

2023 EU-wide Stress Test

| Bank Name | Bank Polska Kasa Opieki S.A. |
|---------------------|------------------------------|
| LEI Code | 5493000LKS7B3UTF7H35 |
| Country Code | PL |



2023 EU-wide Stress Test: Summary

| | Actual | | Baseline Scenario | | | Adverse Scenario | |
|---|------------|------------|-------------------|------------|------------|------------------|------------|
| (mln EUR, %) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| Net interest income | 1,992 | 2,021 | 2,349 | 2,448 | 1,844 | 1,962 | 1,954 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 5 | 15 | 15 | 15 | 6 | 11 | 11 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -418 | -341 | -224 | -221 | -673 | -257 | -237 |
| Profit or (-) loss for the year | 367 | 644 | 956 | 1,029 | 126 | 606 | 636 |
| Coverage ratio: non-performing exposure (%) | 68.02% | 60.64% | 56.53% | 54.16% | 61.10% | 56.58% | 54.59% |
| Common Equity Tier 1 capital | 4,939 | 5,059 | 5,461 | 5,888 | 4,628 | 4,799 | 5,012 |
| Total Risk exposure amount (all transitional adjustments included) | 31,676 | 31,587 | 31,671 | 31,733 | 32,318 | 32,421 | 32,605 |
| Common Equity Tier 1 ratio, % | 15.59% | 16.02% | 17.24% | 18.56% | 14.32% | 14.80% | 15.37% |
| Fully loaded Common Equity Tier 1 ratio, % | 14.79% | 15.79% | 17.18% | 18.56% | 13.89% | 14.69% | 15.37% |
| Tier 1 capital | 4,939 | 5,059 | 5,461 | 5,888 | 4,628 | 4,799 | 5,012 |
| Total leverage ratio exposures | 66,847 | 66,847 | 66,847 | 66,847 | 66,847 | 66,847 | 66,847 |
| Leverage ratio, % | 7.39% | 7.57% | 8.17% | 8.81% | 6.92% | 7.18% | 7.50% |
| Fully loaded leverage ratio, % | 7.01% | 7.49% | 8.17% | 8.84% | 6.73% | 7.15% | 7.53% |
| Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. % | 14.79% | 15.79% | 17.18% | 18.56% | 13.89% | 14.69% | 15.37% |

| IFRS 9 transitional arrangements? | Yes (static and dynamic) |
|-----------------------------------|--------------------------|
|-----------------------------------|--------------------------|



2023 EU-wide Stress Test: Credit risk IRB

| | | | | | | | | | Actual | | | | | | | |
|---------------------------------|--|---------------|-----------|---------------|-----------|---------------|------------|---------------|--------------------|------------------|---------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------|
| | | | | | | | | | 31/12/2022* | | | | | | | |
| | | | Exposu | re values | | | Risk expos | ure amounts | | | | | | | | |
| | | A | -IRB | F- | IRB | A- | IRB | F- | IRB | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio Stage 3 |
| | (min EUR. % | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | | Non-defaulted | Defaulted | exposure | exposure | exposure | exposure | exposure | exposure | exposure |
| | Central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | - |
| | Central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | - |
| | Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | - |
| | Corporates | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | |
| | 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 | | | |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | | |
| | Retail - Secured on real estate property | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | - |
| Bank Polska Kasa Opieki S.A. | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 | | - |
| barner olona reada opicia olina | Retail - Secured on real estate property - Of Which: non-SME | | | 0 | 0 | | | | 0 | | 0 | | 0 | 0 | | - |
| | Retail - Qualifying Revolving | | | 0 | 0 | 0 | | 0 | 0 | | | | 0 | | - 0 | - |
| | Retail - Other Retail | - | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | | - 0 | _ |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | | U | | 0 | U | | 0 | 0 | | 0 | | 0 | | - 0 | <u> </u> |
| | Retail - Other Retail - Of Which: non-sele | | U | U | 0 | U | | | U | | 0 | | 0 | | - 0 | <u> </u> |
| | Securitisation | _ | - | | | 0 | | | | | - | | U | U | | |
| | Other non-credit obligation assets | , | | | | 0 | | | | | | , | | 0 | | t. |
| | IRB TOTAL | | | | 0 | ů | ů | | 0 | ľ | | | ı o | 0 | | t- |
| | | | | | | | | | Actual 31/12/2022* | | | | | | | |

| | | | | | | | | | Actual | | | | | | | |
|---------|--|---------------|-----------|---------------|-----------|---------------|------------|---------------|-------------|----------|----------|----------|----------------------------|----------------------------|---------------------|---------------------|
| | | | | | | | | | 31/12/2022* | | | | | | | |
| | | | Exposu | re values | | | Risk expos | ure amounts | | | | | | | | |
| | | A- | IRB | FI | IRB | A-l | IRB | F- | IRB | Stage 1 | Stage 2 | Stage 3 | Stock of provisions for | Stock of provisions for | | Coverage Ratio - |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | | Non-defaulted | Defaulted | exposure | exposure | exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stage 3 exposure |
| | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Central governments | 0 | 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 | 0 | - |
| | Corporates | 0 | 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 | 0 | - |
| | Corporates - Of Which: SME | 0 | 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 | 0 | - |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| poland | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 | | | - |
| polariu | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 | | | - |
| | Retail - Qualifying Revolving | | 0 | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 | | | - |
| | Retail - Other Retail | | 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 | 0 | - |
| | Retail - Other Retail - Of Which; non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Equity | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | 0 | 0 | | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | - |
| | IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB Bank Polska Kasa Opieki S.A.

| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|----------------------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | 1 |
| | (min EUR. %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ra Stage 3 exposure |
| Cen | ntral banks | 0 | 0 | | | 1 | | | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | | | - |
| Cerv | ntral governments | 0 | 0 | | 0 0 | 1 | | | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | | | - |
| Inst | titutions | 0 | 0 | | 0 |) (| | - | 0 | 0 | 0 | ō | 0 | 0 | | 0 | Ö | | 0 | | 0 | - |
| Cort | rporates | 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 | | 0 | - |
| | Corporates - Of Which: SME | 0 | 0 | | 0 |) | | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | | | - |
| Reta | The state of the s | 0 | 0 | | 0 |) (| | - | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | | | - |
| A | Retail - Secured on real estate property | 0 | 0 | | 0 |) (| | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | - |
| nk Polska Kasa Opieki S.A. | Retail - Secured on real estate property - Of Which: SME | 0 | 0 |) (| 0 |) |) (| | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | - |
| ik Polska Kasa Opieki S.A. | Retail - Secured on real estate property - Of Which: non-SME | 0 | 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 | | 0 | - |
| | Retail - Other Retail | 0 | 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 | | 0 | - |
| / | Retail - Other Retail - Of Which: non-SME | 0 | 0 | | 0 | 1 | | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | - |
| Equi | | 0 | 0 | | 0 | 1 | | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | - |
| | curitisation | | | | | | | | | | | | | | | | | | | | | |
| | ner non-credit obligation assets | 0 | 0 | | 0 | 1 | | - | 0 | 0 | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | - |
| IRB | BTOTAL | | 0 | | 0 |) (| | | | 0 | 0 | 0 | 0 | | | 0 | | | 0 | | 0 | - |

| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|---------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, % | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | | 0 | 0 | | 0 0 | 0 | - | 0 | 0 | | 0 0 | 0 |) (| - | | 0 | 0 | 0 | 0 | 0 | - |
| | Central governments | | 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 | 0 | - |
| | Retail | (| 0 | 0 | | 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 | 0 | 0 | |
| poland | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | | 0 | 0 |) - | 0 | 0 | | 0 0 | 0 |) (| - | | 0 | 0 | 0 | 0 | 0 | |
| polariu | 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 | 0 | - |
| | Equity | | 0 | | | 0 | | - | 0 | 0 | - | 0 0 | 0 | 0 |) - | | 0 | 0 | 0 | 0 | | - |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | 0 | | 0 | 0 | - | 0 | 0 | | 0 0 | 0 |) (| | | 0 | 0 | 0 | 0 | 0 | |
| | IRB TOTAL | 0 | 0 | | | | 0 | | 0 | 0 | | 0 0 | 0 |) |) - | | 0 | 0 | 0 | 0 | | |

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB Bank Polska Kasa Opieki S.A.

| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|------------------------------|--|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---------------------------------------|
| | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min ELR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ration Stage 3 exposure |
| | Central banks | | | | | | | | | _ | | | | | | _ | | | | | | |
| | Central governments | | | | 0 | 0 | | | 0 | | | 0 0 | | | | | | | | U | | |
| | Institutions | , | | | 0 | 0 | | | 0 | | | 0 0 | | , | | , | 0 1 | | 0 | | | |
| | Corporates | - 5 | 1 0 | | | 0 | - | | 0 | | | | - | - | ľ | | | 1 | | | - | F |
| | Corporates - Of Which: Specialised Lending | - 5 | 0 | | | 0 | - | 1 | 0 | | 1 | 0 0 | - 5 | | 1 | - 5 | 0 | 0 | | | | - |
| | Corporates - Of Which: SME Corporates - Of Which: SME | | | | | 0 | | | 0 | | | 0 0 | | | * | | | | 0 | U | | • |
| | Corporates - Of Wnich: SME Retail | | | | U | U | |) - | | | , | 0 0 | | | - | | | | | U | | |
| | Retail - Secured on real estate property | - | 0 | | 0 | 0 | |) - | 0 | | | 0 0 | | | • | - | 0 | 0 | 0 | | | - |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | | | | 0 | 0 | | | 0 | | | 0 0 | | | | | | | | U | | |
| Bank Polska Kasa Opieki S.A. | Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | - | | 0 0 | | | - | - | | | | U | | |
| | Retail - Secured on real estate property - Or Which: non-sme Retail - Qualifying Revolving | | | | | 0 | | | 0 | | | 0 0 | | | * | | | | 0 | U | | • |
| | Retail - Qualifying Revolving Retail - Other Retail | | | | U | U | |) - | | | , | 0 0 | | | - | | | | | U | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | - | | 0 0 | | | - | - | | | | U | | |
| | Retail - Other Retail - Of Which; non-SME | | | | 0 | 0 | | | 0 | | | 0 0 | | | | | | | | U | | |
| | | | | | 0 | 0 | | | 0 | | | 0 0 | | | | | | | | U | | |
| | Equity Securitisation | | | | U | U | |) - | U | | , | 0 0 | | | - | _ | | , , | | U | U | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets IRB TOTAL | , | | | | 0 | | | 0 | | | 0 0 | | | | | | | | | | |
| | INB IOTAL | | | | | | | | | | | U <u> </u> | | | | | , , | , , | | | | |
| | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min ELR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | | | | | | | | | | | | | | | | | | | | | | |
| | Central banks | - 9 | 0 | | | 0 | - | 1 | 0 | | - | 0 0 | | | 1 | | | 0 | | | | - |
| | Central governments Institutions | | 0 | | 0 | 0 | |) - | 0 | | | 0 0 | | | • | | 0 1 | 0 | | | | - |
| | Institutions | | 0 | 1 | | 0 | 1 |) [- | 0 | | 1 | 0 | | 11 (| 1- | | 01 (| 0 | | 0 | | l· |

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki S.A.

| | | | | | | | Actual | | | | | |
|------------------------------|---|---------------|-----------|---------------|-------------|---------------------|---------------------|---------------------|---------------------------------------|---------------------------------------|---------------------------------------|---|
| | | | | | | | 31/12/2022 | • | | | | |
| | | Exposure | values | Risk exposi | ure amounts | | | | Stock of | Stock of | Stock of | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | provisions for Stage 1 exposure | provisions for Stage 2 exposure | provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 4,778 | 0 | 0 | 0 | 4.566 | 0 | 0 | 2 | 0 | 0 | 0.00% |
| | Central governments | 13.800 | 0 | 445 | 0 | 11.033 | 287 | 63 | 17 | 9 | 8 | 13.22% |
| | Regional governments or local authorities | 1.329 | 0 | 266 | | 1.069 | 16 | 0 | 3 | 1 | 0 | 0.00% |
| | Public sector entities | 1.300 | | 208 | | 632 | 410 | 404 | 5 | - 4 | 265 | |
| | Multilateral Development Banks | 1.205 | | 0 | | 702 | 17 | - 4 | | 1 | 2 | 55,32% |
| | International Organisations | | | 0 | | | | | | 0 | | 0.00% |
| | Institutions | 4.634 | | 259 | | 649 | | 3 | | 0 | 2 | 71.83% |
| | Corporates | 15.086 | 215 | | | 15.692 | 1.413 | 1,000 | | 67 | 691 | 69.04% |
| | of which: SME | 1.590 | 26 | 1.168 | | 1.609 | 89 | 223 | 14 | - 4 | 151 | 67,63% |
| | Retail | 6,709 | 370 | | | | 958 | 800 | | 92 | 585 | |
| Bank Polska Kasa Opieki S.A. | of which: SME | 1,518 | | | | | 44 | 104 | | 2 | 86 | |
| | Secured by mortgages on immovable property | 12,486 | 240 | | | | 1,412 | 272 | 30 | 121 | 180 | |
| | of which: SME | 549 | 1 | 379 | | 404 | 113 | 2 | - 6 | - 4 | 1 | 25.69% |
| | Items associated with particularly high risk | 163 | | 244 | 0 | 135 | 33 | 1 | - 1 | 1 | 0 | 8.72% |
| | Covered bonds | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Equity | 144 | | 160 | 0 | 1 | 0 | 0 | | 0 | 0 | 0.00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 2,054 | | 852 | | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% |
| | Standardised Total | 63,689 | 825 | 26,630 | 1,103 | 50,928 | 4,545 | 2,547 | 233 | 296 | 1,733 | 68.02% |

| | | | | | | | Actual | | | | | |
|--------|---|----------|-----------|---------------|-------------|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | | | 31/12/202 | | | | | |
| | | Exposure | values | Risk exposu | ire amounts | | | | | | | |
| | (min EUR, %) | | Defaulted | Non-defaulted | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 4,778 | | 0 | 0 | 4.566 | 0 | 0 | 2 | 0 | 0 | 0.00% |
| | Central governments | 12.843 | | 445 | 0 | 10.076 | 287 | 63 | 17 | 9 | 8 | 13.22% |
| | Regional governments or local authorities | 1,329 | | 266 | 0 | 1,069 | 16 | 0 | 3 | 1 | 0 | 0.00% |
| | Public sector entities | 1.300 | | 208 | | 632 | 410 | 404 | 5 | 4 | 265 | |
| | Multilateral Development Banks | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | 0.00% |
| | International Organisations | 0 | | | | 0 | | 0 | 0 | 0 | 0 | 0.00% |
| | Institutions | 3,366 | | 123 | 0 | 318 | | 3 | 0 | 0 | 2 | 71.95% |
| | Corporates | 14.072 | 192 | | 260 | 14.829 | 1.334 | 952 | 122 | 64 | 666 | |
| | of which: SME | 1.590 | 26 | 1.168 | 31 | 1.609 | 89 | 223 | 14 | - 4 | 151 | |
| | Retail | 6,706 | 369 | | 479 | 4,926 | 956 | | 38 | 91 | 583 | |
| poland | of which: SME | 1,518 | 24 | | 32 | 441 | - 44 | 104 | 5 | 2 | 86 | |
| | Secured by mortgages on immovable property | 12.479 | 237 | | 324 | 11.515 | 1.411 | 269 | 30 | 121 | 179 | |
| | of which: SME | 549 | | 379 | 1 | 404 | 113 | 2 | 6 | - 4 | 1 | 25.69% |
| | Items associated with particularly high risk | 163 | | 244 | 0 | 135 | 33 | | 1 | 1 | 0 | 8.72% |
| | Covered bonds | 0 | | | 0 | 0 | | | 0 | | 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | | 0 | 0 | | 0 | 0 | 0 | 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0.00% |
| | Equity | 142 | | 157 | 0 | 0 | 0 | 0 | 0 | | 0 | 0.00% |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | 2,054 | | 852 | 0 | 0 | | 0 | 0 | 0 | 0 | 0.00% |
| | Standardised Total | 59,232 | 798 | 25,497 | 1,063 | 48,067 | 4,446 | 2,489 | 218 | 291 | 1,703 | 68.44% |



2023 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki S.A.

