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		
RowNum	(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)

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2025 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bank Polska Kasa Opieki S.A.	Central banks	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	-
3		Regional governments or local authorities	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	-
5		Institutions			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	-
7		Corporates - Of Which: Specialised Lending	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	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	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	-
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	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	-
16		Retail - Other Retail - Of Which: non-SME	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	-
18		Equity	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	-
21		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

* Restated 31/12/2024:

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	POLAND	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	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	0	0	0	0	0	0	0	0	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	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	-
29		Corporates - Of Which: SME general corporates	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	-
31		Retail	0	0			0	0			0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	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	-
37		Retail - Other Retail - Of Which: non-SME	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	-
39		Equity	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	-
42		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	LUXEMBOURG	Central banks	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	-
45		Regional governments or local authorities	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	-
47		Institutions			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	-
49		Corporates - Of Which: Specialised Lending	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	-
51		Corporates - Of Which: Purchased receivables	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	-
53		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	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	-
58		Retail - Other Retail - Of Which: non-SME	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	-
60		Equity	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	-
63		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki S.A.

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank Polska Kasa Opieki S.A.	Central banks	0	0	0	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	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	0	0	-
5		Institutions	0	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	0	-
7		Corporates - Of Which: Specialised Lending	0	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	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	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	0	0	0	-
12		Retail - Qualifying Revolving	0	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	0	-
14		Retail - Other Retail	0	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	0	0	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	0	-
17		Collective investments undertakings (CIU)	0	0	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	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	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	POLAND	Central banks	0	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	0	-
24		Regional governments or local authorities	0	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	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	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	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	0	-
30		Corporates - Of Which: Purchased receivables	0	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	0	-
32		Retail - Secured by residential estate property	0	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	0	0	0	0	-
34		Retail - Purchased receivables	0	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	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	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	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	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	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	LUXEMBOURG	Central banks	0	0	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	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	-
46		Public sector entities	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	-
48		Corporates	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	-
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	-
51		Corporates - Of Which: Purchased receivables	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	-
53		Retail - Secured by residential estate property	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	-
55		Retail - Purchased receivables	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	-
57		Retail - Other Retail - Of Which: SME	0	0	0	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	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	-
60		Equity	0	0	0	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	0	0	0	-
63		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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2025 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki S.A.

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank Polska Kasa Opieki S.A.	Central banks	0	0	0	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	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	0	0	-
5		Institutions	0	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	0	-
7		Corporates - Of Which: Specialised Lending	0	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	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	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	0	0	0	-
12		Retail - Qualifying Revolving	0	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	0	-
14		Retail - Other Retail	0	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	0	0	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	0	-
17		Collective investments undertakings (CIU)	0	0	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	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	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	POLAND	Central banks	0	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	0	-
24		Regional governments or local authorities	0	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	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	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	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	0	-
30		Corporates - Of Which: Purchased receivables	0	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	0	-
32		Retail - Secured by residential estate property	0	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	0	0	0	0	-
34		Retail - Purchased receivables	0	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	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	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	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	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	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	LUXEMBOURG	Central banks	0	0	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	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	-
46		Public sector entities	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	-
48		Corporates	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	-
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	-
51		Corporates - Of Which: Purchased receivables	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	-
53		Retail - Secured by residential estate property	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	-
55		Retail - Purchased receivables	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	-
57		Retail - Other Retail - Of Which: SME	0	0	0	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	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	-
60		Equity	0	0	0	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	0	0	0	-
63		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	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.

2025 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki S.A.

