



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Bank Polska Kasa Opieki S.A.
<b>LEI Code</b>	5493000LKS7B3UTF7H35
<b>Country Code</b>	PL

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Bank Polska Kasa Opieki S.A.

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,871	6,056	6,173	6,290	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	5,783	5,975			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	81,677	83,648	86,347	87,473	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	81,590	83,567			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.19%	7.24%	7.15%	7.19%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.09%	7.15%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

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Bank Polska Kasa Opieki S.A.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	3,276	4,399	1,175	2,319
Of which debt securities income	912	1,253	355	694
Of which loans and advances income	2,376	3,155	818	1,616
Interest expenses	1,056	1,423	357	698
(Of which deposits expenses)	884	1,183	292	574
(Of which debt securities issued expenses)	172	241	67	127
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	0	8
Net Fee and commission income	476	654	171	345
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	14	33	7	16
Gains or (-) losses on financial assets and liabilities held for trading, net	28	45	3	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	16	3	1
Gains or (-) losses from hedge accounting, net	0	1	0	0
Exchange differences [gain or (-) loss], net	29	39	15	30
Net other operating income / (expenses)	8	10	0	-2
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,790</b>	<b>3,780</b>	<b>1,017</b>	<b>2,029</b>
(Administrative expenses)	939	1,288	328	656
(Cash contributions to resolution funds and deposit guarantee schemes)	39	39	51	55
(Depreciation)	120	164	45	87
Modification gains or (-) losses, net	-31	-1	0	0
(Provisions or (-) reversal of provisions)	93	177	27	126
(Payment commitments to resolution funds and deposit guarantee schemes)	17	17	22	24
(Commitments and guarantees given)	-11	-5	-9	-9
(Other provisions)	88	165	14	111
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	110	0	0
Of which restructuring <sup>2</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	152	210	45	98
(Financial assets at fair value through other comprehensive income)	-1	-2	2	3
(Financial assets at amortised cost)	154	211	43	95
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	6	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	4	3	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,418</b>	<b>1,900</b>	<b>524</b>	<b>1,010</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,114</b>	<b>1,492</b>	<b>403</b>	<b>775</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,114</b>	<b>1,492</b>	<b>403</b>	<b>775</b>
Of which attributable to owners of the parent	1,113	1,491	403	775

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank Polska Kasa Opieki S.A.

(mM EUR)																	
ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	4,479				2,990				3,823				4,014				IAS 1.54 (f)
Financial assets held for trading	1,756	374	1,307	75	1,319	294	1,011	15	1,476	348	1,071	57	1,534	469	1,027	38	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	120	0	0	120	148	0	0	148	164	0	0	164	155	0	0	155	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)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,618	1,940	662	1,016	3,407	1,741	652	1,014	3,847	1,922	764	1,163	3,884	1,880	647	1,357	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	63,851				68,284				68,319				68,317				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	176	0	176	0	105	0	105	0	147	0	147	0	214	0	214	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	1,831				2,005				1,902				1,941				
<b>TOTAL ASSETS</b>	<b>75,830</b>				<b>78,198</b>				<b>79,677</b>				<b>80,080</b>				IAS 1.91(a); XI.6

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

(mM EUR)																										
Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	3,475	3	0	-4	0	0	3,273	3	0	-4	0	0	3,676	16	0	-4	-1	0	3,742	3	0	-5	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	68	0	0	-1	0	0	58	0	0	-1	0	0	20	48	0	0	-2	0	0	48	0	0	-3	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	23,284	34	0	-17	-1	0	27,017	33	0	-17	-1	0	26,212	86	0	-18	-3	0	25,329	89	0	-18	-3	0	Annex V Part 1.31, 44(b)
	Loans and advances	35,894	4,091	1,834	-162	-209	-1,081	36,213	4,422	1,765	-150	-218	-974	37,098	4,319	1,808	-155	-215	-1,026	37,955	4,334	1,839	-157	-215	-1,029	Annex V Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	1,530	1,325	1,181	1,259	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	65,124	67,164	68,221	69,158	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	223	251	209	163	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	617	684	689	769	IAS 37.10; IAS 1.54(l)
Tax liabilities	243	321	25	51	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	930	989	1,230	1,335	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>68,666</b>	<b>70,734</b>	<b>71,555</b>	<b>72,737</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>7,163</b>	<b>7,464</b>	<b>8,123</b>	<b>7,344</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>75,830</b>	<b>78,198</b>	<b>79,677</b>	<b>80,080</b>	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1,504	1,249	1,210	1,175	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	248	327	179	248	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,955	4,719	5,605	5,264	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,088	4,261	4,576	4,541	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	534	384	339	496	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	367	265	299	412	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,156	2,439	2,355	2,612	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,479	1,848	1,816	1,955	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,280	14,694	13,883	14,947	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,709	9,578	8,979	9,728	ECB/2013/33 Annex 2.Part 2.9.1
	Households	37,980	38,765	40,145	39,464	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	27,577	28,259	29,595	29,749	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		4,351	4,432	4,160	4,630
Of which: Subordinated Debt securities issued		662	651	677	835	Annex V.Part 1.37
Other financial liabilities		1,869	1,730	1,734	1,745	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>66,877</b>	<b>68,740</b>	<b>69,611</b>	<b>70,581</b>	