| | | | | | | | | | | | | Baseline Scenario | | | | | | | | | | |
|------------------------------|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|----------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ration Stage 3 exposure |
| | Central banks | 4.551 | | 15 | | | 0 | 0.00% | 4.538 | 0 | 28 | 0 | 0 | 0 | 0.00% | 4,524 | 0 | 42 | 0 | 0 | 0 | 0.0 |
| | Central governments | 10,965 | 241 | 177 | 18 | 5 | 40 | 22.65% | 10,896 | 220 | 267 | 16 | 3 | 65 | 24.15% | 10,821 | 221 | 341 | 16 | 3 | 85 | 24.8 |
| | Regional governments or local authorities | 1,067 | 12 | 7 | | 1 | 3 | 42.27% | 1,062 | 11 | 12 | 2 | 0 | 5 | 41.80% | 1,058 | 10 | 17 | 2 | 0 | 7 | 41.5 |
| | Public sector entities | 630 | 399 | 417 | - | - 1 | 270 | 64,89% | 620 | 397 | 428 | 3 | - 1 | 275 | 64.32% | 612 | 396 | 438 | 3 | - 1 | 280 | 63.86 |
| | Multilateral Development Banks | 699 | 13 | 11 | | | 6 | 48,90% | 693 | 13 | 17 | 2 | 0 | 8 | 46.88% | 690 | 12 | 22 | 2 | | 10 | 45.83 |
| | International Organisations | | | 0 | | | | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | | | 0.00 |
| | Institutions | 647 | | 4 | | | 3 | 63,54% | 646 | 0 | 5 | 0 | 0 | 3 | 59,60% | 645 | 0 | 6 | 0 | | 3 | 57.46 |
| | Corporates | 15.373 | 1.304 | 1,428 | 119 | 53 | 886 | 62.05% | 15,100 | 1.232 | 1.772 | 97 | 43 | 1.037 | 58,50% | 14,934 | 1.120 | 2.050 | 96 | 40 | 1.157 | 56.43 |
| | of which: SME | 1.572 | 86 | 264 | 15 | 3 | 171 | 64,68% | 1.541 | 81 | 300 | 12 | 2 | 188 | 62,71% | 1.515 | 77 | 329 | 12 | 2 | 202 | 61.4 |
| | Retail | 4,803 | 858 | 1,025 | 40 | 69 | 684 | 66.80% | 4,825 | 652 | 1,208 | 36 | 38 | 762 | 63.07% | 4,757 | 585 | 1,343 | 35 | 25 | 819 | 60.9 |
| Bank Polska Kasa Opieki S.A. | of which: SME | 430 | 38 | 121 | | 1 | 93 | 76.73% | 419 | 34 | 135 | 3 | 1 | 98 | 72.47% | 407 | 35 | 147 | 3 | 0 | 102 | 69.61 |
| | Secured by mortgages on immovable property | 11,346 | 1,443 | 416 | 31 | 127 | 232 | 55.83% | 11,336 | 1,293 | 577 | 26 | 109 | 288 | 49.85% | 11,288 | 1,214 | 704 | 26 | 98 | 331 | 46.97 |
| | of which: SME | 394 | 105 | 21 | | 3 | 8 | 39.63% | 373 | 108 | 38 | 4 | 3 | 15 | 39.55% | 361 | 107 | 52 | 3 | 3 | 20 | 39.31 |
| | Items associated with particularly high risk | 138 | 21 | 9 | | 1 | 3 | 35.54% | 131 | 22 | 16 | 1 | 0 | 6 | 35.70% | 122 | 27 | 21 | 1 | 0 | 7 | 35.69 |
| | Covered bonds | 0 | | 0 | | | 0 | 0.00% | | 0 | 0 | 0 | 0 | 0 | 0.00% | | 0 | | 0 | 0 | | 0.00 |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | 0 | | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | 0 | 0.00 |
| | Collective investments undertakings (CIU) | 0 | | 0 | | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | 0 | 0.00 |
| | Faulty | - 1 | | 0 | | 0 | 0 | 44,87% | - 1 | 0 | 0 | 0 | 0 | 0 | 44.87% | 1 | 0 | 0 | 0 | | 0 | 44.87 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 0 | | 0 | | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | 0 | 0.00 |
| | Standardised Total | 50,220 | 4,292 | 3.508 | 219 | 257 | 2.127 | 60.64% | 49.849 | 3.840 | 4.331 | 184 | 196 | 2.448 | 56.53% | 49.453 | 3.585 | 4.983 | 181 | 169 | 2.698 | 54.16 |

| | | | | | | | | | | | | Baseline Scenario | • | | | | | | | | | |
|--------|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | 7 | 7 |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 4.551 | 0 | 15 | 0 | | 0 | 0.00% | 4,538 | | 28 | 0 | 0 | 0 | 0.00% | 4,524 | 0 | 42 | 0 | | | 0.00% |
| | Central governments | 10,011 | 241 | 174 | 17 | 5 | 39 | 22.35% | 9,945 | 220 | 261 | 15 | 3 | 62 | 23.80% | 9,873 | 221 | 332 | 15 | | 81 | 1 24.50% |
| | Regional governments or local authorities | 1,067 | 12 | 7 | 2 | 1 | 3 | 42.27% | 1,062 | - 11 | 12 | 2 | 0 | 5 | 41.80% | 1,058 | 10 | 17 | 2 | | 7 | 7 41.54% |
| | Public sector entities | 630 | 399 | 417 | 4 | 1 | 270 | 64,89% | 620 | 397 | 428 | 3 | - 1 | 275 | 64.32% | 612 | 396 | 438 | 3 | | 280 | 0 63.86% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | . 0 | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | . 0 | 0.00% |
| | Institutions | 317 | 0 | 3 | 0 | 0 | 2 | 66.94% | 317 | 0 | 4 | 0 | 0 | 3 | 63.85% | 316 | 0 | - 4 | 0 | | . 3 | 3 61.93% |
| | Corporates | 14,539 | 1.228 | 1,348 | 110 | 50 | 848 | 62,88% | 14.289 | 1.159 | 1.666 | 90 | 40 | 988 | 59,27% | 14.141 | 1.050 | 1.924 | 89 | 38 | 1,100 | |
| | of which: SME | 1,572 | 86 | 264 | 15 | 3 | 171 | 64.68% | 1,541 | 81 | 300 | 12 | 2 | 188 | 62.71% | 1,515 | 77 | 329 | 12 | . 7 | 202 | 2 61.44% |
| | Retail | 4,801 | 856 | 1,023 | 40 | 68 | 683 | 66.80% | 4,823 | 651 | 1,206 | 36 | 38 | 760 | 63.07% | 4,755 | 584 | 1,340 | 35 | 25 | 817 | 7 60.96% |
| poland | of which: SME | 430 | 38 | 121 | 4 | 1 | 93 | 76.73% | 419 | 34 | 135 | 3 | 1 | 98 | 72,47% | 407 | 35 | 147 | 3 | | . 102 | 2 69.60% |
| | Secured by mortgages on immovable property | 11,341 | 1,442 | 412 | 31 | 126 | 231 | 56.14% | 11,331 | 1,291 | 573 | 26 | 108 | 287 | 50.04% | 11,283 | 1,212 | 700 | 26 | 98 | 330 | 0 47.11% |
| | of which: SME | 394 | 105 | 21 | 4 | 3 | 8 | 39.63% | 373 | 108 | 38 | 4 | 3 | 15 | 39.55% | 361 | 107 | 52 | 3 | | 20 | 0 39.31% |
| | Items associated with particularly high risk | 138 | 21 | 9 | 2 | 1 | 3 | 35.54% | 131 | 22 | 16 | 1 | 0 | 6 | 35.70% | 122 | 27 | 21 | 1 | | . 7 | 7 35.69% |
| | Covered bonds | 0 | 0 | 0 | 0 | | 0 | 0.00% | | | | | | | 0.00% | 0 | 0 | 0 | | | . 0 | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | . 0 | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | . 0 | 0.00% |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | | 0 | 0 | 0.00% | 0 | 0 | | 0 | | | 0.00% |
| | Securitisation | | | | | | | | | | | | | | | | | | | 4 | 4 | 4 |
| | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | . 0 | 0.00% |
| | Standardised Total | 47,395 | 4,199 | 3,408 | 206 | 253 | 2,080 | 61.04% | 47,056 | 3,752 | 4,195 | 173 | 192 | 2,386 | 56.88% | 46,684 | 3,500 | 4,818 | 171 | 166 | 2,625 | 5 54.48% |

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki S.A.

| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|------------------------------|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|-------------------------------------|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Rat Stage 3 exposure |
| | Central banks | 4,548 | 0 | 18 | 0 | 0 | 0 | 0.00% | 4.528 | | 38 | 0 | 0 | | 0.00% | 4,513 | 0 | 53 | 0 | | 0 | 0. |
| | Central governments | 10,958 | 230 | 196 | 25 | 6 | 47 | 24.12% | 10,870 | 200 | 313 | 18 | - 4 | 81 | 25.90% | 10,808 | 183 | 392 | 18 | 3 | 104 | 26. |
| | Regional governments or local authorities | 1,067 | 10 | 7 | 3 | 1 | 3 | 45.27% | 1,060 | - 11 | 15 | 2 | 1 | 6 | 44.34% | 1,056 | 10 | 19 | 2 | 1 | 9 | 43.9 |
| | Public sector entities | 628 | 399 | 418 | 5 | 2 | 272 | 64,92% | 610 | 403 | 433 | 4 | 2 | 278 | 64,28% | 608 | 395 | 443 | - 4 | 1 | 283 | 63.8 |
| | Multilateral Development Banks | 700 | 12 | 12 | 3 | 1 | - 6 | 51.68% | 691 | 13 | 19 | 2 | 1 | 9 | 49,35% | 690 | 9 | 24 | 2 | | 12 | 48.3 |
| | International Organisations | | 0 | 0 | | | | 0.00% | | | | | | 0 | 0.00% | | 0 | | | | 0 | 0.0 |
| | Institutions | 647 | 0 | 4 | 1 | | 3 | 62,74% | 646 | | - 6 | | | 3 | 58,27% | 645 | | 7 | | | - 4 | 56.7 |
| | Corporates | 15,221 | 1,380 | 1,504 | 163 | 68 | 939 | 62,40% | 14,935 | 1,204 | 1.965 | 110 | 59 | 1.153 | 58.65% | 14,709 | 1.122 | 2,274 | 106 | 46 | 1.294 | |
| | of which: SME | 1,574 | 73 | 1 060 | 20 | 3 | 177 | 64,55% | 1,515 | 1 151 | 319 | 14 | 3 | 199 | 62,38% 63,88% | 1,500 | 71 | 350 | 13 | 2 | 215 | 61.3 |
| Dank Dalaka Kasa Oniaki C A | Retail | 4,107 | 1,509 | 1,069 | 45 | 153 | /2/ | 68.02% 76.86% | 4,211 | | 1,323 | 30 | 86 | 845 | 53.88% 72.37% | 4,216 | 1,018 | 1,452 | 30 | /1 | 909 | 62.3 |
| Bank Polska Kasa Opieki S.A. | of which: SME | 10 776 | 1 994 | 123 | | 1 | 94 | | 10 849 | | 139 | 4 | - 1 | 101 | 72.37% 49.49% | 10.960 | 33 1 E44 | 151 | - 4 | 1 127 | 105 | 47.1 |
| | Secured by mortgages on immovable property | 10,776 | 1,984 | 445 | 38 | 167 | 250 | 56.23% | 10,849 | 1,697 | 660 | 26 | 135 | 327 | | 10,869 | 1,544 | 792 | 26 | 125 | 374 | |
| | of which: SME | 388 | 104 | 27 | - 6 | 4 | 12 | 43.96% | 359 | 111 | 50 | 4 | 4 | 21 | 43.22% | 357 | 99 | 64 | - 4 | 3 | 28 | 42.8 |
| | Items associated with particularly high risk | 132 | 26 | 11 | 2 | 1 | - 4 | 38.46% | 129 | 20 | 20 | - 1 | | 8 | | 116 | 28 | 25 | | 1 | 10 | 38.8 |
| | Covered bonds | 0 | | 0 | 0 | 0 | 0 | 0.00% | | | | 0 | | 0 | 0.00% | 0 | 0 | | | 0 | | 0.0 |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | 0 | 0 | 0 | 0 | 0.00% | | | | 0 | | 0 | 0.00% | 0 | 0 | | | 0 | | 0.0 |
| | Collective investments undertakings (CIU) | 0 | | 0 | 0 | 0 | 0 | 0.00% | | | | 0 | | 0 | 0.00% | 0 | 0 | | | 0 | | |
| | Equity | 1 | 0 | 0 | | 0 | 0 | 44.87% | 1 | | | | | | 44.87% | 1 | | 0 | 0 | 0 | 0 | 44.8 |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | |
| | Other exposures | 0 | | 0 | 0 | | 0 | 0.00% | 0 | 0 | | 0 | 0 | | 0.00% | 0 | 0 | 0 | | 0 | | 0.0 |
| | Standardised Total | 48,786 | 5,550 | 3,684 | 285 | 399 | 2,251 | 61.10% | 48,529 | 4,700 | 4,791 | 193 | 288 | 2,711 | 56.58% | 48,231 | 4,308 | 5,481 | 189 | 248 | 2,992 | 54.59 |