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bank Polska Kasa Opieki S.A.	Central banks	7,867	0	0	0	7,635	0	0	1	0	0	0.00%
2		Central governments	20,899	0	737	0	18,081	325	126	15	7	32	25.42%
3		Regional governments or local authorities	1,683	0	335	0	1,411	19	1	2	0	0	1.01%
4		Public sector entities	931	3	305	3	781	65	197	4	0	87	44.36%
5		Multilateral Development Banks	2,607	0	0	0	2,506	33	6	1	1	2	37.06%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	2,263	0	350	0	1,003	1	1	0	0	1	87.64%
8		Corporates	16,190	256	14,995	315	18,099	1,767	720	83	72	305	42.42%
9		of which: Other - SME	1,707	15	1,354	19	1,680	250	122	9	8	39	32.07%
10		of which: Specialised Lending	822	0	836	0	812	147	1	10	12	1	101.36%
11		Retail	9,112	229	6,438	298	6,915	1,063	399	38	76	310	77.74%
12		of which: SME	2,411	21	1,381	24	873	105	133	4	0	111	83.74%
13		Secured by mortgages on immovable property and ADC exposures	17,515	268	7,134	305	16,118	1,830	618	51	74	357	57.82%
14		of which: Residential immovable property	12,494	108	2,960	117	11,465	1,217	228	10	49	129	56.65%
15		of which: Commercial immovable property	4,578	160	3,510	188	4,190	605	390	34	25	228	58.52%
16		of which: Land, acquisition, development and construction exposures (ADC)	442	0	664	0	462	7	0	8	0	0	0.00%
17		Subordinated debt exposures	10	0	10	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	161	0	182	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	2,062	0	763	0	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%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	POLAND	Central banks	7,867	0	0	0	7,635	0	0	1	0	0	0.00%
26		Central governments	18,600	0	737	0	15,781	325	126	15	7	32	25.42%
27		Regional governments or local authorities	1,683	0	335	0	1,411	19	1	2	0	0	1.01%
28		Public sector entities	931	3	305	3	781	65	197	4	0	87	44.36%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	1,124	0	204	0	500	0	1	0	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	9	8	39	32.07%
34		of which: Specialised Lending	800	0	814	0	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		of which: SME	2,411	21	1,381	24	873	105	133	4	0	111	83.74%
37		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	56.65%
39		of which: Commercial immovable property	4,565	160	3,501	188	4,190	592	389	34	24	228	58.55%
40		of which: Land, acquisition, development and construction exposures (ADC)	442	0	664	0	462	7	0	8	0	0	0.00%
41		Subordinated debt exposures	10	0	10	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	90	0	110	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	2,062	0	763	0	0	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**	**52.90%**

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

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki S.A.