2025 EU-wide Transparency Exercise

Market Risk

Bank Polska Kasa Opieki 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				
	MULTIPLICATION FACTOR (ms) 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 (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024											
Traded Debt Instruments	254	269	0	0	0	0							0	0	0	0								
Of which: General risk	246	262	0	0	0	0							0	0	0	0								
Of which: Specific risk	8	7	0	0	0	0							0	0	0	0								
Equities	7	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	6	4	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								
<b>Total</b>	<b>260</b>	<b>273</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	250	280	0	0	0	0							0	0	0	0								
Of which: General risk	223	259	0	0	0	0							0	0	0	0								
Of which: Specific risk	22	11	0	0	0	0							0	0	0	0								
Equities	7	9	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	7	8	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								
<b>Total</b>	<b>259</b>	<b>288</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	22,516	27,540	648		23,263	28,688	718	
	Regional governments or local authorities	1,651	1,633	326		1,592	1,655	330	
	Public sector entities	928	976	303		926	930	309	
	Multilateral Development Banks	1,763	1,891	0		2,485	2,602	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,286	2,895	399		4,954	2,214	355	
	Corporates	26,880	17,040	16,065		27,790	16,855	15,869	
	of which: SME	2,967	2,186	1,758		3,073	2,276	1,828	
	Retail	12,767	9,268	6,542		12,527	9,034	6,363	
	of which: SME	4,459	2,332	1,340		4,493	2,329	1,335	
	Secured by mortgages on immovable property and ADC exposures	15,582	14,662	6,215		16,925	15,902	6,895	
	of which: SME	1,274	928	634		1,344	986	635	
	Exposures in default	2,418	876	1,088	1,229	2,159	758	920	1,106
	Items associated with particularly high risk	11	7	10		11	7	10	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	163	162	183		171	171	191		
Other exposures	1,867	1,867	755		2,103	2,103	804		
Standardised Total <sup>(2)</sup>	<b>91,831</b>	<b>78,819</b>	<b>32,532</b>	<b>1,772</b>	<b>94,905</b>	<b>80,916</b>	<b>32,765</b>	<b>1,593</b>	

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	23,745	29,503	718		22,620	28,505	783	
	Regional governments or local authorities	1,654	1,696	338		1,739	1,691	337	
	Public sector entities	932	944	320		941	883	316	
	Multilateral Development Banks	2,398	2,509	0		2,766	2,861	0	
	International Organisations	216	86	0		0	0	0	
	Institutions	5,360	2,270	386		5,704	2,444	385	
	Corporates	26,449	15,773	15,064		26,737	16,243	15,379	
	of which: SME	2,405	1,707	1,345		2,648	1,902	1,575	
	Retail	12,492	9,310	6,526		12,562	8,997	6,282	
	of which: SME	4,644	2,713	1,550		4,885	2,815	1,618	
	Secured by mortgages on immovable property and ADC exposures	20,401	18,532	7,588		21,081	19,082	8,060	
	of which: SME	2,181	1,572	1,177		2,326	1,674	1,277	
	Exposures in default	2,203	819	1,015	1,097	2,524	1,066	1,366	1,196
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	194	194	215		199	199	218	
	Other exposures	1,880	1,880	741		1,874	1,874	731	
Standardised Total <sup>(2)</sup>	97,924	83,516	32,912	1,574	98,747	83,846	33,857	1,934	

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

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

Bank Polska Kasa Opieki S.A.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		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 <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0							0		
IRB Total <sup>(3)</sup>			0							0		

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

Bank Polska Kasa Opieki S.A.