| | | | | | | | | | | | | Adverse Scenario | | | | | | | | | | |
|--------|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|---------------------|---------------------|---------------------|---|---|---|---|
| | | | | | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | |
| | (min EUR, %) | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | 4,548 | 0 | 18 | 0 | 0 | 0 | 0.00% | 4,528 | 0 | 38 | 0 | 0 | 0 | 0.00% | 4.513 | 0 | 53 | 0 | | | 0.00% |
| | Central governments | 10,004 | 230 | 192 | 23 | 6 | 46 | 23.82% | 9,921 | 200 | 305 | 17 | 4 | 78 | 25.54% | 9,862 | 183 | 381 | 16 | 3 | 96 | 9 26.10% |
| | Regional governments or local authorities | 1,067 | 10 | 7 | 3 | 1 | 3 | 45.27% | 1,060 | 11 | 15 | 2 | 1 | 1 6 | 44.34% | 1,056 | 10 | 19 | 2 | | . 9 | 9 43.95% |
| | Public sector entities | 628 | 399 | 418 | 5 | 2 | 272 | 64,92% | 610 | 403 | 433 | 4 | 2 | 278 | 64.28% | 608 | 395 | 443 | 4 | 1 | 28? | 63.84% |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | | 0.00% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | | | 0.00% |
| | Institutions | 317 | 0 | 4 | 0 | 0 | 2 | 66.28% | 316 | 0 | | 0 | 0 | 3 | 62.61% | 316 | 0 | 5 | 0 | | | 3 60.73% |
| | Corporates | 14.392 | 1.304 | 1,419 | 149 | 64 | 897 | 63,18% | 14.137 | 1.133 | 1.846 | 101 | 56 | 1.095 | 59,35% | 13.933 | 1.052 | 2.130 | 97 | 43 | 1,227 | |
| | of which: SME | 1,574 | 73 | 274 | 20 | 3 | 177 | 64.55% | 1,515 | | 319 | 14 | 3 | 199 | 62.38% | 1,500 | 71 | 350 | 13 | | 215 | 61.33% |
| | Retail | 4,105 | 1,508 | | 45 | 153 | 726 | 68.02% | 4,209 | | 1,32 | 30 | 86 | 844 | 63.88% | 4,214 | 1,017 | 1,449 | 30 | 71 | 903 | 3 62.28% |
| poland | of which: SME | 427 | 39 | 123 | 5 | 1 | 94 | 76.86% | 413 | | 139 | 4 | 1 | 101 | 72.37% | 405 | 33 | 151 | 4 | | 105 | 5 69.71% |
| | Secured by mortgages on immovable property | 10,772 | 1,981 | 441 | 38 | 167 | 249 | 56.51% | 10,844 | | 656 | 26 | 135 | 326 | 49.65% | 10,865 | 1,542 | 788 | 26 | 125 | . 372 | 3 47.27% |
| | of which: SME | 388 | 104 | 27 | 6 | 4 | 12 | 43.96% | 359 | | 50 | 4 | 4 | 1 21 | 43.22% | 357 | 99 | 64 | 4 | , | . 29 | 8 42.83% |
| | Items associated with particularly high risk | 132 | 26 | 11 | 2 | 1 | 4 | 38.46% | 129 | 20 | 20 | 1 | 0 | 9 | 38.75% | 116 | 28 | 25 | 1 | | 10 | 0 38.89% |
| | Covered bonds | 0 | 0 | | | | | 0.00% | | 0 | | 0 | | 0 | 0.00% | 0 | 0 | 0 | | | | 0.00% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | 0 | | 0 | 0.00% | 0 | 0 | | 0 | | 0 | 0.00% | 0 | 0 | 0 | 0 | | | 0.00% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | - 0 | 0 | | | 0.00% |
| | Equity | 0 | 0 | | 0 | | 0 | 0.00% | 0 | 0 | | 0 | | 0 | 0.00% | | 0 | | 0 | | . 0 | 0.00% |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | 1 |
| | Other exposures | 0 | 0 | 0 | 0 | | 0 | 0.00% | 0 | 0 | | 0 | 0 | 0 | 0.00% | 0 | 0 | - 0 | 0 | | | 0.00% |
| | Standardised Total | 45,967 | 5,458 | 3,577 | 266 | 394 | 2,199 | 61.47% | 45,754 | 4,611 | 4,636 | 181 | 283 | 2,638 | 56.89% | 45,482 | 4,227 | 5,293 | 176 | 244 | 2,905 | 54.88% |

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Bank Polska Kasa Opieki S.A.

| | | | | | | | | Public guara | ntees - Actual | | | | | | |
|------------------|---|--------|-----------|------------|-------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|----------------------------|---------------------|-----------------------------|
| | | | | | | | | 31/1 | 2/2022 | | | | | | |
| | | Exposu | re values | Risk expos | ure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | | Coverage Ratio - Stage 3 |
| | (min EUR, %) | | F-IRB | A-198 | FIRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure |
| | Central banks | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | | | 0 | | 0 | | | | | | 0 | 0 | | |
| | Compositos - Of Which: Spanialised London | 0 | | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | | |
| | Corporates - Of Which: SME | | | 0 | | 0 | | | | | | 0 | 0 | | |
| | Retail | | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| Bank Polska Kasa | 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 | |
| Opieki S.A. | Retail - Secured on real estate property - Of Which: non- | | | 0 | 0 | 0 | 0 | 0 | 0 | | | 0 | 0 | | |
| Opicia 55 a | 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 | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | |
| | IRS TOTAL | | | 0 | | 0 | | | 0 | | | 0 | 0 | | |

| | | | | | | | | Public guara | ntees - Actual | | | | | | |
|---------|---|--------|-----------|------------|--------------|----------|----------------------------------|--------------|----------------------------------|----------|----------------------------------|----------------------------|----------------------------|---------------------|---------------------|
| | | | | | | | | 31/1 | 2/2022 | | | | | | |
| | | Exposu | re values | Risk expos | iure amounts | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | | Coverage Ratio |
| | (min ELIR, %) | A-IRB | F-IRB | | FIRB | exposure | guaranteed amount | exposure | guaranteed amount | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure Scede 2 |
| | Central banks | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | | 0 | 0 | | | 0 | | 0 | | | 0 | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | Retail | | 0 | 0 | | | 0 | | 0 | | | 0 | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| poland | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| polatiu | Retail - Secured on real estate property - Of Which: non- | | 0 | 0 | | | 0 | | 0 | | | 0 | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

