



2025 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.

2025 EU-wide Transparency Exercise

Leverage ratio

Powszechna Kasa Oszczednosci Bank Polski 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	10,325	10,547	10,381	10,776	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	10,051	10,206			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	128,129	132,831	141,186	142,149	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	128,129	132,831			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.06%	7.94%	7.35%	7.58%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.84%	7.68%			[A.2]/[B.2]	

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	5,272	7,311	1,928	3,778
Of which debt securities income	1,424	1,962	561	1,126
Of which loans and advances income	3,713	5,166	1,310	2,536
Interest expenses	1,771	2,341	560	1,103
(Of which deposits expenses)	1,199	1,555	355	712
(Of which debt securities issued expenses)	208	299	90	176
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	3
Net Fee and commission income	921	1,221	306	610
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	19	26	1	8
Gains or (-) losses on financial assets and liabilities held for trading, net	14	99	-104	-42
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	15	8	9
Gains or (-) losses from hedge accounting, net	0	0	1	2
Exchange differences [gain or (-) loss], net	46	-4	125	86
Net other operating income / (expenses)	126	167	46	93
TOTAL OPERATING INCOME, NET	4,632	6,499	1,751	3,443
(Administrative expenses)	1,406	1,941	519	1,025
(Cash contributions to resolution funds and deposit guarantee schemes)	45	44	86	93
(Depreciation)	261	356	94	189
Modification gains or (-) losses, net	-108	-51	-1	-3
(Provisions or (-) reversal of provisions)	414	858	169	364
(Payment commitments to resolution funds and deposit guarantee schemes)	18	19	4	8
(Commitments and guarantees given)	-22	-27	-4	-8
(Other provisions)	418	866	169	364
Of which pending legal issues and tax litigation ⁽¹⁾	0	641	0	0
Of which restructuring ²	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	180	253	51	121
(Financial assets at fair value through other comprehensive income)	3	5	-3	-3
(Financial assets at amortised cost)	176	248	55	124
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	96	119	51	66
(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	68	78	25	42
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	3	4	1	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,193	2,959	805	1,625
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,595	2,172	588	1,202
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,595	2,172	588	1,202
Of which attributable to owners of the parent	1,595	2,172	588	1,202

⁽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."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Powszechna Kasa Oszczednosci Bank Polski 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	5,547				5,880				4,299				5,864				IAS 1.54 (f)
Financial assets held for trading	760	65	696	0	553	85	468	0	698	168	530	0	614	94	520	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	698	73	4	622	670	72	3	601	619	16	4	599	569	15	5	549	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	20,065	16,058	3,901	106	22,548	17,123	5,371	55	23,708	16,995	6,657	55	22,450	18,179	4,217	54	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	86,611				88,476				93,018				94,815				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	20	0	20	0	28	0	28	0	5	0	5	0	13	0	13	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	-5				-5				-5				-4				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	3,991				4,036				4,063								
TOTAL ASSETS	117,688				122,194				126,365				128,385				IAS 1.9(a); XI.6

⁽¹⁾ 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 ⁽¹⁾	As of 30/09/2024							As of 31/12/2024							As of 31/03/2025							As of 30/06/2025							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	19,980	99	3	-16	-1	0	22,470	96	2	-19	-1	0	23,641	80	2	-15	0	0	22,450	13	2	-15	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	25,663	252	0	-13	-6	0	25,587	289	0	-16	-6	0	27,378	228	0	-15	-5	0	28,220	203	0	-16	-5	0	Annex V Part 1.31, 44(b)			
	Loans and advances	51,156	9,620	2,193	-261	-958	-1,154	53,261	9,042	2,334	-275	-795	-1,102	56,310	8,741	2,466	-284	-819	-1,154	57,831	8,453	2,401	-287	-819	-1,146	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Powszechna Kasa Oszczednosci Bank Polski 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	786	569	599	517	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	101,996	105,931	108,604	110,172	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	69	67	50	22	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	87	56	66	81	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,410	1,772	1,928	1,986	IAS 37.10; IAS 1.54(l)
Tax liabilities	181	217	47	94	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	1,352	1,311	1,817	3,259	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	105,881	109,922	113,111	116,130	IAS 1.9(b);IG 6
TOTAL EQUITY	11,807	12,271	13,253	12,255	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	117,688	122,194	126,365	128,385	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Powszechna Kasa Oszczednosci Bank Polski 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		815	627	641	530	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	40	8	8	10	Annex V.Part 1.31
Deposits	Central banks	2	3	3	2	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	3	3	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,970	5,052	5,115	5,099	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,527	4,666	4,177	4,043	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	642	552	554	844	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	642	412	414	666	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,426	1,724	1,668	1,414	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	653	910	747	656	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,389	16,880	16,373	17,157	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,401	12,239	11,395	12,026	ECB/2013/33 Annex 2.Part 2.9.1
	Households	73,160	74,143	76,937	77,368	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	52,009	49,835	52,204	53,143	Annex V.Part 1.42(f), 44(c)
Debt securities issued		6,164	6,572	6,766	7,131	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		635	1,004	1,021	1,011	Annex V.Part 1.37
Other financial liabilities		1,243	1,006	1,187	1,156	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		102,851	106,566	109,253	110,711	

2025 EU-wide Transparency Exercise

Market Risk

Powszechna Kasa Oszczednosci Bank Polski S.A.