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(1)</sup>	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
<b>Consolidated data</b>	Central banks and central governments <sup>(2)</sup>	0	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	0	
	Corporates	0	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	0	
	Corporates - Of Which: SME	0	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	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	
	Retail - Other Retail	0	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
<b>IRB Total <sup>(3)</sup></b>					<b>0</b>						<b>0</b>				

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

<sup>(2)</sup> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 31/12/2024

(mln 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 amortised 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	Latvia															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Lithuania															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Luxembourg															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Malta															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Netherlands	50	50	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Poland	1,907	1,907	43	300	0	1,564	0	0	0	0	0	0	0	224	13
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Portugal	1,903	1,903	26	643	0	1,233	0	0	0	0	0	0	0	109	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Romania	1,278	1,278	38	378	0	1,239	0	0	0	0	0	0	0	1	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		4,718	4,718	58	584	0	4,077	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		3,715	3,715	144	387	0	3,180	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		1,156	1,156	0	323	0	1,033	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		15,453	15,153	289	2,222	0	12,641	0	0	0	0	0	0	348	1	1,772











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2025

(mln 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 amortised 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	Latvia															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Lithuania															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Luxembourg															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Malta															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Poland	410	2,350	36	2,350	86	507	337	263	0	0	0	0	142	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Portugal															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Romania															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		18,728	18,728	493	18,728	2,584	15,651	0	0	0	0	0	0	563	1	1,089





2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2025

(mln 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 amortised 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	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean																	
[ 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 <sup>(1)</sup>	426	426	0	0	0	0	426	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		959	959	0	0	0	0	959	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		75	73	0	0	0	0	78	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		33	33	0	0	-7	0	40	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		-48	-48	0	0	0	0	-37	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		-100	-100	0	0	0	0	-24	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		-42	-42	0	0	0	0	-42	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total		1,300	1,300	0	0	0	0	1,373	0	0	0	0	0	0	0	0	0	28

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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, 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 €04.

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

2025 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Bank Polska Kasa Opieki S.A.

	As of 30/09/2024														As of 30/09/2024																	
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>							Collateral 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 <sup>(1)</sup>							Collateral and financial guarantees received on non-performing exposures		
	Of which performing		Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>					Of which performing		Of which non-performing <sup>(2)</sup>					On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>						
		Of which Stage 1	Of which performing not past due 30/09/2024 and <180 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which Stage 2	Of which Stage 2	Of which Stage 3 <sup>(4)</sup>		Of which Stage 1	Of which performing not past due 30/09/2024 and <180 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which Stage 2	Of which Stage 2	Of which Stage 3 <sup>(4)</sup>		Of which Stage 1	Of which performing not past due 30/09/2024 and <180 days	Of which Stage 2	Of which defaulted	Of which stage 3 <sup>(4)</sup>	Of which Stage 2	Of which Stage 2	Of which Stage 2	Of which Stage 3 <sup>(4)</sup>		
<b>Cash balances at central banks and other demand deposits</b>	1,661	1,661	0	0	0	0	0	0	0	0	0	1,888	1,888	0	0	0	0	0	0	0	1,888	1,888	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	26,823	26,796	27	0	0	27	0	0	22	1	22	30,341	30,324	17	0	15	0	15	0	22	1	16	0	0	0	0	0	0	0	0	0	0
Central banks	4,917	4,917	0	0	0	0	0	0	0	0	0	6,090	6,090	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,513	15,513	13	0	0	13	0	0	12	0	12	16,593	16,593	10	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,068	2,068	0	0	0	0	0	0	0	0	0	2,860	2,862	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,868	2,864	0	0	0	27	0	27	0	0	22	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,017	1,017	17	0	0	17	0	17	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	42,267	40,140	4,054	228	2,217	0	2,217	1,894	956	204	1,234	0	42,771	40,805	4,462	85	1,807	0	1,807	1,751	162	218	1,053	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0
General governments	265	265	23	0	0	0	0	0	1	0	1	0	355	355	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	363	351	0	0	0	13	0	13	0	0	0	12	448	427	0	0	11	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,800	1,800	1	0	0	0	0	0	0	0	0	28	1,838	1,770	0	0	66	0	66	60	1	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	19,046	17,877	1,800	128	1,189	0	1,189	1,047	180	67	140	540	19,343	18,211	2,065	0	1,072	0	1,072	1,054	178	75	534	0	0	0	0	0	0	0	0	0
of which: small and medium sized enterprises	11,200	10,520	1,059	2	688	0	688	605	107	30	347	60	11,075	10,514	1,249	0	561	0	561	464	114	42	242	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	5,124	4,820	639	0	304	0	304	259	59	17	148	0	6,105	5,802	847	0	361	0	361	297	69	28	188	0	0	0	0	0	0	0	0	0
Households	20,781	19,838	2,213	100	944	0	944	894	175	144	671	0	472	139	20,064	2,000	80	730	0	730	610	170	142	492	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	14,195	13,909	1,478	0	286	0	286	238	84	78	176	0	127	110	14,312	1,702	57	264	0	264	200	80	78	163	0	0	0	0	0	0	0	0
of which: Credit for consumption	3,167	2,897	338	0	277	0	277	208	73	41	200	0	107	0	3,129	2,889	349	14	280	0	280	70	46	179	0	0	0	0	0	0	0	0
<b>DEBT INSTRUMENTS, other than WFT</b>	22,789	22,626	4,238	228	2,244	0	2,244	1,894	956	204	1,234	0	22,800	22,639	4,464	85	1,807	0	1,807	1,751	162	218	1,042	0	0	0	0	0	0	0	0	0
<b>OFF BALANCE SHEET EXPOSURE</b>	14,897	14,649	448	0	0	0	0	0	0	0	0	0	14,493	14,245	1,214	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