| WWW.IIIIDAN | | | | | | | | | | | | | | | Bank Po | Iska Kasa C |)pieki S.A. | | | | | | | | | | | | | | |
|------------------|--|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|--|
| | | | | | | | | | | | | | | | | Public guarantee | s - Baseline Scenar | rio | | | | | | | | | | | | | |
| | | | | | | 31/1 | 12/2023 | | | | | | | | | 31/1 | 12/2024 | | | | | | | | | 31/: | 2/2025 | | | | |
| | (min. B | Stage 1 exposure | Stage 1 exposure, of which guaranteed emount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | overage Ratio - Stage 3 exposure |
| | Central banks Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central covernments Institutions | | _ | - | | | | | | | | | | | 1 | | | | | 1 | | | | | 1 | | | | - | - | |
| | Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | _ | | - |
| | Companies - Of Whith: Spanished Landon | | | 9 | 0 0 | | | | | | - | | | | | , | | - | _ | 4 | | | | 4 | 4 | | | | _ | | _ |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - | |
| | Datail | | 0 | n | 0 0 | | 0 0 | | n | | | | 0 0 | | 0 0 | | 0 | | | | | | | |) (| | | 0 | | 0. | |
| Bank Polska Kasa | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opieki S.A. | Rutal - Secured on real estate property - Of Which: | ron- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opicia 5.7 ti | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | / |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | / |
| | Rutal - Other Rutal - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - | |
| | Rutal - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - | _ |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRS TOTAL | | 0 | 0 | 0 0 | | | ۰ | | | | | 0 | | 0 0 | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | s - Baseline Scenar | rio | | | | | | | | | | | | | |
| | | | | | | 31/1 | 12/2023 | | | | | | | | | 31/1 | 12/2024 | | | | | | | | | | 2/2025 | | | | |
| | | | Stage 1 | | Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | | | Stage 1 | | Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | | | Stage 1 | | Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | |
| | | Stage 1 | exposure, of | Stage 2 | exposure, of | Stage 3 | exposure, of | provisions for | provisions for | provisions for | Coverage Ratio - | Stage 1 | exposure, of | Stage 2 | exposure, of | Stage 3 | exposure, of | provisions for | provisions for | provisions for | Coverage Ratio - | Stage 1 | exposure, of | Stage 2 | exposure, of | Stage 3 | exposure, of | provisions for | provisions for | provisions for | overage Ratio - |
| | | exposure | which | exposure | which | exposure | which | Stage 1 | Stage 2 | Stage 3 | Stage 3 | exposure | which | exposure | which | exposure | which | Stage 1 | Stage 2 | Stage 3 | Stage 3 | exposure | which quaranteed | exposure | which quaranteed | exposure | which | Stage 1 | Stage 2 | Stage 3 | Stage 3 |
| | (min E | R 563 | guaranteed | | guaranteed | | guaranteed | exposure | exposure | exposure | exposure | | guaranteed | | guaranteed | | guaranteed | exposure | exposure | exposure | exposure | | guaranteed | | guaranteed | | guaranteed | exposure | exposure | exposure | exposure |
| | Central banks | | amount | | amount | | amount | | | | | | amount | | amount | | amount | | | | | | amount | | amount | | amount | | - | - | |
| | Central powernments | | | - | | | | | | | | | + | | | | | | | | | | | | | | | | | - | _ |
| | Institutions | | | _ | | | | | | | | | | | | | | | | | | | | | | | | | | - | _ |
| | Corporates | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Committee - Of Which: Spanished Lendon | | - | 4 | 9 0 | _ | 4 · | | | _ | - | | | | 9 | _ | - | | | 4—- | - | | | | + | | - | 4 0 | | | _ |
| | Corporates - Of Which: Soliciatised Landing Corporates - Of Which: SME | | | - | | | | | | | | | + | | | | | | | | | | | | | | | | | - | _ |
| | Contornia - Or simon: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | - | - | |

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

| AUGU HIMA | | | | | | | | | | | | | | | Bank Pol | lska Kasa O | pieki S.A. | | | | | | | | | | | | | | |
|------------------|--|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|---|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|-----------------------------|-------------------------------|
| | | | | | | | | | | | | | | | | Public guarantees | - Adverse Scenari | rlo | | | | | | | | | | | | | |
| | | | | | | 31/1 | 2/2023 | | | | | | | | | 31/1 | 2/2024 | | | | | | | | | 31/: | 2/2025 | | | | |
| | (min B) | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | provisions for Sta | ge Ratio - age 3 losure |
| | Central banks | | HIRSTIN | | announc | | AIIIZZIII | | | | | | announc | | anson | | anosiit | | | | | | anoun | | milosite | | anneant | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 0 | 0 | 0 0 | 0 | | 0 | | 0 | | | | | | | | | | 1 | | | 0 | 1 | 0 | | | | | 0 - | |
| | Correctes - Of White-Secrialised Lendon | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | _ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 0 | 0 | 0 0 | | | 0 | | 0 | | - 6 | | 0 | | | 0 | | | _ | | 0 | 0 | 1 | 0 | | | - 6 | | 0 - | |
| Bank Polska Kasa | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rutal - Secured on real estate property - Of Which: Rutal - Secured on real estate property - Of Which: | | | | | | | | - | | | | | | | | | - | | - | | | | - | | | | - | - | | |
| Opieki S.A. | Retail - Secured on real estate property - CF Which: Retail - Osselfring Branching | rco- | | _ | | | - | + | - | | | | | | | | | - | | - | | | + | - | | | - | - | | | |
| | Retail - Qualifying Revolving Retail - Other Betail | | | _ | | | - | + | - | | | | | | | | | - | | - | | | + | - | | | - | - | | | |
| | Retail - Other Retail - Of Which: SME | | | _ | | | - | + | - | | | | | | | | | - | | - | | | + | - | | | - | - | | | |
| | Rutal - Other Rutal - Of Which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | IRB TOTAL | | 0 | 0 | 0 0 | 0 | | | | 0 | | | 0 | | | | 0 | | |) (| | | | | | | | | | 0 - | |
| | | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | 2/2023 Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio - Stage 3 | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | - Adverse Scenari 2/2024 Stage 3 exposure, of which | Stock of provisions for | | | Coverage Ratio - Stage 3 | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2 exposure, of which | Stage 3 | 2/2025 Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for Sta | ge Ratio - age 3 |
| | (min B. | exposure IR, %) | guaranteed | exposure | guaranteed | exposure | guaranteed | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed amount | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | exposure | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed | Stage 1 exposure | Stage 2 exposure | Stage 3 expo exposure | osure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | | 0 | 0 | 0 0 | | | | 0 | 0 | | | 0 | | | | 0 | |) (|) (| | | |) |) 0 | | | | 0 | 0 - | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 0 | 0 | 0 0 | | | | | 0 | | 0 | 0 | | | 0 | 0 | | | | | | |) | | | | | 0 | 0 - | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| poland | Ratal - Secured on real estate property - Of Which: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| polatiu | Ratal - Secured on real estate property - Of Which: | ron- | 0 | 0 | 0 0 | | | | | | _ | | 0 | | | | 0 | | | | | | | 1 | 0 | | | | | 0 - | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rutall - Other Rutall - Of Which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Butal , Other Butal , Of Which: non-SMF | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