	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 (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	476	331	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	323	192	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	152	139	0	0	0	0						0	0	0	0							0	0	
Equities	4	4	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	1	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	480	335	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	325	281	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	221	156	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	104	125	0	0	0	0						0	0	0	0							0	0	
Equities	5	15	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	1	5	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	8	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	329	296	0	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). 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

Powszechna Kasa Oszczednosci Bank Polski S.A.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	40,756	47,735	1,791		43,260	50,014	1,763	
	Regional governments or local authorities	4,865	4,584	917		5,204	4,928	986	
	Public sector entities	985	495	247		989	496	248	
	Multilateral Development Banks	2,232	2,231	0		2,718	2,716	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,417	3,801	1,072		4,620	3,107	1,032	
	Corporates	32,404	16,700	16,208		33,252	17,628	17,138	
	of which: SME	2,518	1,588	1,235		2,474	1,527	1,187	
	Retail	27,101	22,047	15,465		25,870	20,751	14,468	
	of which: SME	7,827	6,066	3,479		8,029	6,209	3,562	
	Secured by mortgages on immovable property and ADC exposures	22,819	21,951	9,139		25,292	24,451	10,026	
	of which: SME	2,205	1,766	889		2,152	1,720	866	
	Exposures in default	2,464	1,056	1,314	1,147	2,539	1,141	1,369	1,147
	Items associated with particularly high risk	618	194	291		648	198	296	
	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)	106	106	168		106	106	167		
Equity	313	313	774		322	322	796		
Other exposures	6,229	6,221	2,586		6,061	6,060	2,595		
Standardised Total ⁽³⁾	146,309	127,433	49,970	2,455	150,879	131,916	50,884	2,391	

⁽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.

⁽³⁾ 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

Powszechna Kasa Oszczednosci Bank Polski S.A.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	44,946	50,762	1,429		45,876	51,347	1,370	
	Regional governments or local authorities	5,450	5,261	1,052		5,310	5,125	1,025	
	Public sector entities	998	426	212		1,010	448	224	
	Multilateral Development Banks	3,161	3,160	0		3,374	3,372	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,440	3,638	1,182		3,249	2,989	1,019	
	Corporates	28,858	16,292	15,982		29,287	16,990	16,647	
	of which: SME	1,486	835	835		1,544	815	824	
	Retail	23,071	19,481	13,328		23,435	19,619	13,430	
	of which: SME	13,613	12,037	3,650		13,602	11,861	3,638	
	Secured by mortgages on immovable property and ADC exposures	36,356	33,110	16,218		36,624	33,421	16,110	
	of which: SME	2,236	1,882	1,358		1,564	1,260	885	
	Exposures in default	2,672	1,460	1,941	984	2,597	1,214	1,446	1,200
	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)	108	108	152		107	107	155	
	Equity	426	426	977		400	400	912	
	Other exposures	6,180	6,170	2,654		6,442	6,440	2,710	
Standardised Total ⁽²⁾	157,666	140,294	55,128	2,136	157,711	141,471	55,048	2,463	

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

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

⁽³⁾ 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

Powszechna Kasa Oszczedności Bank Polski S.A.

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		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				
Consolidated data	Central banks and central governments ⁽²⁾	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 ⁽³⁾			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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ 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

Powszechna Kasa Oszczednosci Bank Polski S.A.

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		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	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
Consolidated data	Central banks and central governments ⁽²⁾	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															
IRB Total ⁽³⁾				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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ 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

Powszechna Kasa Oszczednosci Bank Polski 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								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount		Notional amount	Nominal	Provisions
[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 ⁽¹⁾	1,811	1,811	0	0	1,700	111	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		642	642	0	0	603	39	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		123	123	0	0	57	66	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		158	158	0	0	47	111	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		14	14	0	0	14	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		0	0	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		0	0	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		2,748	2,748	0	0	2,421	327	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, 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
General governments exposures by country of the counterparty

Powszechna Kasa Oszczednosci Bank Polski 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								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions
[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 ⁽¹⁾	1,347	1,147	0	0	1,064	83	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		976	976	0	0	932	44	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		83	83	0	0	21	62	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		183	183	0	0	48	135	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		47	47	0	0	47	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		0	0	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		0	0	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		2,437	2,437	0	0	2,112	325	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, 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

Forborne exposures

Powszechna Kasa Oszczednosci Bank Polski 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 ⁽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
(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)	14	14	0	0	0	0	26	2	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	14	14	0	0	0		26	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	598	413	126	121	365	232	1,045	787	225	222	567	361
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	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	369	295	83	79	264	197	814	669	187	183	461	324
of which: small and medium-sized enterprises	227	155	43	38	176		217	144	39	35	171	
Households	228	118	42	43	100	35	231	117	37	39	105	37
DEBT INSTRUMENTS other than HFT	611	427	126	121	365		1,071	789	225	222	567	
Loan commitments given	15	12	2	2	0	0	63	50	10	10	0	0
QUALITY OF FORBEARANCE												
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.

2025 EU-wide Transparency Exercise

Forborne exposures

Powszechna Kasa Oszczednosci Bank Polski 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
(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)	26	2	0	0	0	0	26	2	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	26	2	0	0	0		26	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,098	868	232	231	429	255	1,068	820	266	269	430	251
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	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	864	754	202	199	323	218	852	718	235	235	335	219
of which: small and medium-sized enterprises	182	142	35	32	140		192	150	32	29	152	
Households	233	113	30	32	105	37	216	102	31	33	94	32
DEBT INSTRUMENTS other than HFT	1,125	870	232	231	429		1,094	822	266	269	430	
Loan commitments given	71	50	12	12	0	0	56	50	12	12	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	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.

