

#### **2025 EU-wide Stress Test**

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



#### **2025 EU-wide Stress Test: Summary**

Bank Polska Kasa Opieki S.A.

|     |      |   | 1          | 2                | 3          | 4                 | 5          | 6          | 7                | 8          |
|-----|------|---|------------|------------------|------------|-------------------|------------|------------|------------------|------------|
|     |      |   | Actual     | Restatement CRR3 |            | Baseline Scenario |            |            | Adverse Scenario |            |
| Rov | vNum | (mln EUR, %)  | 31/12/2024 | 31/12/2024       | 31/12/2025 | 31/12/2026        | 31/12/2027 | 31/12/2025 | 31/12/2026       | 31/12/2027 |
|     | 1    | Net interest income   | 2,976      |                  | 2,593      | 3,322             | 3,390      | 2,214      | 3,065            | 3,053      |
|     | 2    | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 45         |                  | 19         | 19                | 19         | -4         | 0                | 0          |
|     | 3    | Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss                      | -210       |                  | -198       | -274              | -264       | -821       | -362             | -323       |
|     | 4    | Profit or (-) loss for the year   | 1,492      |                  | 919        | 1,401             | 1,456      | -6         | 996              | 1,034      |
|     | 5    | Coverage ratio: non-performing exposure (%)   | 52.99%     |                  | 48.98%     | 46.95%            | 45.59%     | 49.97%     | 47.96%           | 46.68%     |
|     | 6    | Common Equity Tier 1 capital  | 6,056      | 6,008            | 6,421      | 7,081             | 7,607      | 5,800      | 6,257            | 6,572      |
|     | 7    | Total Risk exposure amount (all transitional adjustments included)  | 39,052     | 37,361           | 37,497     | 37,596            | 37,730     | 37,371     | 37,958           | 38,335     |
|     | 8    | Common Equity Tier 1 ratio, %   | 15.51%     | 16.08%           | 17.12%     | 18.84%            | 20.16%     | 15.52%     | 16.49%           | 17.14%     |
|     | 9    | Fully loaded Common Equity Tier 1 ratio, %  | 15.28%     | 15.85%           | 16.97%     | 18.68%            | 20.03%     | 15.38%     | 16.35%           | 17.03%     |
|     | 10   | Tier 1 capital  | 6,056      | 6,008            | 6,421      | 7,081             | 7,607      | 5,800      | 6,257            | 6,572      |
|     | 11   | Total leverage ratio exposures  | 83,648     |                  | 83,648     | 83,648            | 83,648     | 83,648     | 83,648           | 83,648     |
|     | 12   | Leverage ratio, %   | 7.24%      | 7.18%            | 7.68%      | 8.47%             | 9.09%      | 6.93%      | 7.48%            | 7.86%      |
|     | 13   | Fully loaded leverage ratio, %  | 7.15%      | 7.15%            | 7.68%      | 8.47%             | 9.10%      | 6.94%      | 7.49%            | 7.86%      |

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

| 14 | IFRS 9 transitional arrangements? | Yes (static and dynamic) |
|----|-----------------------------------|--------------------------|



|        |                         | arik i olska kasa opicki sii ii                 |                         |           |               |           |               |            |               |              |                  |                  |                  |                      |                      |                      |                  |
|--------|-------------------------|---|-------------------------|-----------|---------------|-----------|---------------|------------|---------------|--------------|------------------|------------------|------------------|----------------------|----------------------|----------------------|------------------|
|        |                         |   | 1                       | 2         | 3             | 4         | 5             | 6          | 7             | 8            | 9                | 10               | 11               | 12                   | 13                   | 14                   | 15               |
|        |                         |   |                         |           |               |           |               |            |               | Restated     |                  |                  |                  |                      |                      |                      |                  |
|        |                         |   |                         |           |               |           |               |            |               | 31/12/2024*  |                  |                  |                  |                      |                      |                      |                  |
|        |                         |   |                         |           |               |           |               |            |               | 31, 12, 232+ |                  |                  |                  |                      | <u> </u>             |                      |                  |
|        |                         |   |                         | Exposure  | e values      |           |               | Risk expos | sure amounts  |              |                  |                  |                  |                      |                      |                      |                  |
|        | _                       |   | A-IF                    | В         | F-            | IRB       | A-I           | RB         | F-            | -IRB         | Stage 1 evnosure | Stage 2 exposure | Stage 3 evnosure |                      |                      | Stock of provisions  |                  |
| RowNum |                         | (min i  | Non-defaulted<br>UR, %) | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted    | Stage Leaposaire | Stage 2 exposure | Stage 3 exposure | for Stage 1 exposure | for Stage 2 exposure | for Stage 3 exposure | Stage 3 exposure |
| 1      |                         | Central banks                                   | 0                       | 0         | 0             | )         | 0             | (          | 0 (           | 0            | 0 0              | (                |                  | ) (                  | 0                    | , O                  | -                |
| 2      |                         | Central governments                             | 0                       | 0         | 0             | )         | 0             | (          | 0             | 0            | 0 0              | (                |                  | )                    | 0                    | <u>,</u>             | 1-               |
| 3      |                         | Regional governments or local authorities       | 0                       | 0         | 0             | )         | 0             | (          | 0             | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 4      |                         | Public sector entities                          | 0                       | 0         | 0             | )         | 0             | (          | 0             | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 5      |                         | Institutions                                    |                         |           | 0             | (         | 0             |            |               | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 6      |                         | Corporates                                      | 0                       | 0         | 0             | (         | 0             |            | 0             | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 7      |                         | Corporates - Of Which: Specialised Lending      | 0                       | 0         | 0             | (         | 0             |            | 0             | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 8      |                         | Corporates - Of Which: SME general corporates   | 0                       | 0         | 0             | (         | 0             |            | 0             | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 9      |                         | Corporates - Of Which: Purchased receivables    | 0                       | 0         | 0             | (         | 0             |            | 0             | 0            | 0 0              | (                |                  | (                    | 0                    | 0                    | 1-               |
| 10     | Bank Polska Kasa Opieki | Retail  | 0                       | 0         |               |           | 0             |            | 0             |              | C                | (                |                  | )                    | 0                    | 0                    | 1-               |
| 11     |                         | Retail - Secured by residential estate property | 0                       | 0         |               |           | 0             |            | 0             |              | C                | (                |                  | )                    | 0                    | 0                    | 1-               |
| 12     | S.A.                    | Retail - Qualifying Revolving                   | 0                       | 0         |               |           | 0             |            | 0             |              | C                | (                |                  | )                    | 0                    | 0                    | 1-               |
| 13     |                         | Retail - Purchased receivables                  | 0                       | 0         |               |           | 0             |            | 0             |              | C                | (                |                  | )                    | 0                    | 0                    | 1-               |
| 14     |                         | Retail - Other Retail                           | 0                       | 0         | )             |           | 0             |            | 0             |              | C                | (                | )                | )                    | 0                    | 0'                   | 1-               |
| 15     |                         | Retail - Other Retail - Of Which: SME           | 0                       | 0         | )             |           | 0             |            | 0             |              | C                | (                | )                | )                    | 0                    | 0'                   | 1-               |
| 16     |                         | Retail - Other Retail - Of Which: non-SME       | 0                       | 0         | )             |           | 0             |            | 0             |              | C                | (                | )                | )                    | 0                    | 0'                   | 1-               |
| 17     |                         | Collective investments undertakings (CIU)       | 0                       | 0         | 0             | )         | 0             |            | 0             | 0            | 0 0              | (                | )                | )                    | 0                    | 0                    | 1-               |
| 18     |                         | Equity  | 0                       | 0         |               |           | 0             |            | 0             |              | C                | (                |                  | )                    | 0                    | 0                    | -                |
| 19     |                         | Securitisation                                  |                         |           |               |           |               |            |               |              |                  |                  |                  |                      |                      |                      |                  |
| 20     |                         | Other non-credit obligation assets              | 0                       | 0         |               |           | 0             |            | 0             |              | C                | (                |                  | )                    | 0                    | 0                    | -                |
| 21     |                         | TOTAL   | 0                       | 0         | o             |           | o             |            | 0             | 0            | 0 0              | (                |                  |                      | 0                    | o'                   | 1-               |
|        |                         |   | _                       | •         | -             | •         | •             |            | •             | •            | •                | •                | •                | •                    | •                    |                      |                  |

|        |        |   |              |               |           |               |           |               |            |               | Restated    |                  |                   |                   |                      |                    |                         |                  |
|--------|--------|---|--------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|-------------|------------------|-------------------|-------------------|----------------------|--------------------|-------------------------|------------------|
|        |        |   |              |               |           |               |           |               |            |               | 31/12/2024* |                  |                   |                   |                      |                    |                         |                  |
|        |        |   |              |               | Exposure  | values        |           |               | Risk expos | ure amounts   |             |                  |                   |                   |                      |                    |                         |                  |
|        |        |   |              | A-IRB         |           | F-I           | IRB       | A-I           | RB         | F-II          | RB          | Stage 1 eyessure | Stage 2 cympolyre | Stage 3 evenesure | Stock of provisions  | Stock of provision | ns Stock of provisions  | Coverage Ratio - |
| RowNum |        |   | (mln EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted   | Stage 1 exposure | Stage 2 exposure  | Stage S exposure  | for Stage 1 exposure | for Stage 2 exposu | re for Stage 3 exposure | Stage 3 exposure |
| 22     |        | Central banks                                   |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0 (              | ) (               | 0 (               | 0 0                  |                    | 0 '                     | J -              |
| 23     |        | Central governments                             |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0 (              | ) (               | 0 (               | 0 0                  |                    | 0 '                     | J -              |
| 24     |        | Regional governments or local authorities       |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0 (              | ) (               | 0 (               | 0 0                  |                    | 0 /                     | J -              |
| 25     |        | Public sector entities                          |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0 (              | 0                 | 0                 | 0 0                  |                    | 0 (                     | J -              |
| 26     |        | Institutions                                    |              |               |           | 0             |           |               |            | 0             |             | 0 (              | ) (               | 0 (               | 0 0                  |                    | 0 '                     | <b>)</b> -       |
| 27     |        | Corporates                                      |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0                |                   | 0                 | 0 0                  |                    | 0                       | J -              |
| 28     |        | Corporates - Of Which: Specialised Lending      |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0 (              | ) (               | 0 (               | 0 0                  |                    | 0 '                     | <b>)</b> -       |
| 29     |        | Corporates - Of Which: SME general corporates   |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0                |                   | 0                 | 0 0                  |                    | 0                       | J -              |
| 30     |        | Corporates - Of Which: Purchased receivables    |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0                |                   | 0                 | 0 0                  |                    | 0 (                     | <b>)</b> -       |
| 31     |        | Retail  |              | 0             | C         |               |           | 0             | (          | 0             |             | (                |                   | 0                 | 0 0                  |                    | 0 (                     | <b>)</b> -       |
| 32     | POLAND | Retail - Secured by residential estate property |              | 0             | C         |               |           | 0             | (          | O .           |             | (                |                   | 0                 | 0 0                  |                    | 0 (                     | J -              |
| 33     |        | Retail - Qualifying Revolving                   |              | 0             | C         |               |           | 0             | (          | 0             |             |                  |                   | 0                 | 0 0                  |                    | 0                       | <b>)</b> -       |
| 34     |        | Retail - Purchased receivables                  |              | 0             | C         |               |           | 0             | (          | 0             |             | (                |                   | 0                 | 0 0                  |                    | 0                       | J -              |
| 35     |        | Retail - Other Retail                           |              | 0             | C         |               |           | 0             | (          | 0             |             |                  |                   | 0                 | 0 0                  |                    | 0                       | J -              |
| 36     |        | Retail - Other Retail - Of Which: SME           |              | 0             | C         |               |           | 0             | (          | 0             |             | (                | ) (               | 0                 | 0 0                  |                    | 0 (                     | J -              |
| 37     |        | Retail - Other Retail - Of Which: non-SME       |              | 0             | C         |               |           | 0             | (          | 0             |             | (                | ) (               | 0                 | 0 0                  |                    | 0 (                     | J -              |
| 38     |        | Collective investments undertakings (CIU)       |              | 0             | C         | 0             |           | 0             | (          | 0             |             | 0 (              | ) (               | 0                 | 0 0                  |                    | 0 (                     | <b>)</b> -       |
| 39     |        | Equity  |              | 0             | C         |               |           | 0             | (          | 0             |             | (                | 0                 | 0                 | 0 0                  |                    | 0                       | ) -              |
| 40     |        | Securitisation                                  |              |               |           |               |           |               |            |               |             |                  |                   |                   |                      |                    |                         |                  |
| 41     |        | Other non-credit obligation assets              |              | 0             | C         |               |           | 0             | (          |               |             | (                |                   | 0 (               | 0 0                  |                    | 0                       | <b>)</b> -       |
| 42     |        | TOTAL   |              | 0             | 0         | 0             |           | 0             |            | 0             |             | 0 (              |                   |                   | 0 0                  |                    | 0                       | <b>ာ</b> -       |

\* Restated 31/12/2024:

|        |                   |   |                   |               |           |               |           |               |            |               | Restated    |                  |                  |                  |                      |                      |                      |                |
|--------|-------------------|---|-------------------|---------------|-----------|---------------|-----------|---------------|------------|---------------|-------------|------------------|------------------|------------------|----------------------|----------------------|----------------------|----------------|
|        |                   |   |                   |               |           |               |           |               |            |               | 31/12/2024* |                  |                  |                  |                      |                      |                      |                |
|        |                   |   |                   |               | Exposur   | e values      |           |               | Risk expos | ure amounts   |             |                  |                  |                  |                      |                      |                      |                |
|        |                   |   |                   | A-IRB         | 1         | F-I           | IRB       | A-I           | RB         | F-I           | IRB         | 7                |                  |                  | Stack of provisions  | Stock of provisions  | Stock of provisions  | Coverage Ratio |
| RowNum |                   |   | (mln EUR, %)      | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Non-defaulted | Defaulted   | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | for Stage 1 exposure | for Stage 2 exposure | for Stage 3 exposure | Stage 3 exposi |
| 43     |                   | Central banks                                     | (111111 2011, 70) | 0             |           | 0 0           |           | 0             | (          | 0             |             | 0 0              |                  | 0                | 0                    | 0                    | 0                    | ) -            |
| 44     |                   | Central governments                               |                   | 0             |           | 0 0           |           | 0 0           | (          | 0             |             | 0 0              | ) (              | 0                | 0                    | 0 0                  | 0 0                  | ) -            |
| 45     |                   | Regional governments or local authorities         |                   | 0             | (         | 0 0           |           | 0 0           | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 0                  | 0                    | - ر            |
| 46     |                   | Public sector entities                            |                   | 0             | (         | 0 0           |           | 0 0           | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 0                  | 0                    | - ر            |
| 47     |                   | Institutions                                      |                   |               |           | 0             |           | o             |            | 0             |             | 0 (              | ) (              | o l              | 0                    | 0 0                  | 0                    | ) <u>-</u>     |
| 48     |                   | Corporates  |                   | 0             | (         | 0 0           |           | 0             | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 0                  | 0                    | ) <del>-</del> |
| 49     |                   | Corporates - Of Which: Specialised Lending        |                   | 0             | (         | 0 0           |           | 0             | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 0                  | 0                    | ) <del>-</del> |
| 50     |                   | Corporates - Of Which: SME general corporates     |                   | 0             | (         | 0 0           |           | 0             | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 0                  | 0                    | ) <del>-</del> |
| 51     |                   | Corporates - Of Which: Purchased receivables      |                   | 0             | (         | 0 0           |           | 0             | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 (                  | 0                    | J -            |
| 52     | 1117/58 45 0115 0 | Retail  |                   | 0             |           | 0             |           | 0             | (          |               |             | (                | ) (              | 0                | 0                    | 0 (                  | 0                    | ) <del>-</del> |
| 53     | LUXEMBOURG        | Retail - Secured by residential estate property   |                   | 0             |           | 0             |           | 0             | (          | )             |             | (                |                  | 0                | 0                    | 0                    | 0                    | ) -            |
| 54     |                   | Retail - Qualifying Revolving                     |                   | 0             |           | 0             |           | 0             | (          | )             |             | (                | (                | 0                | 0                    | 0                    | 0                    | ) -            |
| 55     |                   | Retail - Purchased receivables                    |                   | 0             |           | 0             |           | 0             | (          | )             |             | (                |                  | 0                | 0                    | 0                    | 0                    | ) -            |
| 56     |                   | Retail - Other Retail                             |                   | 0             | (         | 0             |           | 0             | (          |               |             |                  |                  | 0                | 0                    | 0                    | 0                    | ) -            |
| 57     |                   | Retail - Other Retail - Of Which: SME             |                   | 0             |           | 0             |           | 0             | (          |               |             | (                | )                | 0                | 0                    | 0 0                  | 0                    | <i>)</i> -     |
| 58     |                   | Retail - Other Retail - Of Which: non-SME         |                   | 0             | (         | 0             |           | 0             | (          |               |             | (                | )                | 0                | 0                    | 0 0                  | 0                    | /-             |
| 59     |                   | Collective investments undertakings (CIU)         |                   | 0             |           | 0 0           |           | 0             | (          | 0             |             | 0 (              | ) (              | 0                | 0                    | 0 0                  | 0                    | <u>/</u> -     |
| 60     |                   | Equity  |                   | 0             |           | 0             |           | 0             |            | J             |             |                  | ) (              | 0                | 0                    | U                    | 0                    | 1-             |
| 61     |                   | Securitisation Other non-credit obligation assets |                   |               |           | 0             |           | 0             |            |               |             | ,                |                  |                  |                      |                      |                      | 1              |
| 62     |                   | TOTAL   |                   | 0             |           | 0             |           | 0             |            |               |             |                  | )                | 2                | 0                    |                      | 0                    | 1-             |