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank Polska Kasa Opieki S.A.	Central banks	7,625	0	9	0	0	0	0.00%	7,613	0	22	0	0	0	0.00%	7,599	0	35	0	0	0	0.00%
2		Central governments	18,106	227	199	21	7	64	31.99%	18,050	213	269	23	6	91	33.91%	17,992	196	343	23	5	120	35.06%
3		Regional governments or local authorities	1,406	19	6	2	0	2	35.03%	1,403	16	11	2	0	4	37.55%	1,399	15	17	2	0	6	38.46%
4		Public sector entities	770	65	207	4	0	91	44.06%	739	86	217	4	0	95	43.91%	729	86	228	4	0	100	43.76%
5		Multilateral Development Banks	2,511	23	11	1	1	4	36.75%	2,505	25	15	1	1	6	36.95%	2,503	23	19	1	1	7	37.19%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	1,003	0	2	0	0	2	72.91%	1,002	0	3	0	0	2	65.07%	1,001	0	4	0	0	2	60.09%
8		Corporates	17,530	2,072	982	81	69	414	42.16%	17,396	1,949	1,240	93	68	526	42.45%	17,188	1,871	1,525	92	63	651	42.69%
9		of which: Other - SME	1,686	213	154	8	7	52	33.79%	1,659	210	184	9	7	65	35.28%	1,639	197	217	9	6	79	36.42%
10		of which: Specialised Lending	793	135	31	7	10	12	38.91%	775	124	61	9	10	24	39.36%	754	112	94	8	9	37	39.54%
11		Retail	6,940	842	595	33	36	389	65.42%	6,864	765	749	33	26	450	60.15%	6,786	704	887	32	20	505	56.96%
12		of which: SME	852	99	159	5	-1	120	75.10%	839	90	182	5	-2	127	69.79%	822	85	203	5	-2	134	65.84%
13		Secured by mortgages on immovable property and ADC exposures	16,358	1,391	817	41	39	420	51.36%	16,271	1,296	999	46	36	480	48.06%	16,141	1,234	1,191	45	32	545	45.74%
14		of which: Residential immovable property	11,739	862	309	8	21	149	48.14%	11,707	825	378	8	18	165	43.80%	11,675	792	444	8	16	181	40.87%
15		of which: Commercial immovable property	4,171	522	492	27	18	265	53.84%	4,130	463	592	31	18	303	51.29%	4,049	435	701	31	16	346	49.31%
16		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	7	46	6	0	17	38.27%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0	0	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	0	0	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	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0	0	0	0	0	0.00%
24		TOTAL	72,250	4,640	2,829	183	152	1,386	48.98%	71,843	4,350	3,525	202	137	1,655	46.95%	71,338	4,131	4,249	199	122	1,937	45.59%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	POLAND	Central banks	7,625	0	9	0	0	0	0.00%	7,613	0	22	0	0	0	0.00%	7,599	0	35	0	0	0	0.00%
26		Central governments	15,809	227	196	20	7	63	31.88%	15,757	213	263	21	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	16	11	2	0	4	37.55%	1,399	15	17	2	0	6	38.46%
28		Public sector entities	770	65	207	4	0	91	44.06%	739	86	217	4	0	95	43.91%	729	86	228	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	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	0	0.00%
31		Institutions	499	0	2	0	0	1	78.65%	499	0	2	0	0	2	72.74%	499	0	3	0	0	2	68.01%
32		Corporates	16,277	1,972	917	71	58	384	41.86%	16,169	1,864	1,134	82	59	480	42.32%	15,990	1,800	1,377	81	55	588	42.70%
33		of which: Other - SME	1,686	213	154	8	7	52	33.79%	1,659	210	184	9	7	65	35.28%	1,639	197	217	9	6	79	36.42%
34		of which: Specialised Lending	780	113	29	7	8	11	39.10%	762	104	57	8	8	22	39.49%	741	94	88	8	7	35	39.65%
35		Retail	6,937	841	593	33	36	388	65.40%	6,861	763	747	33	26	449	60.13%	6,783	703	885	32	20	504	56.94%
36		of which: SME	852	99	159	5	-1	120	75.09%	839	90	182	5	-2	127	69.79%	822	85	203	5	-2	134	65.84%
37		Secured by mortgages on immovable property and ADC exposures	16,353	1,377	815	41	38	419	51.40%	16,266	1,282	996	46	35	479	48.09%	16,137	1,222	1,187	45	32	543	45.77%
38		of which: Residential immovable property	11,734	860	309	8	21	149	48.14%	11,703	824	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	452	589	31	17	303	51.36%	4,049	425	698	31	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	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	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	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	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	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	0	0.00%
48		TOTAL	65,677	4,501	2,746	170	140	1,348	49.10%	65,307	4,225	3,392	188	126	1,598	47.11%	64,838	4,022	4,064	185	113	1,859	45.75%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	0	0	0	0	0	0	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	0.00%	0	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	0.00%	0	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	4	36.54%	2,163	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	0.00%	0	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	0	13	56.13%	244	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	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	0.00%	0	0	0	0	0	0	0.00%
59		Retail	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		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	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	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	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	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		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	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	2,423	23	34	3	1	17	50.00%	2,411	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.