EBA SUPERIOR

2023 EU-wide Stress Test: Credit risk COVID-19 STA Bank Polska Kasa Opieki S.A.

| | | | | | | | Public guara | ntees - Actual | | | | | |
|------------------|--|--------------------------|--------------------------|---|---|---|---|---|--|--|---|---|--|
| | | | | | | | 31/1 | /2022 | | | | | |
| | (min EUR, %) | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Central banks | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | | | 455 | 255 | 73 | 10 | 7 | | - 4 | - 1 | - 1 | 129 |
| | Autor Of | | | 223 | 115 | 30 | 23 | - 1 | - 1 | | - 1 | | |
| Bank Polska Kasa | Detail | | | 721 | 526 | 100 | 71 | 14 | 13 | | 1 | 1 | |
| | Autor Of | | | 435 | 311 | 50 | 67 | | | , | - | - | 201 |
| Opieki S.A. | Serviced by mortnanes on immercials amounty | | 0 | 122 | 109 | 25 | 22 | | 1 | - 1 | - 1 | | 221 |
| | of which non-SIP | | | 77 | 33 | 14 | 11 | | | | | | 271 |
| | Stems associated with particularly high risk | | | 33 | 33 | 19 | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Conlective Investments undertakings (CIU) | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | | | | | | | | | | | 10 | | |
| | Other exposures | | | | | | | | | | | | |
| | Other exposures Standardised Total | ۰ | | 1,639 | 1.093 | 321 | 246 Public guara | ztees - Actual | 22 | - 11 | 100 | 4 | 19% |
| | Other exposures Standardised Total | ۰ | 0 | 1.629 | 1.093 | 321 | | ntees - Actual | 22 | | | 4 | 18% |
| | Standardleed Total | Exposure values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guarantoed | Stage 2 exposure | Public guara 31/12 Stage 2 exposure, of which guaranteed | ntees - Actual | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio Stage 3 exposure |
| | Standardised Trial (min ELE, Ts) | | Risk exposure | Stage 1 | Stage 1 exposure, of which | Stage 2 | Public guara 31/12 Stage 2 exposure, of which | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which | Stock of provisions for | Stock of provisions for | Stock of provisions for | Coverage Ratio |
| | Standardized Total (eds.U.S., %) Franced broke. | | Risk exposure | Stage 1 | Stage 1 exposure, of which guarantoed | Stage 2 | Public guara 31/12 Stage 2 exposure, of which guaranteed | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio |
| | Standardized Total Forming house Celebratic description Celebratic descript | | Risk exposure | Stage 1 | Stage 1 exposure, of which guarantoed | Stage 2 | Public guara 31/12 Stage 2 exposure, of which guaranteed | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio |
| | Standardized State (els 135, %) Formal North Standard State (els 135, %) | | Risk exposure | Stage 1 | Stage 1 exposure, of which guarantoed | Stage 2 | Public guara 31/12 Stage 2 exposure, of which guaranteed | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio |
| | Standardinal Total (nh 151, %) Future harder (nh 151, %) Cold of community Cold of | | Risk exposure | Stage 1 | Stage 1 exposure, of which guarantoed | Stage 2 | Public guara 31/12 Stage 2 exposure, of which guaranteed | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio |
| | Standardinal Total Finder Name Central services Control services Facilitati services Fac | | Risk exposure | Stage 1 | Stage 1 exposure, of which guarantoed | Stage 2 | Public guara 31/12 Stage 2 exposure, of which guaranteed | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio |
| | Standardard 1 total (min SLE, to) Francis hander (min SLE, to) Sandardard convenience in less médicione Radio cultiva parties Radio | | Risk exposure | Stage 1 | Stage 1 exposure, of which guarantoed | Stage 2 | Public guara 31/12 Stage 2 exposure, of which guaranteed | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio |
| | Standard Sale (Market Sale) Control of Sale (Market Sale) | Exposure values | Risk exposure amousts | Stage 1 exposure | Stage 1 exposure, of which guaranteed amount | Stage 2 exposure | Public guara 31/11 Stage 2 exposure, of which guaranteed amount | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 1 exposure | Coverage Ratio Stage 3 exposure |
| | Period State Pe | Exposers values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed assured | Stage 2 exposure | Public guara 31/11 Stage 2 exposure, of which guaranteed exposure | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Special State (1997) Poul Market (1997) Control Assertion (1997) Co | Exposure values | Risk exposure amounts | Stage 1 exposures | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Public guara 31/1: Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Period State Pe | Exposers values | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of which guaranteed assured | Stage 2 exposure | Public guara 31/11 Stage 2 exposure, of which guaranteed exposure | tees - Actual /2022 Stage 3 | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | Special State (1997) Poul Market (1997) Control Assertion (1997) Co | Exposure values | Risk exposure amounts | Stage 1 exposures | Stage I exposure, of which guaranteed | Stage 2 exposure | Public guara 31/1: Stage 2 exposure, of which guaranteed amount | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| poland | Control Act of Contro | Exposure values 0 0 | Risk exposure amounts | Stage 1 exposure | Stage 1 exposure, of white guaranteed exposure) 255 318 523 | Stage 2 exposure 73 30 59 59 25 | Public guara 31/1: Stage 2 exposure, of which guaranteed amount 52 21 71 | Stage 3 exposure | Stage 3 exposure, of which guaranteed wascome | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| poland | Control totals Control Contr | Ocposure values | Risk exposure amounts | Stage 1 exposure 455 221 221 433 | Stage 1 exposure, of which guaranteed *********************************** | Stage 2 exposure 73 20 59 | Public guara 31/1: Stage 2 exposure, of which guaranteed arrount 52 21 71 | Stage 3 exposure | Stage 3 exposure, of which guaranteed wascome | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 120 121 121 220 220 227 |
| poland | Control bands (Maria California) Familia bands (Maria California) Maria Commentati visual adherina Maria Commentati visual adherina Maria Commentati visual adherina Maria Commentati visual adherina Maria Commentati Maria | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 120 121 121 220 225 |
| poland | Control totals Control Contr | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 120 121 121 220 225 |
| poland | Personal state From a larger of the personal state of the persona | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 120 121 121 220 225 |
| poland | Control Sealer Francis Sealer | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 12% 12% 22% 22% |
| poland | Control Service Control Cont | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 120 121 121 220 225 |
| poland | Section of the Control of the Contro | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 120 121 121 220 225 |
| poland | Control touris. Contro | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 supposure | Coverage Ratio Stage 3 exposure 12% 12% 22% 22% |
| poland | Section of the Control of the Contro | Exposure values 0 0 0 0 | Risk exposure amounts | Stage 1 exposure 453 221 433 122 | Stage 1 exposure, of which guaranteed ensured | Stage 2 exposure 73 30 59 59 25 | Public guara 31/11 Stage 2 exposure, of which guaranteed amount 52 21 71 47 22 | trees - Actual /2022 Stage 3 exposure 77 33 347 7 | Stage 3 sepseure, of which government of the control of the contro | Stock of provisions for Stage I exposure 4 4 2 2 5 3 3 1 1 1 | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure 12% 12% 22% 22% |

2023 EU-wide Stress Test: Credit risk COVID-19 STA Bank Polska Kasa Opieki S.A.

| | | | | | | | | | | | | | | | | Public guarantees | - Baseline Scena | irio | | | | | | | | | | | | | |
|------------------|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | 31/1 | 2/2023 | | | | | | | | | 31/1 | 2/2024 | | | | | | | | | 31/12 | 2/2025 | | | | |
| | (min EUR, | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | 4 | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | 4 | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | | | - |
| | Corporates | - | 138 2 | 50 Z | 2 45 | 27 | 17 | 4 | - 1 | 7 | 25,39% | 429 | 245 | - 6 | 41 | 44 | - 2 | 5 | 1 | 12 | 27,79% | 411 | 234 | | · 65 | - 20 | 34 | 3 | 1 | 35 | 28.29% |
| | of whole 1989 | | | | | | | | | | | | | | | | | | | | | | | | 4 | | | | | | |
| Bank Polska Kasa | Retail | | 599 5 | 16 7 | 3 3 | 50 | 35 | | 2 | 12 | 23,09% | 68 | 502 | | 51 | 76 | 2 | 8 | 1 | 15 | 23,07% | 662 | 493 | | J 45 | 99 | 73 | - 4 | 1 | 23 | 22,97% |
| Opieki S.A. | of which: 1942 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Opieki S.A. | Served by mortosnes on immovable respecty | | 123 1 | 09 I | 7 16 | | 7 | 1 1 | | 2 | 25.38% | 119 | 105 | 1 | 15 | 12 | 12 | 2 | | 3 | 25.10% | 112 | 22 | | .9 15 | 16 | 15 | | | - 4 | 24,95% |
| | of which: non-SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | _ | | | | | | | | | | | | | | | | | | | | | | | | | | | - | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitieation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Other econsures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 1.6 | 511 1.1 | 25 24 | 5 170 | 117 | 54 | 12 | 13 | 21 | 17,71% | 1.55 | 1.085 | 23 | 166 | 187 | 133 | 3 | 19 | 33 | 17,72% | 1,490 | 1.029 | 2 | .6 175 | 239 | 169 | | 23 | 43 | 17.81% |
| | | | | | | | | | | | | | | | | Public guarantees | - Saseline Scena | rio | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | Public qualitation | | | | | | | | | | | | | | | |
|--------|---|--------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|
| | | | | | | | 31/ | 12/2023 | | | | | | | | | 31/1 | 2/2024 | | | | | | | | | 31/1 | 2/2025 | | | | |
| | | (min EUR, %) | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Cantrol hanks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional povernments or local authorities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Dublic sactor antities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Multilateral Development Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Corporates | | 438 | 250 | Z. | 2 . | 5 2 | 7 17 | - 4 | | 7 | 25.39% | 425 | 245 | | 5 4 | 44 | | 5 : | 3 3 | 12 | 27.79% | 411 | 23 | 4 7 | 65 | 50 | 34 | 3 | 1 | 35 | 5 28.29% |
| | of which: SME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail | | 699 | 516 | | 5 . | 25 5 | 0 30 | | 2 | 12 | 23.09% | 680 | 502 | | 5 5 | 1 76 | 5 | 3 4 | 4 3 | 10 | 23.07% | 662 | 40 | | 3 48 | 90 | 73 | 4 | 1 | 23 | 22.97% |
| poland | of which: SHE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Secured by mortosoes on immovable property | | 123 | 109 | 1 | 7 | 16 | 8 7 | | | | 25,38% | 115 | 105 | | 5 13 | 12 | 1 | 2 | 1 0 | 1 | 25,10% | 112 | - 2 | 3 | 9 18 | | 15 | 1 | | - 4 | 24,95% |
| | of which: non-SVE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Items associated with particularly Noh risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Collective investments undertakings (CIII) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Equity | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Other errorsess | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | 4 |
| | Standardised Total | | 1,611 | 1,125 | 24 | 8 1 | 76 11 | 7 5 | 12 | 13 | 21 | 17.71% | 1,554 | 1,085 | 23 | 4 160 | 187 | 13 | 3 1 | 9 19 | 33 | 17.72% | 1,490 | 1,03 | 24 | 5 175 | 239 | 165 | | 23 | 43 | 17.81% |