|      | 5.                      | ank i olska kasa opicki s.A.                    |    |                |                    |                                    |  |  |  |                                 |                     |  |  |  |                                      |                  |                  |                  |   |   |                                      |  |
|------|-------------------------|---|----|----------------|--------------------|------------------------------------|--|--|--|---------------------------------|---------------------|--|--|--|--------------------------------------|------------------|------------------|------------------|---|---|--------------------------------------|--|
|      |                         |   | 16 | 17             | 18                 | 19                                 | 20   | 21   | 22   | 23 24                           | 25                  | 26                                       | 27   | 28                                       | 29                                   | 30               | 31               | 32               | 33  | 34  | 35                                   | 36                                       |
|      |                         |   |    |                |                    |                                    |  |  |  |                                 |                     | Baseline Scenari                         | 0  |  |                                      |                  |                  |                  |   |   |                                      |  |
|      |                         |   |    |                |                    | 31/12/20                           | 25   |  |  |                                 |                     | 31/12/2026                               |  |  |                                      |                  |                  |                  | 31/12/2027                                  |   |                                      |  |
| RowN | 1                       | (vols EUD)                                      |    | Stage 2 exposu | ure Stage 3 exposu | re Stock of pro-<br>for Stage 1 ex | visions Stock of prov<br>posure for Stage 2 ex | risions Stock of provis<br>posure for Stage 3 expo | ions Coverage Ratio -<br>sure Stage 3 exposure | Stage 1 exposure Stage 2 exposu | re Stage 3 exposure | Stock of provision<br>for Stage 1 exposu | s Stock of provisions<br>re for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions<br>for Stage 1 exposure | Stock of provisions<br>for Stage 2 exposure | Stock of provisions Stage 3 exposure | for Coverage Ratio -<br>Stage 3 exposure |
| 1    |                         | Central banks (mln EUR, 9                       | %) | 0              | 0                  | 0                                  | 0  | 0  | 0  | 0                               | 0                   | 0  | 0  | 0  |                                      |                  | 0                | 0                | 0   |   |                                      | 0  |
| 2    |                         | Central governments                             |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  |                  | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 3    |                         | Regional governments or local authorities       |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 0                                      | ) -                                  |                  | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 4    |                         | Public sector entities                          |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  |                  | 0                | 0                | 0 0   |   | )                                    | 0 -                                      |
| 5    |                         | Institutions                                    |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  |                  | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 6    |                         | Corporates                                      |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 7    |                         | Corporates - Of Which: Specialised Lending      |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | 0   |                                      | 0 -                                      |
| 8    |                         | Corporates - Of Which: SME general corporates   |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0 0   | C   |                                      | 0 -                                      |
| 9    |                         | Corporates - Of Which: Purchased receivables    |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0 0   | 0   |                                      | 0 -                                      |
| 10   | Bank Polska Kasa Opieki |   |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0 0   | 0   |                                      | 0 -                                      |
| 11   |                         | Retail - Secured by residential estate property |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0 0   | C   | )                                    | 0 -                                      |
| 12   | S.A.                    | Retail - Qualifying Revolving                   |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 13   |                         | Retail - Purchased receivables                  |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 14   |                         | Retail - Other Retail                           |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 15   |                         | Retail - Other Retail - Of Which: SME           |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | O   | )                                    | 0 -                                      |
| 16   |                         | Retail - Other Retail - Of Which: non-SME       |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0 (                                      | ) -                                  | (                | 0                | 0                | 0 0   | 0   | )                                    | 0 -                                      |
| 17   |                         | Collective investments undertakings (CIU)       |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0   | 0   | )                                    | 0 -                                      |
| 18   |                         | Equity  |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0   | 0   | )                                    | 0 -                                      |
| 19   |                         | Securitisation                                  |    |                |                    |                                    |  |  |  |                                 |                     |  |  |  |                                      |                  |                  |                  |   |   |                                      |  |
| 20   |                         | Other non-credit obligation assets              |    | 0              | 0                  | 0                                  | 0  | 0  | 0 -  | 0                               | 0                   | 0  | 0  | 0  | ) -                                  | (                | 0                | 0                | 0 0   | 0   |                                      | 0 -                                      |
| 21   |                         | TOTAL   |    | 0              | 0                  | 0                                  | 0  | 0  | ماء  |                                 |                     | 0  |  |  |                                      |                  |                  | 0                |   |   |                                      | 0 -                                      |

|        |        |   |                               |                  |                  |          |     |                                     |  |                      |               |                  | Baseline Scenario                      |  |  |                  |                  |                  |                     |  |   |                                      |
|--------|--------|---|-------------------------------|------------------|------------------|----------|-----|-------------------------------------|--|----------------------|---------------|------------------|--|--|--|------------------|------------------|------------------|---------------------|--|---|--------------------------------------|
|        |        |   |                               |                  |                  | 31/12/20 | )25 |                                     |  |                      |               |                  | 31/12/2026                             |  |  |                  |                  |                  | 31/12/2027          |  |   |                                      |
| RowNum |        |   | Stage 1 exposure (mln EUR, %) | Stage 2 exposure | Stage 3 exposure |          |     | visions Stock o<br>xposure for Stag | of provisions Coverage Ratio -<br>ge 3 exposure Stage 3 exposure | Stage 1 exposure Sta | ge 2 exposure | Stage 3 exposure | Stack of provisions Stack of provision | ons Stock of provisions sure for Stage 3 exposur | Coverage Ratio -<br>e Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions | Stock of provisions for Stage 2 exposure | Stock of provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
| 22     |        | Central banks                                   |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 23     |        | Central governments                             |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 24     |        | Regional governments or local authorities       |                               | 0                | )                | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 25     |        | Public sector entities                          |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 26     |        | Institutions                                    |                               | 0                | )                | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | C                   | 0  | 0 -   | -                                    |
| 27     |        | Corporates                                      |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 28     |        | Corporates - Of Which: Specialised Lending      |                               | 0                | )                | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 29     |        | Corporates - Of Which: SME general corporates   |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 30     |        | Corporates - Of Which: Purchased receivables    |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   |                                      |
| 31     |        | Retail  |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 32     | POLAND | Retail - Secured by residential estate property |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 33     |        | Retail - Qualifying Revolving                   |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | O                   | 0  | 0 -   | -                                    |
| 34     |        | Retail - Purchased receivables                  |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 35     |        | Retail - Other Retail                           |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 36     |        | Retail - Other Retail - Of Which: SME           |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   | -                                    |
| 37     |        | Retail - Other Retail - Of Which: non-SME       |                               | 0                | )                | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | 0                   | 0  | 0 -   |                                      |
| 38     |        | Collective investments undertakings (CIU)       |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | C                   | 0  | 0 -   | -                                    |
| 39     |        | Equity  |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0 0              | 0                | 0                   | 0  | 0 -   |                                      |
| 40     |        | Securitisation                                  |                               |                  |                  |          |     |                                     |  |                      |               |                  |  |  |  |                  |                  |                  |                     |  |   |                                      |
| 41     |        | Other non-credit obligation assets              |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    | (                | 0 0              | 0                | 0                   | 0  | 0 -   |                                      |
| 42     |        | TOTAL   |                               | 0                |                  | 0        | 0   | 0                                   | 0 -  | 0                    | 0             |                  | 0 0                                    | 0  | 0 -                                    |                  | 0                | 0                | O                   | 0  | 0 -   | -                                    |

|        |            |   |                               |                  |                    |   |   |  |                                      |                  | Baseline Scenar                       | rio  |   |                                      |                  |                 |                     |  |  |  |
|--------|------------|---|-------------------------------|------------------|--------------------|---|---|--|--------------------------------------|------------------|---------------------------------------|--|---|--------------------------------------|------------------|-----------------|---------------------|--|--|--|
|        |            |   |                               |                  |                    | 31/12/2025                                  |   |  |                                      |                  | 31/12/2026                            |  |   |                                      |                  |                 |                     | 31/12/2027                               |  |  |
| RowNum |            |   | Stage 1 exposure (mln EUR, %) | Stage 2 exposure | e Stage 3 exposure | Stock of provisions<br>for Stage 1 exposure | Stock of provisions<br>for Stage 2 exposure | Stock of provisions Coverage Ratio for Stage 3 exposure Stage 3 exposu | re Stage 1 exposure Stage 2 exposure | Stage 3 exposure | Stock of provision for Stage 1 exposu | ns Stock of provisionre for Stage 2 exposi | ons Stock of provisions<br>ure for Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposui | re Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure Stage 3 expos | ons for Coverage Ratio -<br>ure Stage 3 exposure |
| 43     |            | Central banks                                   |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 44     |            | Central governments                             |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    |                  | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 45     |            | Regional governments or local authorities       |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    |                  | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 46     |            | Public sector entities                          |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 47     |            | Institutions                                    |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 48     |            | Corporates                                      |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 49     |            | Corporates - Of Which: Specialised Lending      |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    |                  | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 50     |            | Corporates - Of Which: SME general corporates   |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 51     |            | Corporates - Of Which: Purchased receivables    |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 52     |            | Retail  |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    |                  | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 53     | LUXEMBOURG | Retail - Secured by residential estate property |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 54     |            | Retail - Qualifying Revolving                   |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 55     |            | Retail - Purchased receivables                  |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    |                  | 0                                     | 0  | 0 (   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 56     |            | Retail - Other Retail                           |                               | 0                | 0                  | 0 0   |   | 0 -  | 0                                    | )                | 0                                     | 0  | 0   | ) -                                  | 0                |                 | 0                   | 0  | 0  | 0 -  |
| 57     |            | Retail - Other Retail - Of Which: SME           |                               | 0                | 0                  | 0 (   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 58     |            | Retail - Other Retail - Of Which: non-SME       |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 59     |            | Collective investments undertakings (CIU)       |                               | 0                | 0                  | 0 0   | 0   | 0 -  | 0                                    | )                | 0                                     | 0  | 0   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 60     |            | Equity  |                               | 0                | 0                  | 0 0   |   | 0 -  | 0                                    | )                | 0                                     | 0  | 0   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 61     |            | Securitisation                                  |                               |                  |                    |   |   |  |                                      |                  |                                       |  |   |                                      |                  |                 |                     |  |  |  |
| 62     |            | Other non-credit obligation assets              |                               | 0                | 0                  | 0 0   |   | 0 -  | 0                                    | )                | 0                                     | 0  | 0   | ) -                                  | 0                |                 | 0                   | 0 0                                      | 0  | 0 -  |
| 63     |            | TOTAL   |                               | U                | U                  | U (   | ) (   | 0[-  | 0                                    | Λ                | U                                     | U  | U   | <u> </u>                             | 0                |                 | U                   | 0  | 0  | υ -  |

# 2025 EU-wide Stress Test: Credit risk IR Bank Polska Kasa Opieki S.A.

| RowNum  1 2 3 4 5 6 7 8 9 10 11 Bank Polska Ka |   |              | Stage 1 exposure | 38               | 39               | 40<br>31/12/2025                         | 41                                       | 42  | 43                                   | 44                   | 45             | 46               | 47 Adverse Scenario                   | 48  | 49   | 50                                   | 51               | 52               | 53 | 54   | 55 | 56 | 57         |
|--|---|--------------|------------------|------------------|------------------|--|--|---|--------------------------------------|----------------------|----------------|------------------|---------------------------------------|---|--|--------------------------------------|------------------|------------------|----|--|----|----|------------|
| 1 2 3 4 5 6 7 8 9 10 Bank Polska Ka            |   |              | Stage 1 evnosure |                  |                  | 31/12/2025                               |  |   |                                      |                      |                |                  | Adverse Scenario                      |   |  |                                      |                  |                  |    |  |    |    |            |
| 1 2 3 4 5 6 7 8 9 10 Bank Polska Ka            |   |              | Stage 1 evnosure |                  |                  | 31/12/2025                               |  |   |                                      |                      |                |                  |                                       |   |  |                                      |                  |                  |    |  |    |    |            |
| 1 2 3 4 5 6 7 8 9 10 Bank Polska Ka            |   |              | Stage 1 evnosure |                  |                  | 31/12/2023                               |  |   |                                      |                      |                |                  | 31/12/2026                            |   |  |                                      |                  |                  |    | 31/12/2027   |    |    |            |
| 1 2 3 4 5 6 7 8 9 10 Bank Polska Ka            |   |              | Stage 1 evensure |                  |                  |  |  |   | 1                                    |                      |                | T                | 31/12/2020                            |   |  |                                      |                  |                  |    | 31,12,202,   |    |    |            |
| 1 2 3 4 5 6 7 8 9 10 Bank Polska Ka            |   |              | Stage I exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions<br>for Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure Sta | age 2 exposure | Stage 3 exposure | Stock of provision for Stage 1 exposu | s Stock of provision<br>re for Stage 2 exposu | s Stock of provisions<br>re for Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure |    | Stock of provisions Stock for Stage 1 exposure for |    |    |            |
| 11   |   | (mln EUR, %) |                  |                  |                  |  |  |   |                                      |                      |                |                  |                                       |   |  |                                      |                  |                  |    |  |    |    |            |
| 11   | Central banks                                   |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              | )                | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 11   | Central governments                             |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              | )                | 0                                     | 0   | 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | J -        |
| 11   | Regional governments or local authorities       |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 11   | Public sector entities                          |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 11   | Institutions                                    |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              | )                | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 11   | Corporates                                      |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              | )                | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 11   | Corporates - Of Which: Specialised Lending      |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>J</i> - |
| 11   | Corporates - Of Which: SME general corporates   |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>J</i> - |
| 11   | Corporates - Of Which: Purchased receivables    |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 (  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 11   | Kasa Onieki Retail                              |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
|  | Retail - Secured by residential estate property |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 12 S.A.  | A. Retail - Qualifying Revolving                |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 13   | Retail - Purchased receivables                  |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 14   | Retail - Other Retail                           |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 15   | Retail - Other Retail - Of Which: SME           |              | 0                | 0                | 0                | 0  | 0  |   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 16   | Retail - Other Retail - Of Which: non-SME       |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 (  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 17   | Collective investments undertakings (CIU)       |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              |                  | 0                                     | 0   | 0 (  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 18   | Equity  |              | 0                | 0                | 0                | 0  | 0  | ) (   | ) -                                  | 0                    | 0              | )                | 0                                     | 0   | 0 (  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 19   | Securitisation                                  |              |                  |                  |                  |  |  |   |                                      |                      |                |                  |                                       |   |  |                                      |                  |                  |    |  |    |    |            |
| 20   |   |              | 0                | 0                | 0                | 0  | 0  | 0   | ) -                                  | 0                    | 0              | )                | 0                                     | 0   | 0 0  | ) -                                  | 0                | 0                | 0  | 0  | 0  | 0  | <i>y</i> - |
| 21   | Other non-credit obligation assets              |              |                  |                  |                  |  |  | 1   | 1                                    | <del> </del>         |                | +                |                                       |   | <u> </u>   |                                      |                  | ·                | ,  |  |    |    | _          |