			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		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bank Polska Kasa Opieki S.A.	Central banks	7,622	0	13	0	0	0	0.00%	7,595	0	39	0	0	0	0.00%	7,568	0	67	0	0	0	0.00%
2		Central governments	18,035	260	237	39	11	79	33.23%	17,951	215	366	37	8	129	35.33%	17,858	196	478	34	6	173	36.20%
3		Regional governments or local authorities	1,403	18	9	3	0	3	37.12%	1,397	16	18	2	0	7	38.54%	1,389	17	25	2	0	10	39.02%
4		Public sector entities	763	64	215	9	1	96	44.40%	744	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%	2,503	22	20	1	1	8	40.74%	2,498	22	26	1	1	10	40.56%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	1,001	1	3	1	0	2	66.11%	1,000	1	5	1	0	3	58.18%	998	1	6	1	0	3	54.91%
8		Corporates	17,577	1,791	1,217	177	121	545	44.80%	17,330	1,557	1,698	144	95	775	45.67%	17,004	1,492	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	13	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	13	14	52	44.30%	709	87	163	12	11	71	43.74%
11		Retail	6,386	1,313	679	54	100	445	65.61%	6,440	1,012	925	38	55	557	60.18%	6,448	849	1,080	37	35	621	57.52%
12		of which: SME	830	112	168	8	0	124	74.13%	814	98	198	6	-1	135	68.31%	797	91	223	6	-1	144	64.48%
13		Secured by mortgages on immovable property and ADC exposures	15,779	1,848	939	82	81	486	51.76%	15,692	1,619	1,254	65	62	603	48.10%	15,610	1,452	1,503	60	51	693	46.12%
14		of which: Residential immovable property	11,337	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	39.48%
15		of which: Commercial immovable property	4,009	592	584	60	36	319	54.64%	3,881	532	772	48	29	400	51.77%	3,784	476	925	44	24	462	49.98%
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	0	0	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	0	0	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	0	0	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	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	0	0	0	0	0	0.00%
24		TOTAL	**71,073**	**5,320**	**3,326**	**366**	**316**	**1,662**	**49.97%**	**70,652**	**4,505**	**4,561**	**296**	**222**	**2,187**	**47.96%**	**70,122**	**4,069**	**5,527**	**275**	**173**	**2,580**	**46.68%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	POLAND	Central banks	7,622	0	13	0	0	0	0.00%	7,595	0	39	0	0	0	0.00%	7,568	0	67	0	0	0	0.00%
26		Central governments	15,739	260	234	36	11	77	33.12%	15,664	215	354	33	8	125	35.18%	15,579	196	458	31	6	165	36.05%
27		Regional governments or local authorities	1,403	18	9	3	0	3	37.12%	1,397	16	18	2	0	7	38.54%	1,389	17	25	2	0	10	39.02%
28		Public sector entities	763	64	215	9	1	96	44.40%	744	62	236	7	1	105	44.44%	748	41	254	7	0	112	44.35%
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	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	0	0.00%
31		Institutions	499	0	2	0	0	2	73.10%	498	0	3	0	0	2	65.64%	498	0	4	0	0	2	61.75%
32		Corporates	16,348	1,700	1,119	155	103	497	44.47%	16,151	1,485	1,532	127	82	698	45.56%	15,867	1,432	1,869	117	69	857	45.85%
33		of which: Other - SME	1,654	217	182	17	14	67	36.55%	1,638	177	237	13	9	92	38.70%	1,602	171	280	12	8	111	39.58%
34		of which: Specialised Lending	763	104	56	16	15	25	44.58%	727	86	110	13	12	49	44.40%	696	73	153	12	9	67	43.83%
35		Retail	6,383	1,311	677	54	100	444	65.59%	6,437	1,011	923	38	55	555	60.16%	6,445	848	1,078	37	35	620	57.50%
36		of which: SME	830	112	168	8	0	124	74.12%	814	98	198	6	-1	135	68.30%	797	91	223	6	-1	144	64.48%
37		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	1,497	60	50	691	46.14%
38		of which: Residential immovable property	11,332	1,247	325	10	45	154	47.38%	11,401	1,078	425	8	33	179	42.09%	11,437	968	499	8	27	197	39.48%
39		of which: Commercial immovable property	4,009	581	582	60	35	318	54.71%	3,881	523	768	48	28	398	51.83%	3,784	468	919	44	23	460	50.04%
40		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%
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	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	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	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	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	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	0	0.00%
48		TOTAL	**64,533**	**5,186**	**3,205**	**339**	**296**	**1,604**	**50.06%**	**64,174**	**4,396**	**4,354**	**273**	**207**	**2,093**	**48.06%**	**63,699**	**3,975**	**5,250**	**254**	**161**	**2,457**	**46.79%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	0	0	0	0	0	0	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	0.00%	0	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	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	2,164	26	13	1	1	5	40.09%	2,162	22	19	1	1	8	40.56%	2,158	22	24	1	1	10	40.34%
54		International Organisations	0	0	0	0	0	0	0.00%	0	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	244	0	29	6	0	17	56.32%	232	0	42	4	0	22	52.83%	222	0	52	4	0	27	50.84%
57		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	0	0.00%
58		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	0	0.00%
59		Retail	0	0	0	0	0	0	64.45%	0	0	0	0	0	0	64.57%	0	0	0	0	0	0	63.26%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		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	0	0	24.06%
62		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	0	0	24.06%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	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	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		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	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**2,411**	**26**	**43**	**7**	**1**	**22**	**51.33%**	**2,397**	**22**	**61**	**5**	**1**	**30**	**49.00%**	**2,382**	**22**	**76**	**5**	**1**	**36**	**47.56%**