<sup>(1)</sup> For the definition of off-balance sheet exposures refer to Article 12(1) of Regulation (EU) No 173/2013 (SRB).  
<sup>(2)</sup> Provisions result from the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.  
<sup>(3)</sup> Provisions result from the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the statement of credit risk for financial instruments measured at the value through profit or loss other than HT and provisions for off-balance sheet exposures.  
<sup>(4)</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing over the reporting period. Information is disclosed with the opposite sign if they are decreasing over the reporting period. For off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the off-balance sheet instruments. This because, based on the sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.  
 (5) From June 2023, the gross carrying amount of assets and accumulated impairment that are purchased or engaged in credit mitigation or credit recognition are not included in the impairment stage, as it was the case in previous periods.



2025 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 30/09/2024						As of 31/12/2024						
	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 <sup>(2)</sup>		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 <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	695	404	204	201	299	133	687	389	185	177	224	69	69
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	-4	-4	0	0	1	1	-3	-3	0	0	0
Non-financial corporations	461	262	116	108	187	105	480	268	116	104	137	53	53
of which: small and medium-sized enterprises	238	163	64	64	112		244	165	65	64	52		
Households	234	141	92	97	112	28	206	120	72	77	87	16	16
DEBT INSTRUMENTS other than HFT	695	404	204	201	299		687	389	185	177	224		
Loan commitments given	60	36	24	23	17	0	52	31	20	19	15	0	0
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice <sup>(3)</sup>	1						1						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	346						123						

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

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

<sup>(3)</sup> 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 31/03/2025							As of 30/06/2025						
	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		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	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	666	390	182	175	294	146	659	456	194	193	297	160		
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	1	1	-3	-3	0	0	11	11	8	8	0	0		
Non-financial corporations	468	266	111	99	196	114	471	331	119	113	211	131		
of which: small and medium-sized enterprises	237	166	64	63	107		258	184	74	72	112			
Households	197	122	74	79	98	31	176	114	68	73	86	30		
DEBT INSTRUMENTS other than HFT	666	390	182	175	294		659	456	194	193	297			
Loan commitments given	61	37	24	23	15	1	48	39	17	17	8	1		
<b>QUALITY OF FORBEARANCE</b>														
Loans and advances that have been forborne more than twice (1)	0						1							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	328						391							

(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.

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Bank Polska Kasa Opieki S.A.