|    |        |        |   |               |                      |                  |                      |                      |                      |                                   |                  |                  | Adverse Scenario    |                       |                      |                  |                  |                  |                  |                      |                      |               |                           |
|----|--------|--------|---|---------------|----------------------|------------------|----------------------|----------------------|----------------------|-----------------------------------|------------------|------------------|---------------------|-----------------------|----------------------|------------------|------------------|------------------|------------------|----------------------|----------------------|---------------|---------------------------|
|    |        |        |   |               |                      |                  | 31/12/2025           |                      |                      |                                   |                  |                  | 31/12/2026          |                       |                      |                  |                  |                  |                  | 31/12/2027           |                      |               |                           |
|    |        |        |   |               |                      |                  | ,,                   |                      |                      |                                   |                  |                  |                     |                       |                      |                  |                  |                  |                  |                      |                      | T             |                           |
|    |        |        |   |               |                      |                  |                      |                      |                      |                                   |                  |                  |                     |                       |                      |                  |                  |                  |                  |                      |                      |               |                           |
|    |        | •      |   | Stage 1 eynos | ro Stago 2 ovnosuro  | Stage 2 evnesure | Stock of provisions  | Stock of provisions  | Stock of provisions  | Coverage Ratio - Stage 1 exposure | Stage 2 evnesure | Stage 2 exposure | Stock of provisions | Stock of provisions   | Stock of provisions  | Coverage Ratio - | Stage 1 exposure | Stage 2 exposure | Stage 2 evposure | Stock of provisions  | Stock of provisions  | Stock of pro  | ovisions Coverage Ratio - |
|    |        |        |   | Stage 1 expos | ile Stage 2 exposure | Stage 3 exposure | for Stage 1 exposure | for Stage 2 exposure | for Stage 3 exposure | Stage 3 exposure                  | Stage 2 exposure | Stage 3 exposure | for Stage 1 exposur | e for Stage 2 exposur | for Stage 3 exposure | Stage 3 exposure | Stage I exposure | Stage 2 exposure | Stage 3 exposure | for Stage 1 exposure | for Stage 2 exposure | for Stage 3 e | xposure Stage 3 exposure  |
| Ro | lowNum |        |   |               |                      |                  |                      |                      |                      |                                   |                  |                  |                     |                       |                      |                  |                  |                  |                  |                      |                      |               |                           |
|    |        |        |   | (mln EUR, %)  | -                    |                  |                      |                      |                      |                                   |                  |                  |                     |                       |                      |                  |                  |                  |                  |                      |                      |               |                           |
|    | 22     |        | Central banks                                   |               | 0                    | 0 0              | (                    | 0                    | 0                    | - 0                               | (                | 0                | 0                   | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | )             | 0 -                       |
|    | 23     |        | Central governments                             |               | 0                    | 0 0              | (                    | 0                    | 0 (                  | - 0                               | (                | 0                | 0                   | 0                     | 0                    | -                | (                | 0                | 0                | 0                    | )                    | D             | 0 -                       |
|    | 24     |        | Regional governments or local authorities       |               | 0                    | 0 0              | (                    | 0                    | 0 (                  | - 0                               | (                | 0                | 0                   | 0                     | 0                    | -                | (                | 0                | 0                | 0                    | )                    | )             | 0 -                       |
|    | 25     |        | Public sector entities                          |               | 0                    | 0 0              | (                    | 0                    | 0 (                  | - O                               | (                | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | D             | 0 -                       |
|    | 26     |        | Institutions                                    |               | 0                    | 0 0              | (                    | 0                    | 0 (                  | - O                               | (                | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | D             | 0 -                       |
|    | 27     |        | Corporates                                      |               | 0                    | 0 0              | (                    | 0                    | 0                    | - 0                               | (                | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | D             | 0 -                       |
|    | 28     |        | Corporates - Of Which: Specialised Lending      |               | 0                    | 0 0              | (                    | 0                    | 0 (                  | - 0                               | (                | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | )             | 0 -                       |
|    | 29     |        | Corporates - Of Which: SME general corporates   |               | 0                    | 0                | (                    | 0                    | 0                    | - 0                               | (                | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | O             | 0 -                       |
|    | 30     |        | Corporates - Of Which: Purchased receivables    |               | 0                    | 0                | (                    | 0                    | 0                    | - 0                               |                  | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | O             | 0 -                       |
|    | 31     |        | Retail  |               | 0                    | 0 0              | (                    |                      | 0                    | - 0                               |                  | 0                | O .                 | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | )             | 0 -                       |
|    | 32     | POLAND | Retail - Secured by residential estate property |               | 0                    | 0                | (                    | 0                    | 0                    | - 0                               |                  | 0                | D                   | 0                     | 0                    | -                | (                | 0                | 0                | 0                    |                      | D             | 0 -                       |
|    | 33     |        | Retail - Qualifying Revolving                   |               | 0                    | 0 0              | (                    | ) (                  | 0 (                  | - O                               | (                | 0                | D                   | 0                     | 0 0                  | -                | (                | 0                | 0                | 0 (                  | )                    | )             | 0 -                       |
|    | 34     |        | Retail - Purchased receivables                  |               | 0                    | 0 0              | (                    | ) (                  | 0 (                  | - O                               | (                | 0                | D                   | 0                     | 0 0                  | -                | (                | 0                | 0                | 0 (                  | )                    | )             | 0 -                       |
|    | 35     |        | Retail - Other Retail                           |               | 0                    | 0 0              | (                    | 0 (                  | 0 (                  | - 0                               | (                | 0                | D .                 | 0                     | 0 0                  | -                | (                | 0                | 0                | 0                    | )                    | )             | 0 -                       |
|    | 36     |        | Retail - Other Retail - Of Which: SME           |               | 0                    | 0 0              | (                    | ) (                  | 0 (                  | - O                               | (                | 0                | D                   | 0                     | 0                    | -                | (                | 0                | 0                | 0 (                  | )                    | )             | 0 -                       |
|    | 37     |        | Retail - Other Retail - Of Which: non-SME       |               | 0                    | 0 0              | (                    | ) (                  | 0 (                  | - C                               | (                | 0                | D                   | 0                     | 0                    | -                | (                | 0                | 0                | 0 (                  |                      | )             | 0 -                       |
|    | 38     |        | Collective investments undertakings (CIU)       |               | 0                    | 0 0              | (                    | ) (                  | 0 (                  | - O                               |                  | 0                | o l                 | 0                     | 0                    | -                | (                | 0                | 0                | 0 (                  | )                    | )             | 0 -                       |
|    | 39     |        | Equity  |               | 0                    | 0 0              | (                    | ) (                  | 0 (                  | - o                               | (                | 0                | D                   | 0                     | 0                    | -                | (                | 0                | 0                | 0 (                  | )                    |               | 0 -                       |
|    | 40     |        | Securitisation                                  |               |                      |                  |                      |                      |                      |                                   |                  |                  |                     |                       |                      |                  |                  |                  |                  |                      |                      |               |                           |
|    | 41     |        | Other non-credit obligation assets              |               | 0                    | 0 0              |                      |                      | 0                    | - 0                               |                  | 0                |                     | 0                     | 0                    | -                |                  | 0                | 0                | 0                    |                      | )             | 0 -                       |
|    | 42     |        | TOTAL   |               | 0                    | 0 0              | (                    | 0                    | 0 (                  | - 0                               |                  | 0                | o l                 | 0                     | 0 0                  | -                |                  | 0                | 0                | 0                    |                      | D             | 0 -                       |

|        |            |   |                  |                  |                                       |  |                                     |   |                  |                 |                   | Adverse Scenario                         |  |   |  |                  |                  |                  |                                      |  |  |  |
|--------|------------|---|------------------|------------------|---------------------------------------|--|-------------------------------------|---|------------------|-----------------|-------------------|--|--|---|--|------------------|------------------|------------------|--------------------------------------|--|--|--|
|        |            |   |                  |                  | 31/12/2025                            |  |                                     |   |                  |                 |                   | 31/12/2026                               |  |   |  |                  |                  |                  | 31/12/2027                           |  |  |  |
| RowNum |            | (mln EUF  | Stage 2 exposure | Stage 3 exposure | Stock of provision for Stage 1 exposu | ns Stock of provisionure for Stage 2 expos | ns Stock of pour<br>ure for Stage 3 | rovisions Coverage Ratio -<br>exposure Stage 3 exposure | Stage 1 exposure | Stage 2 exposui | re Stage 3 exposu | stock of provision<br>for Stage 1 exposu | s Stock of provision<br>re for Stage 2 exposui | s Stock of provisions<br>e for Stage 3 exposure | Coverage Ratio -<br>e Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provision for Stage 1 expos | ns Stock of prov<br>ure for Stage 2 ex | isions Stock of pr<br>posure for Stage 3 | provisions Coverage Ratio -<br>B exposure Stage 3 exposure |
| 43     |            | Central banks                                   | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | o l              | 0                                    | 0                                      | 0  | 0 -  |
| 44     |            | Central governments                             | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 45     |            | Regional governments or local authorities       | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 46     |            | Public sector entities                          | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 47     |            | Institutions                                    | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 48     |            | Corporates                                      | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 49     |            | Corporates - Of Which: Specialised Lending      | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 50     |            | Corporates - Of Which: SME general corporates   | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 51     |            | Corporates - Of Which: Purchased receivables    | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 52     |            | Retail  | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 53     | LUXEMBOURG | Retail - Secured by residential estate property | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 54     |            | Retail - Qualifying Revolving                   | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 55     |            | Retail - Purchased receivables                  | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 56     |            | Retail - Other Retail                           | 0                | 0 0              |                                       | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 57     |            | Retail - Other Retail - Of Which: SME           | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | ס                | 0                                    | 0                                      | 0  | 0 -  |
| 58     |            | Retail - Other Retail - Of Which: non-SME       | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 59     |            | Collective investments undertakings (CIU)       | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 60     |            | Equity Securitisation                           | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    | (                | 0                | 0                | 0                                    | 0                                      | 0  |  |
| 61     |            |   |                  |                  |                                       |  |                                     |   |                  |                 |                   |  |  |   |  |                  |                  |                  |                                      |  |  |  |
| 62     |            | Other non-credit obligation assets              | 0                | 0 0              | )                                     | 0  | 0                                   | 0 -   | 0                | 0               | 0                 | 0  | 0  | 0 (   | 0 -                                    |                  | 0                | 0                | 0                                    | 0                                      | 0  | 0 -  |
| 63     |            | TOTAL   | U                | U C              | <u>/ </u>                             | U  | U                                   | 0[-   | 0                | υ               | U                 | U  | U  | U  (  | 0 -                                    |                  | υ                | υ                | U                                    | U                                      | 0  | 0 -  |

\* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.



#### eba Banking Authority 2025 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki S.A.

|        |                          | Batik i Olska Rasa Opicki S.A.  |               |           |               |           |                  |                  |                  |      |   |       |                                      |
|--------|--------------------------|---|---------------|-----------|---------------|-----------|------------------|------------------|------------------|------|---|-------|--------------------------------------|
|        |                          |   | 1             | 2         | 3             | 4         | 5                | 6                | 7                | 8    | 9   | 10    | 11                                   |
|        |                          |   |               |           |               |           |                  | Restated         |                  |      |   |       |                                      |
|        |                          |   |               |           |               |           |                  | 31/12/2024*      |                  |      |   |       |                                      |
|        |                          |   | Exposure v    | alues     | Risk exposur  | e amounts |                  |                  |                  |      |   |       |                                      |
| RowNum |                          |   | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |      | Stock of provisions S<br>for Stage 2 exposure |       | Coverage Ratio -<br>Stage 3 exposure |
|        |                          | (mln EUR, %)  |               |           |               |           |                  |                  |                  |      |   |       |                                      |
| 1      |                          | Central banks   | 7,867         | C         | 0             | C         | 7,635            |                  | C                | ) 1  | 0   | 0     | 0.00%                                |
| 2      |                          | Central governments   | 20,899        | C         | 737           | C         | 18,081           |                  | 126              | 15   | 7   | 32    | 25.42%                               |
| 3      |                          | Regional governments or local authorities                                 | 1,683         | C         | 335           | C         | 1,411            |                  | 1                | 2    | 0   | 0     | 1.01%                                |
| 4      |                          | Public sector entities  | 931           | 3         | 305           | 3         | 781              |                  | 197              | 4    | 0   | 87    | 44.36%                               |
| 5      |                          | Multilateral Development Banks  | 2,607         | C         | 0             | C         | 2,506            | 33               | 6                | 5 1  | 1   | 2     | 37.06%                               |
| 6      |                          | International Organisations   | 0             | C         | 0             | C         | 0                | 0                | C                | 0    | 0   | 0     | 0.00%                                |
| 7      |                          | Institutions  | 2,263         | C         | 350           | C         | 1,003            |                  | 1                | . 0  | 0   | 1     | 87.64%                               |
| 8      |                          | Corporates  | 16,190        | 256       | <del></del>   | 315       | ,                |                  | 720              |      | 72  | 305   | 42.42%                               |
| 9      |                          | of which: Other - SME   | 1,707         | 15        |               | 19        | 1,680            |                  | 122              |      | 8   | 39    | 32.07%                               |
| 10     |                          | of which: Specialised Lending   | 822           | C         | 836           | C         | 812              |                  | 1                | 10   |   | 1     | 101.36%                              |
| 11     | Bank Polska Kasa Opieki  | Retail  | 9,112         | 229       |               | 298       |                  | ,                | 399              |      | 76  | 310   | 77.74%                               |
| 12     | Balik Polska Kasa Opieki |   | 2,411         | 21        | <del></del>   | 24        |                  |                  | 133              |      | . 0   | 111   | 83.74%                               |
| 13     | S.A.                     | Secured by mortgages on immovable property and ADC exposures              | 17,515        | 268       |               | 305       |                  |                  | 618              |      |   | 357   | 57.82%                               |
| 14     | 3.7 (.                   | of which: Residential immovable property                                  | 12,494        | 108       | 2,960         | 117       |                  |                  | 228              | 3 10 | 49  | 129   | 56.65%                               |
| 15     |                          | of which: Commercial immovable property                                   | 4,578         | 160       | -/-           | 188       |                  |                  | 390              | 34   | 25  | 228   | 58.52%                               |
| 16     |                          | of which: Land, acquisition, development and construction exposures (ADC) | 442           | C         | 664           | C         | 462              | 7                | C                | 8    | , 0   | 0     | 0.00%                                |
| 17     |                          | Subordinated debt exposures   | 10            | C         | 10            | C         | 0                | 0                | C                | 0    | 0   | 0     | 0.00%                                |
| 18     |                          | Covered bonds   | 0             | C         | 0             | C         | 0                | 0                | C                | 0    | 0   | 0     | 0.00%                                |
| 19     |                          | Claims on institutions and corporates with a ST credit assessment         | 0             | C         | 0             | C         | 0                | 0                | C                | 0    | 0   | 0     | 0.00%                                |
| 20     |                          | Collective investments undertakings (CIU)                                 | 0             | C         | 0             | C         | 0                | 0                | C                | 0    | 0   | 0     | 0.00%                                |
| 21     |                          | Equity  | 161           | C         | 182           | C         | 0                | 0                | 0                | 0    | 0   | 0     | 0.00%                                |
| 22     |                          | Securitisation  |               |           |               |           |                  |                  |                  |      |   |       |                                      |
| 23     |                          | Other exposures   | 2,062         | C         | 763           | C         | 0                | 0                | 0                | 0    | 0   | 0     | 0.00%                                |
| 24     |                          | TOTAL   | 81,300        | 756       | 31,248        | 920       | 72,548           | 5,102            | 2,068            | 196  | 230   | 1,096 | 52.99%                               |