2023 EU-wide Stress Test: Credit risk COVID-19 STA

| 2023 | EU- | wide | Эu | 255 | 162 | t. | u | eu | ıı | ш |
|------|-----|------|----|------|--------|-----|-----|-------|-----|----|
| | | | | Rank | Polska | Kac | a O | mieki | c / | ١. |

| | | | | | | | | | | | | | | | | Public guarantees - | Adverse Scenario | to . | | | | | | | | | | | | | |
|------------------|--|---------------------|---|---------------------|--|---------------------|--|---|---|---|---------------------------------------|---------------------|--|---------------------|--|---------------------|--|---|---|---|---|---------------------|--|---------------------|--|---------------------|--|---|-----------------------------|---|---|
| | | | | | | 31/1 | 2/2023 | | | | | | | | | 31/12 | /2024 | | | | | | | | | 31/1 | 2/2025 | | | | |
| | (min BJR, | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | Stock of provisions for Stage 1 exposure | Stage 2 | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central banks | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Central governments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | _ | 1 | | 1 | | | 1 | 1 | | 1 | - | | | | | | | | | | | | | | | | 1 | - | | |
| | Public sector entities Multilateral Development Banks | | - | | + | | | | - | | | + | | | - | | | | | | | | | - | | | - | - | | | |
| | International Organisations | | | | | | | | | | | | | | | | | | | | | | | | | | | 1 | | | |
| | Institutions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Corporates | 440 | 253 | Ů | 40 | 32 | 20 | | Ī | Ī | 25,05% | 42 | 2 242 | 2 | 35 | 54 | 25 | , | 1 | 16 | 29,67% | 417 | 235 | 53 | 22 | 65 | 43 | | 3 1 | 21 | 30.22% |
| Bank Polska Kasa | Water Off | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Retail of which: SME | 600 | 513 | | 5 2 | 22 | 40 | - | 2 | 12 | 24,59% | 6 67 | 5 495 | - 65 | 50 | 83 | 62 | - 4 | 1 | 20 | 24,45% | 655 | 463 | - 64 | 49 | 106 | 71 | | 4 1 | 25 | 24,34% |
| Opieki S.A. | Secured by mortnesses on immovable property | 177 | 107 | , | 17 17 | | | | 1 0 | | 25,88% | 6 11 | 5 100 | 19 | 15 | 14 | 14 | 1 | | - 4 | 25,64% | 116 | 301 | 11 | 13 | 10 | 17 | 7 | 1 0 | | 26,53% |
| | of which: non-SME | | | | | | | | | | | | | - | | | | | | | | | | | | - | | | | | |
| | Items associated with particularly Noh risk | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | _ | 1 | | 1 | | | 1 | 1 | | 1 | - | | | | | | | | | | | | | | | | 1 | - | | |
| | Confective investments undertakings (CIO) Equity | _ | | - | | | | - | 1 | - | - | + | + | | - | | | | | | | | | - | _ | | - | - | | | |
| | Securitisation | | | | | | | | | | | | | | | | | | | | | | | | | | | 1 | | | |
| | Other econures | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Standardised Total | 1.600 | 1.115 | 24 | 6 177 | 130 | 92 | 1 | 15 | 24 | 15,50% | 9 1.54 | 1,078 | 215 | 154 | 215 | 152 | 10 | 23 | 40 | 15,72% | 1.501 | 1.047 | 203 | 146 | 271 | 191 | | 10 26 | - 2 | 18.89% |
| | | | | | | | | | | | | | | | | Public guarantees - | Adverse Scenarie | io | | | | | | | | | | | | | |
| | | | | | | 31/1 | 2/2023 | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | 31/12 | | | | | | | | | | 31/1 | 2/2025 | | | | |
| | | | Stage 1 | | Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | T | | Stage 1 | | Stage 2 | 31/12 | Stage 3 | Stock of | Stock of | Stock of | | | Stage 1 | <u> </u> | Stage 2 | 31/1 | Stage 3 | Stock of | Stock of | Stock of | |
| | (min EUR, | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | | Stock of provisions for Stage 1 exposure | | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | . Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2 exposure | Stage 2 exposure, of which guaranteed | Stage 3 exposure | | Stock of provisions fo Stage 1 exposure | r provisions for Stage 2 | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | Central hanks | exposure | exposure, of which | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hanks Central governments | exposure | exposure, of which | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hanks Central governments Regional governments or local authorities | exposure | exposure, of which | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hanks Central opverments Septoral opverments or local authorities Septoral opverments or local authorities | exposure | exposure, of which | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Fentral hanks Central governments Regional governments or local authorities | exposure | exposure, of which | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Central hards Central overnments Rectional overnments or local authorities Rectional overnments or local authorities Rectional Overnments Central Rectional Development Eanits | exposure | exposure, of which | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 | | exposure, of which guaranteed | | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure |
| | Control busine. Control coverments Excision coverments Excision coverments Excision coverments Excision Multilaterial Development Excis Multilaterial Coverisations Excision E | exposure | exposure, of which guaranteed arrount | ехрозин | exposure, of which guaranteed guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure | exposure | exposure, of which guaranteed amount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 |
| | Control money. Control conversation of total authorities. Resistant Severaments or local authorities. Resistant Severaments Statuts Most Servan Severament Statuts Severaments Severament Severament Severaments Control Severaments Control Severaments Grant Severaments Grant Severaments | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure |
| nolond | Financia hasis Cantral assumments Residual conversaments or local authorities Residual conversaments or local authorities Residual Conversament annies Saturnational Conventations Authorities Conversament Conversam | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed guaranteed | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure |
| poland | Francisco America Carlos Carlo | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Financia hasis Cantral assumments Residual conversaments or local authorities Residual conversaments or local authorities Residual Conversament annies Saturnational Conventations Authorities Conversament Conversam | exposure | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure |
| poland | Friends home Control comments of total substitute Mild and total subst | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Formal values Garbal incomments in our authorities Regional convenients in our authorities Regional convenients facini Ministrat of Convenients facini Ministrat of Convenients Extrational Convenients Statements Statement | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Control of | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Constitution of the Consti | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Family below to the control of the c | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Amend to the control of the control | 40 602 | exposure, of which quaranteed exposure | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |
| poland | Family below to the control of the c | 40 602 | exposure, of which guaranteed armount | exposure | exposure, of which guaranteed analysis of the control of the contr | Stage 3 exposure | Stage 3 exposure, of which guaranteed amount | provisions for Stage 1 exposure | provisions for Stage 2 | provisions for | Stage 3 exposure | Stage 1 exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | provisions for Stage 2 | provisions for Stage 3 exposure | Stage 3 exposure 29.67% 24.45% | exposure | exposure, of which guaranteed errount | exposure | exposure, of which guaranteed | Stage 3 | Stage 3 exposure, of which guaranteed | provisions for Stage 1 | r provisions for Stage 2 | provisions for Stage 3 | Stage 3 exposure 30.20% 24.34% |



2023 EU-wide Stress Test: Securitisations

| | | Actual | | Baseline Scenario | | | Adverse Scenario | |
|-----------------|---|------------|------------|-------------------|------------|------------|------------------|------------|
| | (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| | SEC-IRBA | 0 | | | | | | |
| | SEC-SA | 0 | | | | | | |
| Exposure values | SEC-ERBA | 0 | | | | | | |
| | SEC-IAA | 0 | | | | | | |
| | Total | 0 | | | | | | |
| | SEC-IRBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-SA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| REA | SEC-ERBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| REA | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Total banking book others than assessed at fair value | | 0 | 0 | 0 | 0 | 0 | 0 |



2023 EU-wide Stress Test: Risk exposure amounts

| | Actual | Baseline scenario | | | Adverse scenario | | | |
|---|------------|-------------------|------------|------------|------------------|------------|------------|--|
| (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 | |
| Risk exposure amount for credit risk | 27,598 | 27,617 | 27,721 | 27,790 | 27,598 | 27,598 | 27,660 | |
| Risk exposure amount for securitisations and re-securitisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Risk exposure amount other credit risk | 27,598 | 27,617 | 27,721 | 27,790 | 27,598 | 27,598 | 27,660 | |
| Risk exposure amount for market risk | 312 | 312 | 312 | 312 | 312 | 312 | 312 | |
| Risk exposure amount for operational risk | 3,631 | 3,631 | 3,631 | 3,631 | 4,355 | 4,497 | 4,633 | |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total risk exposure amount | 31,541 | 31,560 | 31,664 | 31,733 | 32,265 | 32,407 | 32,605 | |
| Total Risk exposure amount (transitional) | 31,676 | 31,587 | 31,671 | 31,733 | 32,318 | 32,421 | 32,605 | |
| Total Risk exposure amount (fully loaded) | 31,576 | 31,560 | 31,664 | 31,733 | 32,265 | 32,407 | 32,605 | |



| | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|---------|---|-----------------------------|------------|-------------------|-------|-------|------------------|--------|--------|
| | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| A | OWN FUNDS | | 5,518 | 5,638 | 6,039 | 6,467 | 5,206 | 5,378 | 5,590 |
| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 4,939 | 5,059 | 5,461 | 5,888 | 4,628 | 4,799 | 5,012 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 2,008 | 2,008 | 2,008 | 2,008 | 2,008 | 2,008 | 2,008 |
| A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.2 | Retained earnings | | 444 | 766 | 1,244 | 1,758 | 506 | 810 | 1,128 |
| A.1.3 | Accumulated other comprehensive income | | -704 | -704 | -704 | -704 | -1,147 | -1,147 | -1,147 |
| A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | -686 | -686 | -686 | -686 | -1,129 | -1,129 | -1,129 |
| A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.3.3 | Other OCI contributions | | -18 | -18 | -18 | -18 | -18 | -18 | -18 |
| A.1.4 | Other Reserves | | 2,382 | 2,382 | 2,382 | 2,382 | 2,382 | 2,382 | 2,382 |
| A.1.5 | Funds for general banking risk | | 424 | 424 | 424 | 424 | 424 | 424 | 424 |
| A.1.6 | Minority interest given recognition in CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.7 | Adjustments to CET1 due to prudential filters | | 467 | 467 | 467 | 467 | 665 | 665 | 665 |
| A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -12 | -12 | -12 | -12 | -12 | -12 | -12 |
| A.1.7.2 | Cash flow hedge reserve | | 478 | 478 | 478 | 478 | 676 | 676 | 676 |
| A.1.7.3 | Other adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.8 | (-) Intangible assets (including Goodwill) | | -348 | -348 | -348 | -348 | -348 | -348 | -348 |
| A.1.8.1 | of which: Goodwill (-) | | -158 | -158 | -158 | -158 | -158 | -158 | -158 |
| A.1.8.2 | of which: Software assets (-) | | -111 | -111 | -111 | -111 | -111 | -111 | -111 |
| A.1.8.3 | of which: Other intangible assets (-) | | -79 | -79 | -79 | -79 | -79 | -79 | -79 |
| A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.11 | (-) Defined benefit pension fund assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|-----------|------------|--|-----------------------------|------------|-------------------|------|------|------------------|------|------|
| | | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OWN FUNDS | A.1.18A | (-) Insufficient coverage for non-performing exposures | | -2 | -9 | -32 | -98 | -9 | -32 | -99 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | -407 | -314 | -247 | -227 | -460 | -318 | -287 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part") | 236 | 236 | 236 | 236 | 236 | 236 | 236 | 236 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | 45 | 71 | 71 | 71 | 71 | 71 | 71 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | 266 | 213 | 117 | 87 | 421 | 218 | 174 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | 51 | 64 | 35 | 26 | 126 | 65 | 52 |
| | A.1.22 | Transitional adjustments | | 270 | 74 | 20 | 0 | 147 | 38 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | 209 | 74 | 20 | 0 | 147 | 38 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | 209 | 74 | 20 | 0 | 147 | 38 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | 61 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | Adverse Scenario | | | |
|--|------------|--|-----------------------------|------------|-------------------|--------|------------------|--------|--------|--------|
| | | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 61 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.1 | Additional Tier 1 Capital instruments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 4,939 | 5,059 | 5,461 | 5,888 | 4,628 | 4,799 | 5,012 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 578 | 578 | 578 | 578 | 578 | 578 | 578 |
| | A.4.1 | Tier 2 Capital instruments | | 578 | 578 | 578 | 578 | 578 | 578 | 578 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3 | Tier 2 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | В | TOTAL RISK EXPOSURE AMOUNT | | 31,541 | 31,560 | 31,664 | 31,733 | 32,265 | 32,407 | 32,605 |
| TOTAL RISK EXPOSURE AMOUNT | B.1 | of which: Transitional adjustments included | | -36 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 136 | 27 | 7 | 0 | 53 | 14 | 0 |
| | C.1 | Common Equity Tier 1 Capital ratio | | 15.59% | 16.02% | 17.24% | 18.56% | 14.32% | 14.80% | 15.37% |
| CAPITAL RATIOS (%) Transitional period | C.2 | Tier 1 Capital ratio | | 15.59% | 16.02% | 17.24% | 18.56% | 14.32% | 14.80% | 15.37% |
| | C.3 | Total Capital ratio | | 17.42% | 17.85% | 19.07% | 20.38% | 16.11% | 16.59% | 17.15% |
| | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 4,669 | 4,985 | 5,440 | 5,888 | 4,481 | 4,761 | 5,012 |
| Fully loaded CAPITAL | D.2 | TIER 1 CAPITAL (fully loaded) | | 4,669 | 4,985 | 5,440 | 5,888 | 4,481 | 4,761 | 5,012 |
| | D.3 | TOTAL CAPITAL (fully loaded) | | 5,247 | 5,563 | 6,019 | 6,467 | 5,059 | 5,339 | 5,590 |



| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|---|-----------------------------|------------|-------------------|--------|--------|------------------|--------|--------|
| | | (min EUR, %) | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | E.1 | Common Equity Tier 1 Capital ratio | | 14.79% | 15.79% | 17.18% | 18.56% | 13.89% | 14.69% | 15.37% |
| CAPITAL RATIOS (%) Fully loaded | E.2 | Tier 1 Capital ratio | | 14.79% | 15.79% | 17.18% | 18.56% | 13.89% | 14.69% | 15.37% |
| | E.3 | Total Capital ratio | | 16.62% | 17.63% | 19.01% | 20.38% | 15.68% | 16.48% | 17.15% |
| | H.1 | Total leverage ratio exposures (transitional) | | 66,847 | 66,847 | 66847 | 66847 | 66847 | 66847 | 66847 |
| Loverness ratios (94) | H.2 | Total leverage ratio exposures (fully loaded) | | 66,577 | 66,577 | 66577 | 66577 | 66577 | 66577 | 66577 |
| Leverage ratios (%) | Н.3 | Leverage ratio (transitional) | | 7.39% | 7.57% | 8.17% | 8.81% | 6.92% | 7.18% | 7.50% |
| | H.4 | Leverage ratio (fully loaded) | | 7.01% | 7.49% | 8.17% | 8.84% | 6.73% | 7.15% | 7.53% |
| | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% | 0.01% |
| Transitional combined buffer | P.3 | O-SII buffer | | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| requirements (%) | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 3.51% | 3.51% | 3.51% | 3.51% | 3.51% | 3.51% | 3.51% |
| | R.1 | Pillar 2 capital requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | R.1.1 | of which: CET1 | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | R.1.2 | of which: AT1 | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Pillar 2 (%) | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% | 8.00% |
| | R.2.1 | of which: CET1 | | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 11.51% | 11.51% | 11.51% | 11.51% | 11.51% | 11.51% | 11.51% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 8.01% | 8.01% | 8.01% | 8.01% | 8.01% | 8.01% | 8.01% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 4,669 | | | | | | |
| Memorandum items | 5.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | 4,985 | 5,440 | 5,888 | 4,481 | 4,761 | 5,012 |
| related to the application of IFRS-17 for banks with insurance subsidiaries or | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17 | | 31,541 | | | | | | |
| participations | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | 31,560 | 31,664 | 31,733 | 32,265 | 32,407 | 32,605 |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | 14.79% | 15.79% | 17.18% | 18.56% | 13.89% | 14.69% | 15.37% |



2023 EU-wide Stress Test: P&L

| | Actual | Baseline scenario | | | Adverse scenario | | | |
|--|------------|-------------------|------------|------------|------------------|------------|------------|--|
| (mln EUR) | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 | |
| Net interest income | 1,992 | 2,021 | 2,349 | 2,448 | 1,844 | 1,962 | 1,954 | |
| Interest income | 2,608 | 3,580 | 3,240 | 3,137 | 4,258 | 3,660 | 3,595 | |
| Interest expense | -616 | -1,559 | -891 | -688 | -2,414 | -1,273 | -996 | |
| Dividend income | 6 | 6 | 6 | 6 | 3 | 3 | 3 | |
| Net fee and commission income | 592 | 592 | 592 | 592 | 489 | 533 | 564 | |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 5 | 15 | 15 | 15 | 6 | 11 | 11 | |
| Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss | | | | | -23 | | | |
| Other operating income not listed above, net | 56 | 9 | 9 | 9 | -39 | 9 | 9 | |
| Total operating income, net | 2,650 | 2,643 | 2,970 | 3,070 | 2,280 | 2,519 | 2,541 | |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -418 | -341 | -224 | -221 | -673 | -257 | -237 | |
| Other income and expenses not listed above, net | -1,617 | -1,381 | -1,379 | -1,378 | -1,427 | -1,396 | -1,395 | |
| Profit or (-) loss before tax from continuing operations | 616 | 920 | 1,366 | 1,470 | 180 | 866 | 909 | |
| Tax expenses or (-) income related to profit or loss from continuing operations | -248 | -276 | -410 | -441 | -54 | -260 | -273 | |
| Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) | 0 | | | | | | | |
| Profit or (-) loss for the year | 367 | 644 | 956 | 1,029 | 126 | 606 | 636 | |
| Amount of dividends paid and minority interests after MDA-related adjustments | 205 | 322 | 478 | 514 | 63 | 303 | 318 | |
| Attributable to owners of the parent net of estimated dividends | 162 | 322 | 478 | 514 | 63 | 303 | 318 | |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | | | | | | | |



2023 EU-wide Stress Test: Major capital measures and realised losses

| | (mln EUR) |
|---|-----------------------------------|
| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Commission to CETA of he held in the country (1) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|---|
| Realised fines/litigation costs (net of provisions) (-) | 0 |
| Other material losses and provisions (-) | 0 |