* 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.

2025 EU-wide Stress Test: Securitisations

Bank Polska Kasa Opieki S.A.

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**0**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		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

Bank Polska Kasa Opieki S.A.

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		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 Polska Kasa Opieki S.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**6,541**	**6,493**	**6,906**	**7,566**	**8,092**	**6,285**	**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**	**5,800**	**6,257**	**6,572**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,199		2,199	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	-174	-475	-475	-475
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-150		-150	-150	-150	-451	-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		

2025 EU-wide Stress Test: Capital

Bank Polska Kasa Opieki S.A.

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		0	0	0	0	0	0	0	0
52		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		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	6,572
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		485	485	485	485	485	485	485	485
59		A.4.1	Tier 2 Capital instruments		485	485	485	485	485	485	485	485
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			37,361	37,497	37,596	37,730	37,371	37,958	38,335
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			37,686	37,843	37,900	37,979	37,717	38,263	38,583
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			37,340	37,497	37,596	37,730	37,371	37,958	38,335
66		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	38,583
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		39,052	37,361	37,497	37,596	37,730	37,371	37,958	38,335
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		39,096	37,686	37,843	37,900	37,979	37,717	38,263	38,583
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.51%	16.08%	17.12%	18.84%	20.16%	15.52%	16.49%	17.14%
70		C.2	Tier 1 Capital ratio (transitional)		15.51%	16.08%	17.12%	18.84%	20.16%	15.52%	16.49%	17.14%
71		C.3	Total Capital ratio (transitional)		16.75%	17.38%	18.42%	20.13%	21.45%	16.82%	17.76%	18.41%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,975	5,975	6,421	7,081	7,607	5,800	6,257	6,572
73		D.2	TIER 1 CAPITAL (fully loaded)		5,975	5,975	6,421	7,081	7,607	5,800	6,257	6,572
74		D.3	TOTAL CAPITAL (fully loaded)		6,460	6,460	6,906	7,566	8,092	6,285	6,742	7,057
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.28%	15.85%	16.97%	18.68%	20.03%	15.38%	16.35%	17.03%
76		E.2	Tier 1 Capital ratio (fully loaded)		15.28%	15.85%	16.97%	18.68%	20.03%	15.38%	16.35%	17.03%
77		E.3	Total Capital ratio (fully loaded)		16.52%	17.14%	18.25%	19.96%	21.31%	16.66%	17.62%	18.29%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		83,648		83,648	83,648	83,648	83,648	83,648	83,648
79		H.2	Total leverage ratio exposures (fully loaded)		83,567		83,567	83,567	83,567	83,567	83,567	83,567
80		H.3	Leverage ratio (transitional)		7.24%	7.18%	7.68%	8.47%	9.09%	6.93%	7.48%	7.86%
81		H.4	Leverage ratio (fully loaded)		7.15%	7.15%	7.68%	8.47%	9.10%	6.94%	7.49%	7.86%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.03%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.3	O-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		3.53%		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
89		R.1.1	of which: CET1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
90		R.1.2	of which: AT1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
92		R.2.1	of which: CET1		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.53%	11.53%	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.03%	8.03%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		2.26%	2.20%	2.21%	2.21%	2.21%	2.20%	2.22%	2.23%

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.

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		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
20	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

Bank Polska Kasa Opieki S.A.

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 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

RowNum	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0