|        |        |   |               |           |               |           |                  | Restated         |                  |      |      |   |                                      |
|--------|--------|---|---------------|-----------|---------------|-----------|------------------|------------------|------------------|------|------|---|--------------------------------------|
|        |        |   |               |           |               |           |                  | 31/12/2024       | k                |      |      |   |                                      |
|        |        |   | Exposure v    | alues     | Risk exposure | e amounts |                  |                  |                  |      |      |   |                                      |
| RowNum |        |   | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |      |      | Stock of provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|        |        | (mln EUR, %   |               |           |               |           |                  |                  |                  |      |      |   |                                      |
| 25     |        | Central banks   | 7,867         | 0         | 0             | C         | 7,635            | 0                | О                | 1    | . 0  | 0   | 0.00%                                |
| 26     |        | Central governments   | 18,600        | 0         | 737           | С         | 15,781           | 325              | 126              | 15   | 5 7  | 32  | 25.42%                               |
| 27     |        | Regional governments or local authorities                                 | 1,683         | 0         | 335           |           | 1,411            | 19               | 1                | . 2  | 2 0  | 0   | 1.01%                                |
| 28     |        | Public sector entities  | 931           | 3         | 305           | 3         | 781              | 65               | 197              | 2    | 1 0  | 87  | 44.36%                               |
| 29     |        | Multilateral Development Banks  | 0             | 0         | 0             | C         | 0                | 0                | 0                | (    | 0    | 0   | 0.00%                                |
| 30     |        | International Organisations   | 0             | 0         | 0             | C         | 0                | 0                | 0                | (    | 0    | 0   | 0.00%                                |
| 31     |        | Institutions  | 1,124         | 0         | 204           | C         | 500              | 0                | 1                | . (  | 0    | 1   | 87.64%                               |
| 32     |        | Corporates  | 14,589        | 250       | 13,641        | 308       | 16,820           | 1,649            | 699              | 72   | 59   | 292   | 41.74%                               |
| 33     |        | of which: Other - SME   | 1,707         | 15        | 1,354         | 19        | 1,680            | 250              | 122              | g    | 8    | 39  | 32.07%                               |
| 34     |        | of which: Specialised Lending   | 800           | 0         | 814           | C         | 799              | 123              | 1                | . 10 | 10   | 1   | 101.36%                              |
| 35     |        | Retail  | 9,107         | 229       | 6,433         | 298       | 6,912            | 1,061            | 398              | 38   | 76   | 309   | 77.75%                               |
| 36     | POLAND | of which: SME   | 2,411         | 21        | 1,381         | 24        | 873              | 105              | 133              |      | 1 0  | 111   | 83.74%                               |
| 37     | POLAND | Secured by mortgages on immovable property and ADC exposures              | 17,495        | 268       | 7,123         | 305       | 16,113           | 1,814            | 618              | 51   | 73   | 357   | 57.85%                               |
| 38     |        | of which: Residential immovable property                                  | 12,487        | 108       | 2,958         | 117       | 11,461           | 1,215            | 228              | 10   | ) 49 | 129   |                                      |
| 39     |        | of which: Commercial immovable property                                   | 4,565         | 160       | 3,501         | 188       | 4,190            | 592              | 389              | 34   | 1 24 | 228   |                                      |
| 40     |        | of which: Land, acquisition, development and construction exposures (ADC) | 442           | 0         | 664           | C         | 462              | 7                | C                | 8    | 3 0  | 0   | 0.00%                                |
| 41     |        | Subordinated debt exposures   | 10            | 0         | 10            | C         | 0                | 0                | O                | (    | 0    | 0   | 0.00%                                |
| 42     |        | Covered bonds   | 0             | 0         | 0             | C         | 0                | 0                | O                | (    | 0    | 0   | 0.00%                                |
| 43     |        | Claims on institutions and corporates with a ST credit assessment         | 0             | 0         | 0             | C         | 0                | 0                | C                | (    | 0    | 0   | 0.00%                                |
| 44     |        | Collective investments undertakings (CIU)                                 | 0             | 0         | 0             | C         | 0                | 0                | C                | (    | 0    | 0   | 0.00%                                |
| 45     |        | Equity  | 90            | 0         | 110           | C         | 0                | 0                | C                | (    | 0    | 0   | 0.00%                                |
| 46     |        | Securitisation  |               |           |               |           |                  |                  |                  |      |      |   |                                      |
| 47     |        | Other exposures   | 2,062         | 0         | 763           | C         | 0                | 0                | 0                |      | 0    | 0   | 0.00%                                |
| 48     |        | TOTAL   | 73.559        | 749       | 29.662        | 913       | 65.952           | 4.933            | 2.039            | 184  | 216  | 1.079                                       |                                      |

|        |              |   |               |           |               |            |                  | Restated         |                  |     |   |   |                                      |
|--------|--------------|---|---------------|-----------|---------------|------------|------------------|------------------|------------------|-----|---|---|--------------------------------------|
|        |              |   |               |           |               |            |                  | 31/12/2024       | *                |     |   |   |                                      |
|        |              |   | Exposure      | values    | Risk exposu   | re amounts |                  |                  |                  |     |   |   |                                      |
| RowNum |              |   | Non-defaulted | Defaulted | Non-defaulted | Defaulted  | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure |     |   | Stock of provisions for<br>Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure |
|        |              | (mln EUR, %)  |               |           |               |            |                  |                  |                  |     |   |   |                                      |
| 49     |              | Central banks   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 50     |              | Central governments   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 51     |              | Regional governments or local authorities                                 | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 52     |              | Public sector entities  | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 53     |              | Multilateral Development Banks  | 2,264         | 0         | 0             | (          | 2,164            | 33               | $\epsilon$       | 5 1 | 1 | . 2   | 37.06%                               |
| 54     |              | International Organisations   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 55     |              | Institutions  | 3             | 0         | 1             | (          | 3                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 56     |              | Corporates  | 292           | 6         | 292           | $\epsilon$ | 6 257            | 0                | 17               | 7 3 | C | 11  | 62.88%                               |
| 57     |              | of which: Other - SME   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 58     |              | of which: Specialised Lending   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 59     |              | Retail  | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 100.00%                              |
| 60     | LUVENADOLIDO | of which: SME   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 61     | LUXEMBOURG   | Secured by mortgages on immovable property and ADC exposures              | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 62     |              | of which: Residential immovable property                                  | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 63     |              | of which: Commercial immovable property                                   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 64     |              | of which: Land, acquisition, development and construction exposures (ADC) | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 65     |              | Subordinated debt exposures   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 66     |              | Covered bonds   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 67     |              | Claims on institutions and corporates with a ST credit assessment         | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 68     |              | Collective investments undertakings (CIU)                                 | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 69     |              | Equity  | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 70     |              | Securitisation  |               |           |               |            |                  |                  |                  |     |   |   |                                      |
| 71     |              | Other exposures   | 0             | 0         | 0             | (          | 0                | 0                | C                | 0   | C | 0   | 0.00%                                |
| 72     |              | TOTAL   | 2,560         | 6         | 293           | (          | 6 2,424          | 33               | 23               | 3 4 | 1 | . 13  | 55.92%                               |



# 2025 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki S.A.

|        |                         | Barik Polska Kasa Opieki S.A.   |              |           |                |                  |                    |                         |                       |                    |                               |                  |                   |                      |                        |                      |                  |                  |                  |                  |                    |                     |                            |                             |
|--------|-------------------------|---|--------------|-----------|----------------|------------------|--------------------|-------------------------|-----------------------|--------------------|-------------------------------|------------------|-------------------|----------------------|------------------------|----------------------|------------------|------------------|------------------|------------------|--------------------|---------------------|----------------------------|-----------------------------|
|        |                         |   | 12           |           | 13             | 14               | 15                 | 16                      | 17                    | 18                 | 19                            | 20               | 21                | 22                   | 23                     | 24                   | 25               | 26               | 27               | 28               | 29                 | 30                  | 31                         | 32                          |
|        |                         |   |              |           |                |                  |                    |                         |                       |                    |                               |                  |                   | Baseline Scenario    |                        |                      |                  |                  |                  |                  |                    |                     |                            |                             |
|        |                         |   |              |           |                |                  | 24/42/222          |                         |                       |                    |                               |                  |                   |                      |                        |                      |                  |                  |                  |                  | 24 /42 /222        |                     |                            |                             |
|        |                         |   |              |           |                |                  | 31/12/2025         |                         | 1                     |                    |                               |                  |                   | 31/12/2026           |                        |                      |                  |                  |                  |                  | 31/12/2027         |                     |                            |                             |
|        |                         |   |              |           |                |                  |                    |                         |                       |                    |                               |                  |                   |                      |                        |                      |                  |                  |                  |                  |                    |                     |                            |                             |
|        |                         |   | Stage 1 eve  | ocuro Str | age 2 exposure | Stage 2 evpecure |                    | ns Stock of provisions  |                       |                    |                               | Stage 2 evpesure | Stage 2 evenesure |                      | Stock of provisions    |                      |                  | Stage 1 eypecure | Stage 2 expecure | Stage 3 exposure | -                  |                     | sions Stock of provisions  | _                           |
| RowNum |                         |   | Stage 1 exp  | osure sta | age 2 exposure | Stage 5 exposure | for Stage 1 exposu | re for Stage 2 exposure | e for Stage 3 exposur | re Stage 3 exposur | e Stage I exposure            | Stage 2 exposure | Stage 5 exposure  | for Stage 1 exposure | e for Stage 2 exposure | for Stage 3 exposure | Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 5 exposure | for Stage 1 exposu | re for Stage 2 expo | osure for Stage 3 exposure | e Stage 3 exposure          |
|        |                         |   | (mln EUR, %) |           |                |                  |                    |                         |                       |                    |                               |                  |                   |                      |                        |                      |                  |                  |                  |                  |                    |                     |                            |                             |
| 1      |                         | Central banks   |              | 7,625     | 0              | Ç                |                    | 0                       | 0                     | 0 0.0              | 0% 7,613                      | C                | 22                |                      | 0                      |                      | 0.00%            | 7,599            |                  | 0 3              | 35                 | 0                   | 0                          | 0.00%                       |
| 2      |                         | Central governments   |              | 18,106    | 227            | 199              | )                  | 21                      | 7 6                   | 64 31.9            |                               | 213              | 269               | 2                    | 23                     | 9:                   | 1 33.91%         | 17,992           | 19               | 96 34            | 13                 | 23                  | 5 12                       | 20 35.06%                   |
| 3      |                         | Regional governments or local authorities                                 |              | 1,406     | 19             | (                | 5                  | 2                       | 0                     | 2 35.0             | 3% 1,403                      | 16               | 11                |                      | 2                      | )                    | 4 37.55%         | 1,399            | 1                | .5 1             | .7                 | 2                   | 0                          | 6 38.46%                    |
| 4      |                         | Public sector entities  |              | 770       | 65             | 207              | 7                  | 4                       | 0 9                   | 91 44.0            | 6% 739                        | 86               | 217               |                      | 4                      | 9.                   | 5 43.91%         | 729              | 8                | 36 22            | 28                 | 4                   | 0 10                       | 00 43.76%                   |
| 5      |                         | Multilateral Development Banks  |              | 2,511     | 23             | 11               |                    | 1                       | 1                     | 4 36.7             | 5% 2,505                      | 25               | 15                |                      | 1                      | 1                    | 6 36.95%         | 2,503            | 2                | 23 1             | .9                 | 1                   | 1                          | 7 37.19%                    |
| 6      |                         | International Organisations   |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                | 0% 0                          | C                | 0                 |                      | 0                      | )                    | 0.00%            | 6 0              |                  | 0                | 0                  | 0                   | 0                          | 0.00%                       |
| 7      |                         | Institutions  |              | 1,003     | 0              | 2                | 2                  | 0                       | 0                     | 2 72.9             | 1% 1,002                      | C                | 3                 |                      | 0                      | )                    | 2 65.07%         | 1,001            |                  | 0                | 4                  | 0                   | 0                          | 2 60.09%                    |
| 8      |                         | Corporates  |              | 17,530    | 2,072          | 982              | 2                  | 81 6                    | 9 41                  | 14 42.1            | 6% 17,396                     | 1,949            | 1,240             | 9                    | 93 6                   | 52                   | 6 42.45%         | 17,188           | 1,87             | 71 1,52          | .5                 | 92                  | 63 65                      | 51 42.69%                   |
| 9      |                         | of which: Other - SME   |              | 1,686     | 213            | 154              | ļ l                | 8                       | 7 5                   | 52 33.7            | 9% 1,659                      | 210              | 184               |                      | 9                      | 7 6.                 | 5 35.28%         | 1,639            | 19               | 97 21            | .7                 | 9                   | 6 7                        | 79 36.42%                   |
| 10     |                         | of which: Specialised Lending   |              | 793       | 135            | 31               |                    | 7 1                     | 0 1                   | 12 38.9            | 1% 775                        | 124              | 61                |                      | 9 1                    | 24                   | 4 39.36%         | 754              | 11               | .2               | 94                 | 8                   | 9 3                        | 39.54%                      |
| 11     | David Dalaka Kasa Oviak | . Retail  |              | 6,940     | 842            | 595              | 5                  | 33 3                    | 6 38                  | 89 65.4            | 2%     6,864       0%     839 | 765              | 749               | 3                    | 33 2                   | 6 450                | 0 60.15%         | 6,786            | 70               | 04 88            | 37                 | 32                  | 20 50                      | 05 56.96%                   |
| 12     | Bank Polska Kasa Opiek  |   |              | 852       | 99             | 159              | )                  | 5 -                     | 1 12                  | 20 75.1            | 0% 839                        | 90               | 182               |                      | 5 -                    | 2 12                 | 7 69.79%         | 822              | 8                | 35 20            | )3                 | 5                   | -2 13                      | 34 65.84%                   |
| 13     | S.A.                    | Secured by mortgages on immovable property and ADC exposures              |              | 16,358    | 1,391          | 817              | 7                  | 41 3                    | 9 42                  | 20 51.3            | 6% 16,271                     | 1,296            | 999               | 4                    | 46 3                   | 480                  | 0 48.06%         | 16,141           | 1,23             | 1,19             | )1                 | 45                  | 32 54                      | 45.74%                      |
| 14     | J.A.                    | of which: Residential immovable property                                  |              | 11,739    | 862            | 309              | )                  | 8 2                     | 1                     | 49 48.1            | 4% 11,707                     | 825              | 378               |                      | 8                      | 16                   | 5 43.80%         | 11,675           | 79               | 92 44            | 14                 | 8                   | 16 18                      | 81 40.87%                   |
| 15     |                         | of which: Commercial immovable property                                   |              | 4,171     | 522            | 492              | 2                  | 27 1                    | 8 26                  | 65 53.8            | 4% 4,130                      | 463              | 592               | 3                    | 31 1                   | 303                  | 51.29%           | 4,049            | 43               | 35 70            | )1                 | 31                  | 16 34                      | 46 49.31%                   |
| 16     |                         | of which: Land, acquisition, development and construction exposures (ADC) |              | 447       | 7              | 15               | 5                  | 6                       | 0                     | 6 36.5             | 5% 433                        | 7                | 30                |                      | 6                      | 1                    | 1 37.80%         | 418              |                  | 7                | ŀ6                 | 6                   | 0 1                        | 17 38.27%                   |
| 17     |                         | Subordinated debt exposures   |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                | 0%                            | O                | 0                 |                      | 0                      | 0                    | 0.00%            | 6                |                  | 0                | 0                  | 0                   | 0                          | 0.00%                       |
| 18     |                         | Covered bonds   |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                | 0%                            | O                | 0                 |                      | 0                      | 0                    | 0.00%            | 6                |                  | 0                | 0                  | 0                   | 0                          | 0.00%                       |
| 19     |                         | Claims on institutions and corporates with a ST credit assessment         |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                | 0%                            | C                | 0                 |                      | 0                      | 0                    | 0.00%            | 6                |                  | 0                | 0                  | 0                   | 0                          | 0.00%                       |
| 20     |                         | Collective investments undertakings (CIU)                                 |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                | 0%                            | C                | 0                 |                      | 0                      | 0                    | 0.00%            | 6                |                  | 0                | 0                  | 0                   | 0                          | 0.00%                       |
| 21     |                         | Equity  |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                | 0% 0                          | C                | 0                 |                      | 0                      | 0                    | 0.00%            | 6 0              |                  | 0                | 0                  | 0                   | 0                          | 0.00%                       |
| 22     |                         | Securitisation  |              |           |                |                  |                    |                         |                       |                    |                               |                  |                   |                      |                        |                      |                  |                  |                  |                  |                    |                     |                            |                             |
| 23     |                         | Other exposures   |              | 0         | 0              | (                | )                  | 0                       | 0                     | 0.0                |                               | C                | 0                 |                      | 0                      | 0                    | 0.00%            |                  |                  | 0                | 0                  | 0                   | 0                          | 0 0.00%<br><b>37 45.59%</b> |
| 24     |                         | TOTAL   |              | 72,250    | 4,640          | 2,829            | 1                  | 83 15                   | 2 1,38                | 48.9               | 8% 71,843                     | 4,350            | 3,525             | 20                   | 13                     | 1,65                 | 46.95%           | 71,338           | 4,13             | 4,24             | 19                 | 99                  | 122 1,93                   | .7 45.59%                   |

