage 3								
(net HFT)																						
Cash balances at central banks and other demand deposits	420	0	0	0	0	0	0	0	0	0	1,766	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	28,074	0	111	111	4	15	9	0	0	27,022	0	100	100	3	17	-4	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	21,760	0	0	0	0	8	0	0	0	21,075	0	0	0	0	15	0	0	0	0	0	0	
Credit institutions	1,548	0	0	0	0	1	0	0	0	1,391	0	0	0	0	1	0	0	0	0	0	0	
Other financial corporations	3,898	0	0	0	0	0	0	0	0	3,770	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	886	0	111	111	0	0	0	0	0	676	0	100	100	3	5	-4	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	55,267	139	2,103	2,067	1,994	727	1,243	1,231	609	55,079	146	2,028	1,974	1,914	775	1,209	1,195	580				
Central banks	33	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,154	0	12	12	12	5	0	0	11	1,109	0	10	10	10	13	0	0	0	0	0	10	
Credit institutions	2,347	0	0	0	0	0	0	0	0	3,002	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	609	0	5	5	5	2	3	3	2	834	0	5	5	5	3	3	3	3	2	2	2	
Non-financial corporations	16,611	61	1,033	1,030	1,013	293	565	563	411	16,788	63	996	985	987	310	547	545	393				
of which: small and medium-sized enterprises	8,525	38	779	779	796	188	444	442	284	8,479	43	751	746	742	194	432	430	273				
of which: Loans collateralised by commercial immovable property	4,640	3	564	563	535	140	295	294	265	4,626	1	523	521	520	148	261	261	261				
Households	34,513	77	1,053	1,019	994	427	675	665	185	33,518	82	1,017	974	912	446	659	647	177				
of which: Loans collateralised by residential immovable property	23,275	37	418	393	381	175	275	266	142	22,576	43	403	371	359	185	270	259	132				
of which: Credit for consumption	6,316	33	405	399	338	182	236	239	13	6,242	30	385	376	340	186	226	229	12				
DEBT INSTRUMENTS other than HFT	83,761	139	2,214	2,178	1,987	743	1,282	1,231	609	83,866	146	2,129	2,075	1,918	792	1,205	1,195	580				
OFF-BALANCE SHEET EXPOSURES	16,742		167	164	130	100	48	46	0	17,147		160	158	103	109	44	43	0				

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBP Parameters (Annexes F - 18.01 / F - 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Powszechna Kasa Oszczednosci Bank Polski S.A.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	123	123	7	7	0	0	120	120	11	11	0	0
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	123	123	7	7	0	0	120	120	11	11	0	0
Loans and advances (including at amortised cost and fair value)	693	532	254	240	384	253	672	515	268	254	345	218
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	382	313	132	127	248	184	369	304	146	141	216	157
of which: small and medium-sized enterprises	259	191	75	70	182	134	240	176	80	75	159	117
Households	310	219	121	113	136	69	303	211	122	112	128	62
DEBT INSTRUMENTS other than HFT	815	655	261	247	384	253	792	635	280	265	345	218
Loan commitments given	14	6	1	1	0	0	17	8	1	1	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0	0	0	0	0	0	0	0	0	0	0	0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Powszechna Kasa Oszczednosci Bank Polski S.A.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	111	111	9	9	0	0	100	100	-4	-4	0	0
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	111	111	9	9	0	0	100	100	-4	-4	0	0
Loans and advances (including at amortised cost and fair value)	647	486	264	250	324	195	623	464	246	232	313	188
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	353	287	138	134	210	147	328	261	120	117	201	139
of which: small and medium-sized enterprises	239	174	76	72	158	147	231	166	71	67	155	139
Households	294	199	126	116	114	48	295	202	125	115	112	49
DEBT INSTRUMENTS other than HFT	758	597	273	259	324	195	723	564	242	228	313	188
Loan commitments given	12	9	3	3	0	0	8	4	3	3	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 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.

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						
	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
A Agriculture, forestry and fishing	403	15	15	403	10	0	399	18	18	399	12	0	393	17	17	393	25	0	406	19	16	406	28	0	
B Mining and quarrying	263	4	4	263	5	0	255	4	4	255	5	0	240	3	3	240	4	0	228	3	3	228	4	0	
C Manufacturing	4,000	325	324	3,998	223	0	4,328	291	291	4,227	239	0	4,662	285	285	4,660	248	0	4,516	270	262	4,515	235	0	
D Electricity, gas, steam and air conditioning supply	462	2	2	462	8	0	800	2	2	800	12	0	775	2	2	775	14	0	803	2	2	803	13	0	
E Water supply	210	4	3	210	4	0	218	2	2	217	3	0	219	2	2	219	3	0	252	2	2	252	3	0	
F Construction	801	114	114	800	92	0	796	105	104	795	82	0	806	102	101	804	82	0	825	104	102	825	87	0	
G Wholesale and retail trade	2,947	181	181	2,945	147	0	2,969	150	149	2,967	123	0	3,332	159	149	3,330	126	0	3,332	148	147	3,330	129	0	
H Transport and storage	1,624	110	110	1,623	20	0	1,202	98	98	1,201	72	0	1,282	94	94	1,281	69	0	1,845	92	91	1,844	70	0	
I Accommodation and food service activities	399	155	154	399	78	0	399	149	149	399	92	0	401	148	148	401	88	0	404	145	145	404	84	0	
J Information and communication	757	18	18	757	14	0	744	15	15	744	13	0	734	10	10	734	10	0	924	10	10	923	9	0	
K Financial and insurance activities	6	1	1	6	1	0	6	1	1	6	1	0	200	2	2	200	3	0	226	2	2	225	2	0	
L Real estate activities	1,812	157	156	1,812	120	0	1,738	150	149	1,738	119	0	1,798	145	144	1,798	120	0	1,701	131	131	1,701	125	0	
M Professional, scientific and technical activities	364	23	22	364	16	0	324	21	21	324	15	0	321	20	20	320	14	0	324	17	17	324	13	0	
N Administrative and support service activities	435	30	29	435	23	0	439	24	24	439	20	0	446	21	21	445	19	0	487	20	19	487	18	0	
O Public administration and defence, compulsory social security	6	0	0	6	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	
P Education	42	4	4	42	2	0	42	4	4	42	3	0	43	4	4	43	4	0	42	5	5	42	4	0	
Q Human health services and social work activities	282	13	13	282	6	0	281	12	12	281	6	0	296	11	11	295	6	0	294	11	11	294	10	0	
R Arts, entertainment and recreation	106	7	7	106	10	0	106	7	7	106	10	0	106	4	4	106	10	0	96	6	6	96	10	0	
S Other services	170	13	13	170	15	0	265	12	11	264	13	0	52	10	10	52	12	0	46	9	9	45	10	0	
Loans and advances	14,992	1,174	1,171	14,991	845	0	15,726	1,085	1,061	15,728	840	0	16,611	1,033	1,030	16,603	857	0	16,788	956	956	16,780	856	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.