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	217	18	18	217	12	0	218	17	17	218	11	0	233	17	17	233	11	0	406	20	20	406	14	0
B Mining and quarrying	475	1	1	475	2	0	485	1	1	485	2	0	318	1	1	318	5	0	422	2	2	422	13	0
C Manufacturing	4,879	465	465	4,879	333	0	4,898	504	504	4,898	284	0	4,969	526	526	4,969	294	0	5,089	521	521	5,089	297	0
D Electricity, gas, steam and air conditioning supply	724	7	7	724	11	0	930	6	6	930	14	0	716	6	6	716	11	0	703	6	6	703	10	0
E Water supply	279	9	9	279	10	0	267	9	9	267	10	0	300	13	13	300	10	0	289	10	10	289	11	0
F Construction	795	118	118	795	93	0	779	111	111	779	84	0	780	113	113	780	86	0	1,368	125	125	1,368	106	0
G Wholesale and retail trade	3,814	162	162	3,814	105	0	3,886	142	142	3,886	95	0	4,117	152	152	4,117	102	0	3,982	144	144	3,982	95	0
H Transport and storage	1,278	186	186	1,278	57	0	1,273	178	178	1,273	59	0	1,277	175	175	1,277	67	0	1,386	196	196	1,386	79	0
I Accommodation and food service activities	489	59	59	489	17	0	516	58	58	516	17	0	570	56	56	570	13	0	386	13	13	386	11	0
J Information and communication	810	4	4	810	15	0	796	5	5	796	19	0	835	7	7	835	18	0	838	73	73	838	40	0
K Financial and insurance activities	56	17	17	56	1	0	55	17	17	55	1	0	64	25	25	64	1	0	70	31	31	70	1	0
L Real estate activities	3,026	57	57	3,026	83	0	2,924	39	39	2,924	56	0	3,018	40	40	3,018	62	0	2,297	32	32	2,297	47	0
M Professional, scientific and technical activities	1,024	33	33	1,024	34	0	983	33	33	983	31	0	1,153	34	34	1,153	32	0	1,474	67	67	1,474	30	0
N Administrative and support service activities	751	17	17	751	11	0	724	17	17	724	13	0	615	17	17	615	13	0	687	19	19	687	15	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	4	0	0	4	0	0	12	0	0	12	0	0	6	0	0	6	0	0
P Education	16	1	1	16	0	0	18	1	1	18	0	0	19	1	1	19	0	0	38	1	1	38	1	0
Q Human health services and social work activities	278	3	3	278	5	0	373	3	3	373	5	0	372	3	3	372	4	0	365	4	4	365	5	0
R Arts, entertainment and recreation	89	3	3	89	3	0	96	3	3	96	7	0	103	3	3	103	4	0	190	3	3	190	4	0
S Other services	39	7	7	39	3	0	34	9	9	34	5	0	31	7	7	31	4	0	43	6	6	43	5	0
Loans and advances	19,046	1,169	1,169	19,046	794	0	19,382	1,152	1,152	19,382	712	0	19,501	1,108	1,108	19,591	739	0	20,038	1,272	1,272	20,038	734	0

<sup>(1)</sup> 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/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025									
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing							
	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days					
(mln EUR)																									
Gross carrying amount	42,357	40,140	228	2,217	842	42,772	40,805	85	1,967	907	43,635	41,603	77	2,033	926	44,523	42,452	79	2,071	960	45,411	43,281	81	2,109	994
Of which secured	37,837	36,147	222	1,696	793	38,732	37,365	80	1,567	840	39,272	37,631	72	1,639	872	40,091	38,401	73	1,699	907	40,910	39,160	74	1,759	941
Of which secured with immovable property	19,539	18,930	69	629	325	20,795	20,113	58	687	360	21,571	20,488	45	683	348	22,357	21,607	46	705	354	23,145	22,257	47	723	362
Of which instruments with LTV higher than 80% and lower or equal to 90%	3,102	3,038		64	30	3,137	3,074		63	26	3,354	3,291		63	22	3,809	3,740		69	22	4,264	4,185		79	22
Of which instruments with LTV higher than 80% and lower or equal to 90%	1,342	1,325		17	6	1,572	1,546		26	15	1,581	1,560		21	9	1,922	1,893		29	8	2,273	2,234		39	8
Of which instruments with LTV higher than 100%	1,488	1,291		198	130	1,400	1,185		215	133	1,438	1,224		216	131	1,570	1,345		225	133	1,741	1,519		224	134
Accumulated impairment for secured assets	1,206	118		889	110	1,039	918		721	259	1,086	921		764	262	1,101	939		781	273	1,116	954		796	284
Collateral																									
Of which value capped at the value of exposure	20,539	20,247	61	202	215	21,552	21,258	52	294	219	22,263	21,974	42	288	215	23,151	22,830	45	321	244	24,040	23,699	48	354	273
Of which immovable property	18,270	18,039	59	215	182	19,569	19,312	51	257	185	19,938	19,684	41	212	183	20,826	20,594	44	240	188	21,715	21,452	47	267	193
Of which value above the cap	51,010	47,736	281	3,273	1,712	56,717	53,357	253	3,359	1,825	56,962	53,523	234	3,439	1,856	57,822	54,157	226	3,462	1,880	58,687	54,822	231	3,485	1,904
Of which immovable property	26,448	25,337	110	1,131	494	31,851	30,422	86	1,428	719	33,371	31,950	72	1,421	717	34,425	33,021	74	1,403	705	35,479	34,042	76	1,385	693
Financial guarantees received	2,636	2,548	2	87	70	2,246	2,182	2	84	71	2,302	2,205	2	97	83	2,311	2,258	2	94	83	2,320	2,267	2	91	83
Accumulated partial write off	497	0		497	0	451	0		451	0	403	0		403	0	354	0		354	0	307	0		307	0

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.