|      |        |   |                             |                   |                |               |  |  |   |                                      |                  |                  |                  | Baseline Scenario                        |  |                                      |                                      |                  |                  |                  |   |  |
|------|--------|---|-----------------------------|-------------------|----------------|---------------|--|--|---|--------------------------------------|------------------|------------------|------------------|--|--|--------------------------------------|--------------------------------------|------------------|------------------|------------------|---|--|
|      |        |   |                             |                   |                |               | 31/12/2025                                 |  |   |                                      |                  |                  |                  | 31/12/2026                               |  |                                      |                                      |                  |                  |                  | 31/12/2027  |  |
| RowN | n      |   | Stage 1 exp<br>(mln EUR, %) | xposure Stage 2 e | exposure Stage | 3 exposure fo | Stock of provisions<br>or Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions<br>for Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions Stoce for Stage 2 exposure for S | ck of provisions<br>itage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions Stock of provisio for Stage 1 exposure for Stage 2 exposu | ns Stock of provisions Coverage Ratio -<br>ure for Stage 3 exposure Stage 3 exposure |
| 25   |        | Central banks   |                             | 7,625             | 0              | 9             | 0  | 0  | 0   | 0.00%                                | 7,613            |                  | 0 22             | (  | 0 0  | 0                                    | 0.00%                                | 7,599            | 9 0              | 35               | 0   | 0 0.00%  |
| 26   |        | Central governments   |                             | 15,809            | 227            | 196           | 20   | 7  | 63  | 31.88%                               | 15,757           | 21               | .3 263           | 2:                                       | 1 6  | 89                                   | 33.77%                               | 15,703           | 196              | 333              | 21  | 5 116 34.92%   |
| 27   |        | Regional governments or local authorities                                 |                             | 1,406             | 19             | 6             | 2  | 0  | 2   | 35.03%                               | 1,403            | 1                | .6 11            |  | 2 0  | 4                                    | 37.55%                               | 1,399            | 9 15             | 17               | 7 2   | 0 6 38.46%   |
| 28   |        | Public sector entities  |                             | 770               | 65             | 207           | 4  | 0  | 91  | 44.06%                               | 739              | 8                | 6 217            |  | 4 0  | 95                                   | 43.91%                               | 729              | 9 86             | 228              | 3 4   | 0 100 43.76%   |
| 29   |        | Multilateral Development Banks  |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0 0 0.00%  |
| 30   |        | International Organisations   |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0         0         0.00%           0         0         0.00%                        |
| 31   |        | Institutions  |                             | 499               | 0              | 2             | 0  | 0  | 1   | 78.65%                               | 499              |                  | 0 2              | (  | 0 0  | 2                                    | 72.74%                               | 499              | 9 0              | 3                | 0   | 0 2 68.01%   |
| 32   |        | Corporates  |                             | 16,277            | 1,972          | 917           | 71   | 58                                       | 384   | 41.86%                               | 16,169           | 1,86             | 1,134            | . 82                                     | 2 59   | 480                                  | 42.32%                               | 15,990           | 1,800            | 1,377            | 7 81  | 55 588 42.70%  |
| 33   |        | of which: Other - SME   |                             | 1,686             | 213            | 154           | 8  | 7  | 52  | 33.79%                               | 1,659            | 21               | .0 184           |  | 9 7  | 65                                   | 35.28%                               | 1,639            | 9 197            | 217              | 9   | 6 79 36.42%  |
| 34   |        | of which: Specialised Lending   |                             | 780               | 113            | 29            | 7  | 8  | 11  | 39.10%                               | 762              | 10               | 57               |  | 8 8  | 22                                   | 39.49%                               | 741              | 1 94             | . 88             | 8   | 7 35 39.65%  |
| 35   |        | Retail  |                             | 6,937             | 841            | 593           | 33   | 36                                       | 388   | 65.40%                               | 6,861            | 76               | 747              | 33                                       | 3 26   | 449                                  | 60.13%                               | 6,783            | 703              | 885              | 32  | 20 504 56.94%  |
| 36   | POLAND | of which: SME   |                             | 852               | 99             | 159           | 5  | -1                                       | 120   | 75.09%                               | 839              | 9                | 0 182            | Ţ  | 5 -2   | 127                                  | 69.79%                               | 822              | 2 85             | 203              | 5   | -2 134 65.84%  |
| 37   | POLAND | Secured by mortgages on immovable property and ADC exposures              |                             | 16,353            | 1,377          | 815           | 41   | 38                                       | 419   | 51.40%                               | 16,266           | 1,28             | 996              | 46                                       | 6 35   | 479                                  | 48.09%                               | 16,137           | 7 1,222          | 1,187            | 7 45  | 32 543 45.77%  |
| 38   |        | of which: Residential immovable property                                  |                             | 11,734            | 860            | 309           | 8  | 21                                       | 149   | 48.14%                               | 11,703           | 82               | 4 377            |  | 8 18   | 165                                  | 43.80%                               | 11,670           | 790              | 443              | 8   | 16 181 40.87%  |
| 39   |        | of which: Commercial immovable property                                   |                             | 4,171             | 509            | 491           | 27   | 17                                       | 265   | 53.91%                               | 4,130            | 45               | 589              | 33                                       | 1 17   | 303                                  | 51.36%                               | 4,049            | 9 425            | 698              | 31  | 16     181     40.87%       16     344     49.38%                                    |
| 40   |        | of which: Land, acquisition, development and construction exposures (ADC) |                             | 447               | 7              | 15            | 6  | 0  | 6   | 36.55%                               | 433              |                  | 7 30             | (  | 6 0  | 11                                   | 37.80%                               | 418              | 8 7              | 46               | 6   | 0 17 38.27%  |
| 41   |        | Subordinated debt exposures   |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0 0 0.00%  |
| 42   |        | Covered bonds   |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0                | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0 0.00%  |
| 43   |        | Claims on institutions and corporates with a ST credit assessment         |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0         0         0.00%           0         0         0.00%                        |
| 44   |        | Collective investments undertakings (CIU)                                 |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0 0.00%  |
| 45   |        | Equity  |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0 0.00%  |
| 46   |        | Securitisation  |                             |                   |                |               |  |  |   |                                      |                  |                  |                  |  |  |                                      |                                      |                  |                  |                  |   |  |
| 47   |        | Other exposures   |                             | 0                 | 0              | 0             | 0  | 0  | 0   | 0.00%                                | 0                |                  | 0 0              | (  | 0 0  | 0                                    | 0.00%                                | (                | 0                | (                | 0   | 0 0 0.00%<br>113 1,859 45.75%  |
| 48   |        | TOTAL   |                             | 65,677            | 4,501          | 2,746         | 170  | 140                                      | 1,348                                       | 49.10%                               | 65,307           | 4,22             | 3,392            | 188                                      | 126  | 1,598                                | 47.11%                               | 64,838           | 4,022            | 4,064            | 185   | <b>.</b> 13 1,859 45.75%   |

|        |              |   |         |            |                  |                  |  |   |   |                                     |                  |                               | Baseline Scenario                             |   |   |                          |                     |             |  |                                       |                                 |                       |
|--------|--------------|---|---------|------------|------------------|------------------|--|---|---|-------------------------------------|------------------|-------------------------------|---|---|---|--------------------------|---------------------|-------------|--|---------------------------------------|---------------------------------|-----------------------|
|        |              |   |         |            |                  |                  | 31/12/2025                               |   |   |                                     |                  |                               | 31/12/2026                                    |   |   |                          |                     |             | 31/12/2027   |                                       |                                 |                       |
| RowNum |              | (n  | Stage 1 | 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions<br>for Stage 2 exposure | Stock of provisions for Stage 3 exposur | Coverage Ratio - e Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 expo | sure Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure for Stage 3 exposu | s Coverage Ratio -<br>re Stage 3 exposure | age 1 exposure Stage 2 e | xposure Stage 3 exp | oosure Stor | ock of provisions Stage 1 exposure for Stage 2 exposur | Stock of provis<br>e for Stage 3 expo | ions Coverag<br>osure Stage 3 e | e Ratio -<br>exposure |
| 49     |              | Central banks   |         | 0          | 0                | 0                | 0  |   | o                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 50     |              | Central governments   |         | 0          | 0                | 0                | 0  |   | o                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0 0.00%                                   | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 51     |              | Regional governments or local authorities                                 |         | 0          | 0                | 0                | 0  | ) (   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 52     |              | Public sector entities  |         | 0          | 0                | 0                | 0  | ) (   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 53     |              | Multilateral Development Banks  |         | 2,169      | 23               | 11               | 1  | 1   | 1                                       | 4 36.54                             | % 2,16           | 25                            | 15 1  | . 1   | 5 36.65%                                  | 2,161                    | 23                  | 18          | 1  | 1                                     | 7                               | 36.83%                |
| 54     |              | International Organisations   |         | 0          | 0                | 0                | 0  |   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 55     |              | Institutions  |         | 3          | 0                | 0                | 0  | ) (   | 0                                       | 0 45.00                             | %                | 3 0                           | 0 0   | 0   | 0 45.00%                                  | 3                        | 0                   | 0           | 0  | 0                                     | 0                               | 45.00%                |
| 56     |              | Corporates  |         | 250        | 0                | 23               | 2  | 2   | 0 1                                     | 3 56.13                             | % 24             | 4 0                           | 30 3  | 0   | 16 52.83%                                 | 237                      | 0                   | 37          | 3  | 0                                     | 19                              | 50.42%                |
| 57     |              | of which: Other - SME   |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 58     |              | of which: Specialised Lending   |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 59     |              | Retail  |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0 57.64                             | %                | 0 0                           | 0 0   | 0   | 0 57.72%                                  | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 57.75%                |
| 60     | LUXEMBOURG   | of which: SME   |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 61     | LUXLIVIBUUNG | Secured by mortgages on immovable property and ADC exposures              |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0 23.40                             | %                | 0 0                           | 0 0   | 0   | 0 23.40%                                  | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 23.39%                |
| 62     |              | of which: Residential immovable property                                  |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0 23.40                             | %                | 0 0                           | 0 0   | 0   | 0 23.40%                                  | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 23.39%                |
| 63     |              | of which: Commercial immovable property                                   |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 64     |              | of which: Land, acquisition, development and construction exposures (ADC) |         | 0          | 0                | 0                | 0  | 0   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 65     |              | Subordinated debt exposures   |         | 0          | 0                | 0                | 0  |   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 66     |              | Covered bonds   |         | 0          | 0                | 0                | 0  |   | 0                                       | 0.00                                | %                | 0                             | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 3                                     | 0                               | 0.00%                 |
| 67     |              | Claims on institutions and corporates with a ST credit assessment         |         | 0          | 0                | 0                | 0  |   | 0                                       | 0.00                                | %                | 0                             | 0 0   | 0   | 0 0.00%                                   | 0                        | 0                   | 0           | 0  | 3                                     | 0                               | 0.00%                 |
| 68     |              | Collective investments undertakings (CIU)                                 |         | 0          | 0                | 0                | 0  | ) (   | 0                                       | 0.00                                | %                | 0                             | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | ٥                                     | 0                               | 0.00%                 |
| 69     |              | Equity  |         | 0          | 0                | 0                | 0  |   | 0                                       | 0.00                                | %                | 0 0                           | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | ٥                                     | 0                               | 0.00%                 |
| 70     |              | Securitisation  |         |            |                  |                  |  |   |   |                                     |                  |                               |   |   |   |                          |                     |             |  |                                       |                                 |                       |
| 71     |              | Other exposures   |         | 0          | 0                | 0                | 0  | ) (   | 0                                       | 0.00                                | 70               | 0                             | 0 0   | 0   | 0.00%                                     | 0                        | 0                   | 0           | 0  | 0                                     | 0                               | 0.00%                 |
| 72     |              | TOTAL   |         | 2,423      | 23               | 34               | 3  | 3   | 1 1                                     | 7 50.00                             | % 2,41           | 1 25                          | 44 4  | 1   | 21 47.52%                                 | 2,402                    | 23                  | 55          | 4  | 1                                     | 25                              | 45.89%                |



# 2025 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki S.A.

|        |                         | Barik i Olska Rasa Opieki S.7 k.  |               |                 |                      |                      |   |                                    |                                |                                      |                  |                  |                  |  |   |                                |                                      |                  |                  |                  |   |     |       |                      |
|--------|-------------------------|---|---------------|-----------------|----------------------|----------------------|---|------------------------------------|--------------------------------|--------------------------------------|------------------|------------------|------------------|--|---|--------------------------------|--------------------------------------|------------------|------------------|------------------|---|-----|-------|----------------------|
|        |                         |   | 33            | 34              | 35                   |                      | 36 37                                       |                                    | 38                             | 39                                   | 40               | 41               | 42               | 43                                       | 44  | 45                             | 46                                   | 47               | 48               | 49               | 50  | 51  | 52    | 53                   |
|        |                         |   |               |                 |                      |                      |   |                                    |                                |                                      |                  |                  |                  | Adverse Scenario                         |   |                                |                                      |                  |                  |                  |   |     |       |                      |
|        |                         |   |               |                 |                      | 31/:                 | 12/2025                                     |                                    |                                |                                      |                  |                  |                  | 31/12/2026                               |   |                                |                                      |                  |                  |                  | 31/12/2027                                  |     |       |                      |
|        |                         |   |               |                 |                      |                      |   |                                    |                                |                                      |                  |                  |                  |  |   |                                |                                      |                  |                  |                  |   |     |       |                      |
| RowNum |                         |   | Stage 1 expos | ure Stage 2 exp | posure Stage 3 expos | Stock o<br>for Stage | of provisions see 1 exposure for Stage 2 of | ovisions Stock<br>exposure for Sta | of provisions of ge 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions Stock of for Stage 2 exposure for Stage | of provisions<br>ge 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure fo |     |       |                      |
|        |                         |   | mln EUR, %)   |                 |                      |                      |   |                                    |                                |                                      |                  |                  |                  |  |   |                                |                                      |                  |                  |                  |   |     |       |                      |
| 1      |                         | Central banks   |               | 7,622           | 0                    | 13                   | 0   | 0                                  | 0                              | 0.00%                                | 7,595            | 0                | 39               |  | 0 0   | 0                              | 0.00%                                | 7,568            |                  | 6                | 7 0   | 0   | 0     | 0.00%                |
| 2      |                         | Central governments   |               | 8,035           | 260                  | 237                  | 39  | 11                                 | 79                             | 33.23%                               |                  | 215              | 366              | 3  | 7 8   | 129                            | 35.33%                               | 17,858           |                  | 478              | 34  | 6   | 173   | 36.20%               |
| 3      |                         | Regional governments or local authorities                                 |               | 1,403           | 18                   | 9                    | 3   | 0                                  | 3                              | 37.12%                               | ,                | 16               | 18               |  | 2 0   | 7                              | 38.54%                               | 1,389            | 17               | 2!               | 5 2   | 0   | 10    | 39.02%               |
| 4      |                         | Public sector entities  |               | 763             | 64                   | 215                  | 9   | 1                                  | 96                             | 44.40%                               |                  | 62               | 236              |  | 7 1   | 105                            | 44.44%                               | 748              | 41               | . 254            | 7   | 0   | 112   | 44.35%               |
| 5      |                         | Multilateral Development Banks  |               | 2,506           | 26                   | 14                   | 2   | 1                                  | 6                              | 40.24%                               | · · · · · ·      | 22               | 20               |  | 1 1   | 8                              | 40.74%                               | 2,498            | 22               | . 20             | 5 1   | 1   | 10    | 40.56%               |
| 6      |                         | International Organisations   |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                |                  | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | С                | )                | 0   | 0   | 01    | 0.00%                |
| 7      |                         | Institutions  |               | 1,001           | 1                    | 3                    | 1   | 0                                  | 2                              | 66.11%                               | ,                | 1                | 5                |  | 1 0   | 3                              | 58.18%                               | 998              |                  |                  | 1   | 0   | 31    | 54.91%               |
| 8      |                         | Corporates  |               | 7,577           | 1,791                | 1,217                | 177   | 121                                | 545                            | 44.80%                               | ,                | 1,557            | 1,698            | 14                                       | 4 95  | 775                            | 45.67%                               | 17,004           | , -              | 2,089            | 133   | 80  | 957   | 45.81%               |
| 9      |                         | of which: Other - SME   |               | 1,654           | 217                  | 182                  | 17  | 14                                 | 67                             | 36.55%                               | 1,638            | 177              | 237              | 1  | 3 9   | 92                             | 38.70%                               | 1,602            | 171              | . 280            | 12  | 8   | 111   | 39.58%               |
| 10     |                         | of which: Specialised Lending   |               | 776             | 124                  | 60                   | 16  | 19                                 | 27                             | 44.46%                               | 739              | 103              | 118              | 1  | 3 14  | 52                             | 44.30%                               | 709              | 87               | 163              | 12  | 11  | 71    | 43.74%               |
| 11     | Pank Polska Kasa Opioki | Retail  |               | 6,386           | 1,313                | 679                  | 54  | 100                                | 445                            | 65.61%                               | 6,440            | 1,012            | 925              | 3  | 8 55  | 557                            | 60.18%                               | 6,448            |                  | 1,080            | 37  | 35  | 621   | 57.52%               |
| 12     | Bank Polska Kasa Opieki |   |               | 830             | 112                  | 168                  | 8   | 0                                  | 124                            | 74.13%                               | 814              | 98               | 198              |  | 6 -1  | 135                            | 68.31%                               | 797              | 91               | . 22:            | 6   | -1  | 144   | 64.48%               |
| 13     | S.A.                    | Secured by mortgages on immovable property and ADC exposures              |               | 5,779           | 1,848                | 939                  | 82  | 81                                 | 486                            | 51.76%                               | 15,692           | 1,619            | 1,254            | 6  | 5 62  | 603                            | 48.10%                               | 15,610           | ,                | 1,503            | 60  | 51  | 693   | 46.12%               |
| 14     | 3.7 (.                  | of which: Residential immovable property                                  | 1             | 1,337           | 1,249                | 325                  | 10  | 45                                 | 154                            | 47.38%                               | 11,405           | 1,080            | 425              |  | 8 33  | 179                            | 42.09%                               | 11,442           | 970              | 499              | 8   | 27  | 197   | 7 39.48%<br>2 49.98% |
| 15     |                         | of which: Commercial immovable property                                   |               | 4,009           | 592                  | 584                  | 60  | 36                                 | 319                            | 54.64%                               | 3,881            | 532              | 772              | 4  | 8 29  | 400                            | 51.77%                               | 3,784            | 476              | 92!              | 5 44  | 24  | 462   |                      |
| 16     |                         | of which: Land, acquisition, development and construction exposures (ADC) |               | 433             | 7                    | 29                   | 12  | 0                                  | 13                             | 43.00%                               | 406              | 6                | 57               |  | 9 0   | 25                             | 43.22%                               | 385              | 6                | 79               | 8   | 0   | 34    | 42.78%               |
| 17     |                         | Subordinated debt exposures   |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                | 0                | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | C                | )                | 0   | 0   | 0     | 0.00%                |
| 18     |                         | Covered bonds   |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                | 0                | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | C                |                  | 0   | 0   | 0     | 0.00%                |
| 19     |                         | Claims on institutions and corporates with a ST credit assessment         |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                | 0                | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | C                |                  | 0   | 0   | 0     | 0.00%                |
| 20     |                         | Collective investments undertakings (CIU)                                 |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                | 0                | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | C                |                  | 0   | 0   | 0     | 0.00%                |
| 21     |                         | Equity  |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                | 0                | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | C                |                  | 0   | 0   | 0     | 0.00%                |
| 22     |                         | Securitisation  |               |                 |                      |                      |   |                                    |                                |                                      |                  |                  |                  |  |   |                                |                                      |                  |                  |                  |   |     |       |                      |
| 23     |                         | Other exposures   |               | 0               | 0                    | 0                    | 0   | 0                                  | 0                              | 0.00%                                | 0                | 0                | 0                |  | 0 0   | 0                              | 0.00%                                | 0                | C                |                  | 0   | 0   | 0     | 0.00%                |
| 24     |                         | TOTAL   | 7:            | 1,073           | 5,320                | 3,326                | 366   | 316                                | 1,662                          | 49.97%                               | 70,652           | 4,505            | 4,561            | 29                                       | 6 222   | 2,187                          | 47.96%                               | 70,122           | 4,069            | 5,52             | 275   | 173 | 2,580 | 46.68%               |

|   |        |        |   |                      |               |                     |   |   |                               |                  |                    |                 | Adverse Scenario  |  |                       |                                    |                     |                |         |                  |  |       |                      |
|---|--------|--------|---|----------------------|---------------|---------------------|---|---|-------------------------------|------------------|--------------------|-----------------|---|--|-----------------------|------------------------------------|---------------------|----------------|---------|------------------|--|-------|----------------------|
|   |        |        |   |                      |               |                     | 31/12/2025  |   |                               |                  |                    |                 | 31/12/2026  |  |                       |                                    |                     |                |         | 31/12/2027       |  |       |                      |
| R | RowNum |        | (mln EUR,   | Stage 1 exposure Sta | ge 2 exposure | Stage 3 exposure fo | tock of provisions To Stage 1 exposure for Stage 2 exposure | s Stock of provisions Cov<br>re for Stage 3 exposure Stag | erage Ratio -<br>e 3 exposure | Stage 1 exposure | tage 2 exposure Si | tage 3 exposure | Stock of provisions Stock<br>for Stage 1 exposure for Sta | of provisions Stock of proge 2 exposure for Stage 3 ex | risions C<br>posure S | overage Ratio -<br>tage 3 exposure | Stage 1 exposure St | age 2 exposure |         |                  | Stock of provisions S<br>for Stage 2 exposure fo |       |                      |
|   | 25     |        | Central banks   | 7.622                | C             | 13                  | 0   | 0 0   | 0.00%                         | 7,595            | 0                  | 39              | 9 0   | 0  | 0                     | 0.00%                              | 7,568               | C              | 0 67    | 0                | 0  |       | 0.00%                |
|   | 26     |        | Central governments   | 15,739               | 260           | 234                 | 36  | 11 77   | 33.12%                        | 6 15,664         | 215                | 354             | 4 33  | 8  | 125                   | 35.18%                             | 15,579              | 196            | ô 458   | 31               | 6  | 16    | 36.05%               |
|   | 27     |        | Regional governments or local authorities                                 | 1,403                | 18            | 9                   | 3   | 0 3   | 37.12%                        | 6 1,397          | 16                 | 18              | 8 2   | 0  | 7                     | 38.54%                             | 1,389               | 17             | 7 25    | 2                | 0  |       | .0 39.02%            |
|   | 28     |        | Public sector entities  | 763                  | 64            | 215                 | 9   | 1 96  | 44.40%                        | 6 744            | 62                 | 236             | 6 7   | 1  | 105                   | 44.44%                             | 748                 | 41             | 1 254   | 7                | 0  | 11    | .2 44.35%            |
|   | 29     |        | Multilateral Development Banks  | 0                    | C             | 0                   | 0   | 0 0   | 0.00%                         | 6 0              | 0                  | C               | 0 0   | 0  | 0                     | 0.00%                              | 0                   | C              | J 0     | 0                | 0  |       | 0.00%                |
|   | 30     |        | International Organisations   | 0                    | C             | 0                   | 0   | 0 0   | 0.00%                         | 6 0              | 0                  | C               | 0 0   | 0  | 0                     | 0.00%                              | 0                   | C              | ا 0     | 0                | 0  |       | 0.00%                |
|   | 31     |        | Institutions  | 499                  | O             | 2                   | 0   | 0 2   | 73.10%                        | 6 498            | 0                  | 3               | 3 0   | 0  | 2                     | 65.64%                             | 498                 | C              | ر 4     | . 0              | 0  |       | 2 61.75%             |
|   | 32     |        | Corporates  | 16,348               | 1,700         | 1,119               | 155   | 03 497  | 44.47%                        | 16,151           | 1,485              | 1,532           | 2 127   | 82   | 698                   | 45.56%                             | 15,867              | 1,432          | 2 1,869 | 117              | 69   | 85    | 45.85%               |
|   | 33     |        | of which: Other - SME   | 1,654                | 217           | 182                 | 17  | 14 67   | 36.55%                        | 1,638            | 177                | 237             | 7 13  | 9  | 92                    | 38.70%                             | 1,602               | 171            | 1 280   | 12               | 8  | 11    | .1 39.58%            |
|   | 34     |        | of which: Specialised Lending   | 763                  | 104           | 56                  | 16  | 15 25   | 44.58%                        | 6 727            | 86                 | 110             | 0 13  | 12   | 49                    | 44.40%                             | 696                 | 73             | 3 153   | 12               | 9  | 6     | 43.83%               |
|   | 35     |        | Retail  | 6,383                | 1,311         | L 677               | 54 10   | 00 444  | 65.59%                        | 6,437            | 1,011              | 923             | 38  | 55   | 555                   | 60.16%                             | 6,445               | 848            | 3 1,078 | 37               | 35   | 62    | 20 57.50%            |
|   | 36     | POLAND | of which: SME   | 830                  | 112           | 168                 | 8   | 0 124   | 74.12%                        | 6 814            | 98                 | 198             | 6   | -1   | 135                   | 68.30%                             | 797                 | 91             | 1 223   | 6                | -1   | 14    | 64.48%               |
|   | 37     | FOLAND | Secured by mortgages on immovable property and ADC exposures              | 15,774               | 1,834         | 936                 | 82  | 80 485  | 51.80%                        | 15,688           | 1,607              | 1,250           | 65  | 61   | 601                   | 48.13%                             | 15,606              | 1,442          | 2 1,497 | 60               | 50   | 69    | 46.14%               |
|   | 38     |        | of which: Residential immovable property                                  | 11,332               | 1,247         | 7 325               | 10  | 154   | 47.38%                        | 6 11,401         | 1,078              | 425             | 5 8   | 33   | 179                   | 42.09%                             | 11,437              | 968            | 3 499   | 8                | 27   | 19    | 39.48%               |
|   | 39     |        | of which: Commercial immovable property                                   | 4,009                | 581           | 582                 | 60  | 318   | 54.71%                        | 6 3,881          | 523                | 768             | 8 48  | 28   | 398                   | 51.83%                             | 3,784               | 468            | 3 919   | 44               | 23   | 46    | 50.04%               |
|   | 40     |        | of which: Land, acquisition, development and construction exposures (ADC) | 433                  | 7             | 7 29                | 12  | 0 13  | 43.00%                        | 6 406            | 6                  | 57              | 7 9   | 0  | 25                    | 43.22%                             | 385                 | 6              | 79      | 8                | 0  | 3     | 42.78%               |
|   | 41     |        | Subordinated debt exposures   | 0                    | 0             | 0                   | 0   | 0 0   | 0.00%                         | 6 0              | 0                  | C               | 0   | 0  | 0                     | 0.00%                              | 0                   | C              | 0 ر     | 0                | 0  |       | 0.00%                |
|   | 42     |        | Covered bonds   | 0                    | 0             | 0                   | 0   | 0 0   | 0.00%                         | 0                | 0                  | C               | 0   | 0  | 0                     | 0.00%                              | 0                   | C              | 0 ر     | 0                | 0  |       | 0 0.00%<br>0 0.00%   |
|   | 43     |        | Claims on institutions and corporates with a ST credit assessment         | 0                    | 0             | 0                   | 0   | 0 0   | 0.00%                         | 9                | 0                  | C               | 0   | 0  | 0                     | 0.00%                              | 0                   | C              | 0       | 0                | 0  |       | <u>J</u> 0.00%       |
|   | 44     |        | Collective investments undertakings (CIU)                                 | 0                    | 0             | 0                   | 0   | 0 0   | 0.00%                         | 6 0              | 0                  | C               | 0   | 0  | 0                     | 0.00%                              | 0                   | C              | 0       | 0                | 0  |       | 0.00%                |
|   | 45     |        | Equity  | 0                    | 0             | 0                   | 0   | 0 0   | 0.00%                         | 6 0              | 0                  | C               | 0 0   | 0  | 0                     | 0.00%                              | 0                   | C              | 0       | 0                | 0  |       | 0.00%                |
|   | 46     |        | Securitisation  |                      |               |                     |   |   |                               |                  |                    |                 |   |  |                       |                                    |                     |                | 4       |                  |  |       |                      |
|   | 47     |        | Other exposures   | 0                    | 0             | 0                   | 0   | 0 0   | 0.00%                         | -                | 0                  | С               | 0   | 0  | 0                     | 0.00%                              | 0                   | C              | 0       | 0                | 0  |       | 0 0.00%<br>67 46.79% |
|   | 48     |        | TOTAL   | 64,533               | 5,186         | 3,205               | 339 29  | 1,604   | 50.06%                        | 64,174           | 4,396              | 4,354           | 4 273   | 207  | 2,093                 | 48.06%                             | 63,699              | 3,975          | 5,250   | 254 <sup>1</sup> | 161  | 2,457 | / 46.79%             |

|          |   |                            |              |                         | 21121222                 |  |   |                                      |                  |                            |                                      |  |   |                  |                  |                  |   |  |   |                           |
|----------|---|----------------------------|--------------|-------------------------|--------------------------|--|---|--------------------------------------|------------------|----------------------------|--------------------------------------|--|---|------------------|------------------|------------------|---|--|---|---------------------------|
|          |   |                            |              |                         | 31/12/2025               |  |   |                                      |                  |                            | 31/12/2026                           |  |   |                  |                  |                  | 31/12/2027  |  |   |                           |
| n        |   | Stage 1 ex<br>(mln EUR, %) | oosure Stage | 2 exposure Stage 3 expo | sure for Stage 1 exposur | s Stock of provisions see for Stage 2 exposure for | Stock of provisions<br>for Stage 3 exposure | Coverage Ratio -<br>Stage 3 exposure | Stage 1 exposure | Stage 2 exposure Stage 3 e | Stock of provision for Stage 1 expos | ons Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3 exp | cions Coverage Ratio -<br>cosure Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions Stock<br>for Stage 1 exposure for Stage | of provisions Sto<br>ge 2 exposure for | ock of provisions Co<br>r Stage 3 exposure St | overage Ra<br>tage 3 expo |
|          | Central banks   | ( 2019,75)                 | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   |                  |                  | 0                | 0   | 0                                      | 0   |                           |
|          | Central governments   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 5 0              | 0                          | 0                                    | 0 0  | 0 0.00%   | (                |                  | 0                | 0   | 0                                      | 0   |                           |
|          | Regional governments or local authorities                                 |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 5 0              | 0                          | 0                                    | 0 0  | 0 0.00%   | (                |                  | 0                | 0   | 0                                      | 0   | 0                         |
|          | Public sector entities  |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 5 0              | 0                          | 0                                    | 0 0  | 0 0.00%   | (                |                  | 0                | 0   | 0                                      | 0   | 0.                        |
|          | Multilateral Development Banks  |                            | 2,164        | 26                      | 13                       | 1 1  | 5   | 40.09%                               | 2,162            | . 22                       | 19                                   | 1 1  | 8 40.56%  | 2.158            | 3 22             | 24               | 1   | 1                                      | 10  | 40                        |
|          | International Organisations   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0 0.00%   | (                | ) (              | 0                | 0   | 0                                      | 0   | 0                         |
|          | Institutions  |                            | 3            | 0                       | 0                        | 0 0  | 0   | 45.00%                               | 3                | 0                          | 0                                    | 0 0  | 0 45.00%  | 3                | 3                | 0                | 0   | 0                                      | 0   | 45                        |
|          | Corporates  |                            | 244          | 0                       | 29                       | 6 0  | 17  | 56.32%                               | 232              | 0                          | 42                                   | 4 0  | 22 52.83%   | 222              | 2                | 52               | 4   | 0                                      | 27  | 50                        |
|          | of which: Other - SME   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0 0.00%   | (                | ) (              | 0                | 0   | 0                                      | 0   | 0.                        |
|          | of which: Specialised Lending   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0 0.00%   | (                | ) (              | 0                | 0   | 0                                      | 0   | 0.                        |
|          | Retail  |                            | 0            | 0                       | 0                        | 0 0  | 0   | 64.45%                               | 0                | 0                          | 0                                    | 0 0  | 0 64.57%  | (                | ) (              | 0                | 0   | 0                                      | 0   | 63                        |
| LUVENADO | of which: SME   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | (                | )                | 0                | 0   | 0                                      | 0   | 0.                        |
| LUXEMBO  | Secured by mortgages on immovable property and ADC exposures              |                            | 0            | 0                       | 0                        | 0 0  | 0   | 23.40%                               | 0                | 0                          | 0                                    | 0 0  | 0 24.36%  | (                |                  | 0                | 0   | 0                                      | 0   | 24.                       |
|          | of which: Residential immovable property                                  |                            | 0            | 0                       | 0                        | 0 0  | 0   | 23.40%                               | 0                | 0                          | 0                                    | 0 0  | 0 24.36%  | (                | )                | 0                | 0   | 0                                      | 0   | 24.                       |
|          | of which: Commercial immovable property                                   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | C                | )                | 0                | 0   | 0                                      | 0   | 0.                        |
|          | of which: Land, acquisition, development and construction exposures (ADC) |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | (                | )                | 0                | 0   | 0                                      | 0   | 0.                        |
|          | Subordinated debt exposures   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | C                | )                | 0                | 0   | 0                                      | 0   | 0.<br>0.                  |
|          | Covered bonds   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 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   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | C                | )                | 0                | 0   | 0                                      | 0   | 0.                        |
|          | Collective investments undertakings (CIU)                                 |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | C                | )                | 0                | 0   | 0                                      | 0   | 0.                        |
|          | Equity  |                            | 0            | 0                       | 0                        | 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | (                |                  | 0                | 0   | 0                                      | 0   | 0.                        |
|          | Securitisation  |                            |              |                         |                          |  |   |                                      |                  |                            |                                      |  |   |                  |                  |                  |   |  |   |                           |
|          | Other exposures   |                            | 0            | 0                       | 0                        | 0 0  | 0   | 0.00%                                | 0                | 0                          | 0                                    | 0 0  | 0.00%   | (                | )                | 0                | 0   | 0                                      | 0   | 0                         |
|          | TOTAL   |                            | 2,411        | 26                      | 43                       | 7 1  | 22  | 51.33%                               | 2,397            | 22                         | 61                                   | 5 1  | 30 49.00%   | 2,382            | 2                | 76               | 5   | 1                                      | 36  | 0.<br><b>47.</b>          |



#### **2025 EU-wide Stress Test: Securitisations**

|            |                 |   | 1          | 2          | 3                 | 4          | 5          | 6                | 7          |
|------------|-----------------|---|------------|------------|-------------------|------------|------------|------------------|------------|
|            |                 |   | Restated   |            | Baseline Scenario |            |            | Adverse Scenario |            |
| RowNu<br>m |                 | (mln EUR)   | 31/12/2024 | 31/12/2025 | 31/12/2026        | 31/12/2027 | 31/12/2025 | 31/12/2026       | 31/12/2027 |
| 1          |                 | SEC-IRBA  | 0          |            |                   |            |            |                  |            |
| 2          |                 | SEC-SA  | 0          |            |                   |            |            |                  |            |
| 3          | Exposure values | SEC-ERBA  | 0          |            |                   |            |            |                  |            |
| 4          |                 | SEC-IAA   | 0          |            |                   |            |            |                  |            |
| 5          |                 | Total   | 0          |            |                   |            |            |                  |            |
| 6          |                 | SEC-IRBA  | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 7          |                 | SEC-SA  | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 8          | REA             | SEC-ERBA  | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 9          | REA             | SEC-IAA   | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 10         |                 | Additional risk exposure amounts                      | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 11         |                 | Total   | 0          | 0          | 0                 | 0          | 0          | 0                | 0          |
| 12         | Impairments     | Total banking book others than assessed at fair value |            | 0          | 0                 | 0          | 0          | 0                | 0          |



### 2025 EU-wide Stress Test: Risk exposure amounts

|            |  | 1          | 2                   | 3          | 4                 | 5          | 6          | /                | <u> </u>   |
|------------|--|------------|---------------------|------------|-------------------|------------|------------|------------------|------------|
|            |  | Actual     | Restatement<br>CRR3 |            | Baseline scenario |            |            | Adverse scenario |            |
| RowNu<br>m | (mln EUR)  | 31/12/2024 | 31/12/2024          | 31/12/2025 | 31/12/2026        | 31/12/2027 | 31/12/2025 | 31/12/2026       | 31/12/2027 |
| 1          | Risk exposure amount for credit risk   | 32,744     | 32,169              | 32,326     | 32,425            | 32,559     | 32,200     | 32,787           | 33,164     |
| 2          | Risk exposure amount for securitisations and re-securitisations                  | 0          | 0                   | 0          | 0                 | 0          | 0          | 0                | 0          |
| 3          | Risk exposure amount other credit risk   | 32,744     | 32,169              | 32,326     | 32,425            | 32,559     | 32,200     | 32,787           | 33,164     |
| 4          | Risk exposure amount for market risk   | 297        | 468                 | 468        | 468               | 468        | 468        | 468              | 468        |
| 5          | Risk exposure amount for operational risk  | 5,990      | 4,703               | 4,703      | 4,703             | 4,703      | 4,703      | 4,703            | 4,703      |
| 6          | Other risk exposure amounts  | 0          | 0                   | 0          | 0                 | 0          | 0          | 0                | 0          |
| 7          | Total Risk exposure amount before Output floor                                   | 39,031     | 37,340              | 37,497     | 37,596            | 37,730     | 37,371     | 37,958           | 38,335     |
| 8          | Unfloored Total Risk exposure amount (transitional)                              |            | 37,361              | 37,497     | 37,596            | 37,730     | 37,371     | 37,958           | 38,335     |
| 9          | Unfloored Total Risk exposure amount (fully loaded)                              |            | 37,686              | 37,843     | 37,900            | 37,979     | 37,717     | 38,263           | 38,583     |
| 10         | Standardised Risk exposure amount for credit risk exposures                      |            | 32,169              | 32,326     | 32,425            | 32,559     | 32,200     | 32,787           | 33,164     |
| 11         | Standardised Risk exposure amount for market risk exposures                      |            | 468                 | 468        | 468               | 468        | 468        | 468              | 468        |
| 12         | Standardised Risk exposure amount for operational risk                           |            | 4,703               | 4,703      | 4,703             | 4,703      | 4,703      | 4,703            | 4,703      |
| 13         | Other Standardised risk exposure amounts   |            | 0                   | 0          | 0                 | 0          | 0          | 0                | 0          |
| 14         | Standardised Total risk exposure amount (S-TREA) for Output floor (transitional) |            | 37,340              | 37,497     | 37,596            | 37,730     | 37,371     | 37,958           | 38,335     |
| 15         | Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded) |            | 37,686              | 37,843     | 37,900            | 37,979     | 37,717     | 38,263           | 38,583     |
| 16         | TOTAL RISK EXPOSURE AMOUNT (transitional)  | 39,052     | 37,361              | 37,497     | 37,596            | 37,730     | 37,371     | 37,958           | 38,335     |
| 17         | TOTAL RISK EXPOSURE AMOUNT (fully loaded)  | 39,096     | 37,686              | 37,843     | 37,900            | 37,979     | 37,717     | 38,263           | 38,583     |



### 2025 EU-wide Stress Test: Capital

|      |           |            | Bank i olska kasa Opicki s.A.   | 1                           | 2          | 3                | 4     | 5                 | 6     | 7     | 8                | 9     |
|------|-----------|------------|---|-----------------------------|------------|------------------|-------|-------------------|-------|-------|------------------|-------|
|      |           |            |   | IFRS 9 first implementation | Actual     | Restatement CRR3 |       | Baseline Scenario |       |       | Adverse Scenario |       |
| RowN |           |            |   | 01/01/2018                  | 31/12/2024 | 31/12/2024       | 2025  | 2026              | 2027  | 2025  | 2026             | 2027  |
| um   |           | A          | OWN FUNDS (mln EUR, %)  | 01/01/2010                  | 6,541      | 6,493            | 6,906 |                   | 8,092 |       | 6,742            | 7,057 |
| 2    |           | A.1        | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)  |                             | 6,056      | 6,008            | 6,421 | 7,081             | 7,607 |       | 6,257            | 6,572 |
| 3    |           | A.1.1      | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)  |                             | 2,199      | 3,000            | 2,199 | 2,199             | 2,199 |       | 2,199            | 2,199 |
| 4    |           | A.1.1.1    | of which: CET1 instruments subscribed by Government   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 5    |           | A.1.2      | Retained earnings   |                             | 358        |                  | 817   | 1,518             | 2,246 | 352   | 850              | 1,367 |
| 6    |           | A.1.3      | Accumulated other comprehensive income  |                             | -174       |                  | -174  |                   | -174  |       | -475             | -475  |
| 7    |           | A.1.3.1    | Arising from full revaluation, cash flow hedge and liquidity reserves   |                             | -150       |                  | -150  |                   | -150  |       | -451             | -451  |
| 8    |           | A.1.3.2    | OCI Impact of defined benefit pension plans [gain or (-) loss]  |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 9    |           | A.1.3.3    | Other OCI contributions   |                             | -24        |                  | -24   | -24               | -24   | -24   | -24              | -24   |
| 10   |           | A.1.4      | Other Reserves  |                             | 3,499      |                  | 3,499 | 3,499             | 3,499 | 3,499 | 3,499            | 3,499 |
| 11   |           | A.1.5      | Funds for general banking risk  |                             | 464        |                  | 464   | 464               | 464   | 464   | 464              | 464   |
| 12   |           | A.1.6      | Minority interest given recognition in CET1 capital   |                             | 0          | 0                | 0     | 0                 | 0     | 0     | 0                | 0     |
| 13   |           | A.1.7      | Adjustments to CET1 due to prudential filters   |                             | 123        | 123              | 123   | 123               | 123   | 267   | 267              | 267   |
| 14   |           | A.1.7.1    | (-) Value adjustments due to the requirements for prudent valuation (AVA)   |                             | -7         | -7               | -7    | -7                | -7    | -7    | -7               | -7    |
| 15   |           | A.1.7.2    | Cash flow hedge reserve   |                             | 130        |                  | 130   | 130               | 130   | 274   | 274              | 274   |
| 16   |           | A.1.7.3    | Other adjustments   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 17   |           | A.1.8      | (-) Intangible assets (including Goodwill)  |                             | -484       |                  | -484  | -484              | -484  | -484  | -484             | -484  |
| 18   |           | A.1.8.1    | of which: Goodwill (-)  |                             | -173       |                  | -173  | -173              | -173  | -173  | -173             | -173  |
| 19   |           | A.1.8.2    | of which: Software assets (-)   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 20   |           | A.1.8.3    | of which: Other intangible assets (-)   |                             | -311       |                  | -311  | -311              | -311  | -311  | -311             | -311  |
| 21   |           | 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                | 0     |
| 22   |           | A.1.10     | (-) IRB shortfall of credit risk adjustments to expected losses   |                             | 0          | 0                | 0     | 0                 | 0     | 0     | 0                | 0     |
| 23   |           | A.1.11     | (-) Defined benefit pension fund assets   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 24   |           | A.1.12     | (-) Reciprocal cross holdings in CET1 Capital   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 25   |           | A.1.13     | (-) Excess deduction from AT1 items over AT1 Capital  |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 26   |           | A.1.14     | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight  |                             | 0          | 0                | 0     | 0                 | 0     | 0     | 0                | 0     |
| 27   |           | A.1.14.1   | of which: from securitisation positions (-)   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 28   |           | 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     |
| 29   |           | A.1.16     | (-) Deductible DTAs that rely on future profitability and arise from temporary differences  |                             | 0          | 0                | 0     | 0                 | 0     | 0     | 0                | 0     |
| 30   |           | A.1.17     | (-) CET1 instruments of financial sector entities where the institution has a significant investment  |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 31   | OWN FUNDS | A.1.18     | (-) Amount exceeding the 17.65% threshold   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 32   |           | A.1.18A    | (-) Insufficient coverage for non-performing exposures  |                             | -9         | -9               | -23   | -63               | -265  | -23   | -63              | -265  |
| 33   |           | A.1.18B    | (-) Minimum value commitment shortfalls   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 34   |           | A.1.18C    | (-) Other foreseeable tax charges   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 35   |           | 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     |
| 36   |           | A.1.20     | CET1 capital elements or deductions - other   |                             | 0          |                  | 0     | 0                 | 0     | 0     | 0                | 0     |
| 37   |           | A.1.21     | Amount subject to IFRS 9 transitional arrangements  |                             | -340       |                  |       |                   |       |       |                  |       |
| 38   |           | 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")  | 259                         | 259        |                  |       |                   |       |       |                  |       |
| 39   |           | 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          |                  |       |                   |       |       |                  |       |
| 40   |           | A.1.21.3   | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")   |                             | 49         |                  |       |                   |       |       |                  |       |
| 41   |           | 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")  |                             | 161        |                  |       |                   |       |       |                  |       |
| 42   |           | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")   |                             | 31         |                  |       |                   |       |       |                  |       |
| 43   |           | A.1.22     | Transitional adjustments  |                             | 81         | 33               | 0     | 0                 | 0     | 0     | 0                | 0     |
| 44   |           | A.1.22.1   | Adjustments due to IFRS 9 transitional arrangements   |                             | 33         |                  |       |                   |       |       |                  |       |
| 45   |           | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL  |                             | 33         |                  |       |                   |       |       |                  |       |
| 46   |           | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital  |                             | 0          |                  |       |                   |       |       |                  |       |
| 47   |           | A.1.22.2   | Other transitional adjustments to CET1 Capital  |                             | 48         | 0                | 0     | 0                 | 0     | 0     | 0                | 0     |
| 48   |           | 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                | 0     |
| 49   |           | 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                | 0     |
| 50   |           | A.1.22.2.3 | of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income   |                             | 48         | 0                | 0     |                   |       | 0     |                  |       |
|      |           |            |   |                             |            |                  |       |                   |       |       |                  |       |

| 8 Adverse Scenario     | 9     |
|------------------------|-------|
| 6,742<br>6,257         |       |
| 2,199<br>0<br>850      | C     |
| -475<br>-451           |       |
| -24<br>3,499<br>464    | 3,499 |
| 0<br>267<br>-7         | C     |
| -7<br>274<br>0<br>-484 | C     |
| -484<br>-173<br>0      | -173  |
| -311<br>0<br>0         | -31:  |
| 0 0                    |       |
| 0 0                    | (     |
| 0                      | (     |
| -63<br>0               | -26!  |
| 0                      |       |
|                        |       |
|                        |       |
| 0                      |       |
| 0                      |       |
| 0                      | (     |
|                        |       |
|                        |       |
|                        |       |
|                        |       |
|                        |       |
|                        |       |



### 2025 EU-wide Stress Test: Capital

Bank Polska Kasa Opieki S.A.

|   |         |  | 1                           | 2          | 3                | 4      | 4 5               |        | 8      |                  |          |
|---|---------|--|-----------------------------|------------|------------------|--------|-------------------|--------|--------|------------------|----------|
|   |         |  | IFRS 9 first implementation | Actual     | Restatement CRR3 |        | Baseline Scenario |        |        | Adverse Scenario |          |
|   |         | (mln EUR, %)   | 01/01/2018                  | 31/12/2024 | 31/12/2024       | 2025   | 2026              | 2027   | 2025   | 2026             |          |
|   | A.2     | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)   |                             | 0          | 0                | 0      | 0                 | 0      | 0      | 0                | 1        |
|   | A.2.1   | Additional Tier 1 Capital instruments  |                             | 0          | 0                | 0      | 0                 | 0      | 0      | 0                | 1        |
|   | A.2.2   | (-) Excess deduction from T2 items over T2 capital   |                             | 0          |                  | 0      | 0                 | 0      | 0      | 0                | 1        |
|   | A.2.3   | Other Additional Tier 1 Capital components and deductions  |                             | 0          |                  | 0      | 0                 | 0      | 0      | 0                | 1        |
|   | 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          |                  |        |                   |        |        |                  |          |
|   | A.3     | TIER 1 CAPITAL (net of deductions and after transitional adjustments)  |                             | 6,056      | 6,008            | 6,421  | 7,081             | 7,607  | 5,800  | 6,257            | ,        |
|   | A.4     | TIER 2 CAPITAL (net of deductions and after transitional adjustments)  |                             | 485        | 485              | 485    | 485               | 485    | 485    | 485              | )        |
|   | A.4.1   | Tier 2 Capital instruments   |                             | 485        | 485              | 485    | 485               | 485    | 485    | 485              | ,        |
|   | 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          |                  |        |                   |        |        |                  |          |
|   | B.3     | TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)  |                             |            | 37,361           | 37,497 | 37,596            | 37,730 | 37,371 | 37,958           | ;        |
|   | B.4     | TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)  |                             |            | 37,686           | 37,843 | 37,900            | 37,979 | 37,717 | 38,263           | <b>,</b> |
| AL RISK EXPOSURE AMOUNT                     | B.7     | STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)  |                             |            | 37,340           | 37,497 | 37,596            | 37,730 | 37,371 | 37,958           | 3        |
| AND OUTPUT FLOOR                            | B.8     | STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)  |                             |            | 37,686           | 37,843 | 37,900            | 37,979 | 37,717 | 38,263           | ,        |
|   | B.12    | TOTAL RISK EXPOSURE AMOUNT (transitional)  |                             | 39,052     | 37,361           | 37,497 | 37,596            | 37,730 | 37,371 | 37,958           | ,        |
|   | B.13    | TOTAL RISK EXPOSURE AMOUNT (fully loaded)  |                             | 39,096     | 37,686           | 37,843 | 37,900            | 37,979 | 37,717 | 38,263           | ;        |
|   | C.1     | Common Equity Tier 1 Capital ratio (transitional)  |                             | 15.51%     | 16.08%           | 17.12% | 18.84%            | 20.16% | 15.52% | 16.49%           | š        |
| CAPITAL RATIOS (%) Transitional period      | C.2     | Tier 1 Capital ratio (transitional)  |                             | 15.51%     | 16.08%           | 17.12% | 18.84%            | 20.16% | 15.52% | 16.49%           | 4        |
|   | C.3     | Total Capital ratio (transitional)   |                             | 16.75%     | 17.38%           | 18.42% | 20.13%            | 21.45% | 16.82% | 17.76%           | ,        |
|   | D.1     | COMMON EQUITY TIER 1 CAPITAL (fully loaded)  |                             | 5,975      | 5,975            | 6,421  | 7,081             | 7,607  | 5,800  | 6,257            | ,        |
| Fully loaded<br>CAPITAL                     | D.2     | TIER 1 CAPITAL (fully loaded)  |                             | 5,975      | 5,975            | 6,421  | 7,081             | 7,607  | 5,800  | 6,257            | ,        |
|   | D.3     | TOTAL CAPITAL (fully loaded)   |                             | 6,460      | 6,460            | 6,906  | 7,566             | 8,092  | 6,285  | 6,742            | 2        |
|   | E.1     | Common Equity Tier 1 Capital ratio (fully loaded)  |                             | 15.28%     | 15.85%           | 16.97% | 18.68%            | 20.03% | 15.38% | 16.35%           | ه        |
| CAPITAL RATIOS (%) Fully loaded             | E.2     | Tier 1 Capital ratio (fully loaded)  |                             | 15.28%     | 15.85%           | 16.97% | 18.68%            | 20.03% | 15.38% | 16.35%           | هٔ       |
| ,   | E.3     | Total Capital ratio (fully loaded)   |                             | 16.52%     | 17.14%           | 18.25% | 19.96%            | 21.31% | 16.66% | 17.62%           | هٔ       |
|   | H.1     | Total leverage ratio exposures (transitional)  |                             | 83,648     |                  | 83,648 | 83,648            | 83,648 | 83,648 | 83,648           | 3        |
|   | H.2     | Total leverage ratio exposures (fully loaded)  |                             | 83,567     |                  | 83,567 | 83,567            | 83,567 | 83,567 | 83,567           | ,        |
| Leverage ratios (%)                         | H.3     | Leverage ratio (transitional)  |                             | 7.24%      | 7.18%            | 7.68%  | 8.47%             | 9.09%  | 6.93%  | 7.48%            | <u> </u> |
|   | H.4     | Leverage ratio (fully loaded)  |                             | 7.15%      | 7.15%            | 7.68%  | 8.47%             | 9.10%  | 6.94%  | 7.49%            | <u> </u> |
|   | P.1     | Capital conservation buffer  |                             | 2.50%      |                  | 2.50%  | 2.50%             | 2.50%  | 2.50%  | 2.50%            | ,<br>o   |
|   | P.2     | Countercyclical capital buffer   |                             | 0.03%      |                  | 1.00%  | 1.00%             | 1.00%  | 1.00%  | 1.00%            | á        |
|   | P.3     | O-SII buffer   |                             | 1.00%      |                  | 1.00%  | 1.00%             | 1.00%  | 1.00%  | 1.00%            | á        |
| ansitional combined buffer requirements (%) | P.4     | G-SII buffer   |                             | 0.00%      |                  | 0.00%  | 0.00%             | 0.00%  | 0.00%  | 0.00%            | غ ا      |
|   | 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%            | <u></u>  |
|   | P.6     | Combined buffer  |                             | 3.53%      |                  | 4.50%  | 4.50%             | 4.50%  | 4.50%  | 4.50%            | ć        |
|   | 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%  |        |                  |          |
|   | R.1.2   | Total SREP capital requirement   |                             | 8.00%      | 8.00%            | 8.00%  | 8.00%             | 8.00%  | 8.00%  | 8.00%            |          |
| Pillar 2 (%)                                | R.2.1   | (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)  of which: CET1 |                             | 4.50%      | 4.50%            | 4.50%  | 4.50%             | 4.50%  | 4.50%  | 4.50%            |          |
|   |         | Overall capital requirement  |                             |            |                  |        |                   |        |        |                  |          |
|   | R.3     | (applicable requirement under the baseline scenario according to EBA/GL/2018/03)  of which: CET1                           |                             | 11.53%     | 11.53%           | 12.50% | 12.50%            | 12.50% | 12.50% |                  |          |
|   | R.3.1   | (relevant input for maximum distributable amount calculation according to Art 141 CRD)                                     |                             | 8.03%      |                  | 9.00%  | 9.00%             | 9.00%  |        |                  |          |
|   | R.4     | Leverage Ratio pillar 2 requirement  |                             | 0.00%      | 0.00%            | 0.00%  | 0.00%             | 0.00%  | 0.00%  | 0.00%            | 1        |

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.





#### 2025 EU-wide Stress Test: P&L

Bank Polska Kasa Opieki S.A.

|           |  | 1          | 2                 | 3          | 4          | 5                | 6          | 7          |
|-----------|--|------------|-------------------|------------|------------|------------------|------------|------------|
|           |  | Actual     | Baseline scenario |            |            | Adverse scenario |            |            |
| RowN<br>m | (mln EUR)  | 31/12/2024 | 31/12/2025        | 31/12/2026 | 31/12/2027 | 31/12/2025       | 31/12/2026 | 31/12/2027 |
| 1         | Net interest income  | 2,976      | 2,593             | 3,322      | 3,390      | 2,214            | 3,065      | 3,053      |
| 2         | Interest income  | 4,399      | 4,662             | 5,124      | 5,132      | 4,607            | 5,311      | 5,416      |
| 3         | Interest expense   | -1,423     | -2,075            | -1,807     | -1,747     | -2,398           | -2,119     | -2,023     |
| 4         | Dividend income  | 7          | 7                 | 7          | 7          | 5                | 5          | 5          |
| 5         | Net fee and commission income  | 654        | 654               | 654        | 654        | 528              | 521        | 526        |
| 6         | Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities  | 45         | 19                | 19         | 19         | -4               | 0          | 0          |
| 7         | 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 |            |                   |            |            | -39              |            |            |
| 8         | Other operating income not listed above, net   | 98         | 10                | 10         | 10         | 7                | 10         | 10         |
| 9         | Total operating income, net  | 3,780      | 3,282             | 4,011      | 4,079      | 2,711            | 3,601      | 3,594      |
| 10        | Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss   | -210       | -198              | -274       | -264       | -821             | -362       | -323       |
| 11        | Other income and expenses not listed above, net  | -1,670     | -1,771            | -1,735     | -1,735     | -1,895           | -1,817     | -1,794     |
| 12        | Profit or (-) loss before tax from continuing operations   | 1,900      | 1,313             | 2,001      | 2,080      | -6               | 1,422      | 1,477      |
| 13        | Tax expenses or (-) income related to profit or loss from continuing operations  | -407       | -394              | -600       | -624       | 0                | -427       | -443       |
| 14        | Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)   | 0          |                   |            |            |                  |            |            |
| 15        | Profit or (-) loss for the year  | 1,492      | 919               | 1,401      | 1,456      | -6               | 996        | 1,034      |
| 16        | Amount of dividends paid and minority interests after MDA-related adjustments  | 1          | 460               | 701        | 728        | 0                | 498        | 517        |
| 17        | Attributable to owners of the parent net of estimated dividends  | 1,491      | 460               | 701        | 728        | -6               | 498        | 517        |
| 18        | Memo row: Impact of one-off adjustments  |            | 0                 | 0          | 0          | 0                | 0          | 0          |
| 19        | Total post-tax MDA-related adjustment  |            | 0                 | 0          | 0          | 0                | 0          | 0          |
|           | Total assets   | 78,198     |                   |            |            |                  |            |            |

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.



## 2025 EU-wide Stress Test: Major capital measures and realised losses

|            | (mln EUR)   | 1                              |
|------------|---|--------------------------------|
| RowNu<br>m | Issuance of CET 1 Instruments 01 January to 31 March 2025   | Impact on Common Equity Tier 1 |
| 1          | Raising of capital instruments eligible as CET1 capital (+) | 0                              |
| 2          | Repayment of CET1 capital, buybacks (-)                     | 0                              |
| 3          | Conversion to CET1 of hybrid instruments (+)                | 0                              |

| RowNu | Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025  | Impact on Additional Tier 1 and Tier 2 |
|-------|---|--|
| 4     | 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                                      |
| 5     | 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                                      |

| RowNu<br>m | Realised losses 01 January to 31 March 2025             |   |
|------------|---|---|
| 6          | Realised fines/litigation costs (net of provisions) (-) | 0 |
| 7          | Other material losses and provisions (-)                | 0 |