2025 EU-wide Stress Test

Bank Name	Powszechna Kasa Oszczednosci Bank Polski S.A.
LEI Code	P4GTT6GF1W40CVIMFR43
Country Code	PL

2025 EU-wide Stress Test: Summary

Powszechna Kasa Oszczednosci Bank Polski 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	Net interest income	4,971		5,488	5,803	5,910	4,651	4,908	4,882
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	99		0	0	0	-68	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-253		-133	-329	-383	-684	-721	-636
4	**Profit or (-) loss for the year**	**2,172**		**2,109**	**2,422**	**2,657**	**786**	**1,193**	**1,474**
5	Coverage ratio: non-performing exposure (%)	44.02%		47.05%	45.49%	44.41%	48.86%	47.22%	45.68%
6	Common Equity Tier 1 capital	10,352	10,352	11,149	11,987	12,784	10,533	10,222	10,472
7	Total Risk exposure amount (all transitional adjustments included)	59,538	63,952	63,908	63,870	63,839	63,763	63,776	63,852
8	**Common Equity Tier 1 ratio, %**	**17.39%**	**16.19%**	**17.45%**	**18.77%**	**20.03%**	**16.52%**	**16.03%**	**16.40%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**16.80%**	**15.58%**	**17.07%**	**18.70%**	**19.95%**	**15.21%**	**15.94%**	**16.32%**
10	Tier 1 capital	10,352	10,352	11,149	11,987	12,784	10,533	10,222	10,472
11	Total leverage ratio exposures	132,990		132,990	132,990	132,990	132,990	132,990	132,990
12	**Leverage ratio, %**	**7.78%**	**7.78%**	**8.38%**	**9.01%**	**9.61%**	**7.92%**	**7.69%**	**7.87%**
13	**Fully loaded leverage ratio, %**	**7.50%**	**7.50%**	**8.24%**	**9.01%**	**9.61%**	**7.33%**	**7.69%**	**7.87%**

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 (dynamic only)

2025 EU-wide Stress Test: Credit risk IRB

Powszechna Kasa Oszczednosci Bank Polski 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	Powszechna Kasa Oszczednosci Bank Polski 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	-

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Powszechna Kasa Oszczednosci Bank Polski S.A.

RowNum		(mln EUR, %)	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						
			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	Powszechna Kasa Oszczednosci Bank Polski 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	-

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
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	-

European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Powszechna Kasa Oszczednosci Bank Polski S.A.

(mln EUR, %)

RowNum			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						
			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	Powszechna Kasa Oszczednosci Bank Polski 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	-

(mln EUR, %)

RowNum																							
			Adverse 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
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	-

* 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

Powszechna Kasa Oszczednosci Bank Polski 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	Powszechna Kasa Oszczednosci Bank Polski S.A.	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
2		Central governments	49,995	0	1,799	5	3,332	806	259	25	52	54	20.87%
3		Regional governments or local authorities	5,280	0	1,055	0	3,770	275	11	15	8	0	2.30%
4		Public sector entities	426	0	211	0	114	40	0	1	3	0	0.00%
5		Multilateral Development Banks	2,717	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	3,068	0	954	0	38	0	0	0	0	0	0.00%
8		Corporates	16,499	527	16,072	726	11,332	1,924	655	74	122	218	33.34%
9		of which: Other - SME	1,051	54	817	59	795	91	0	4	6	0	0.00%
10		of which: Specialised Lending	586	0	714	0	620	57	0	8	4	0	0.00%
11		Retail	19,167	442	13,128	602	15,887	2,411	796	156	236	420	52.74%
12		of which: SME	6,167	159	3,538	175	4,685	1,575	249	33	70	112	44.83%
13		Secured by mortgages on immovable property and ADC exposures	31,237	348	16,078	413	25,650	4,345	719	48	384	382	53.04%
14		of which: Residential immovable property	25,034	133	9,717	153	17,434	1,484	96	9	156	44	45.75%
15		of which: Commercial immovable property	4,693	147	4,097	181	6,689	2,544	499	22	204	301	60.21%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,509	67	2,264	79	1,527	317	124	16	25	37	29.80%
17		Subordinated debt exposures	0	0	0	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)	106	0	167	0	0	0	0	0	0	0	0.00%
21		Equity	416	0	1,017	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	6,088	0	2,434	0	0	0	0	0	0	0	0.00%
24		TOTAL	**134,998**	**1,317**	**52,915**	**1,745**	**60,124**	**9,801**	**2,440**	**319**	**806**	**1,074**	**44.02%**

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	0	0	0	0	0	0	0	0	0	0	0.00%
26		Central governments	46,912	0	1,320	5	3,332	806	259	25	52	54	20.87%
27		Regional governments or local authorities	5,280	0	1,055	0	3,770	275	11	15	8	0	2.30%
28		Public sector entities	426	0	211	0	114	40	0	1	3	0	0.00%
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	344	0	37	0	38	0	0	0	0	0	0.00%
32		Corporates	14,150	526	13,767	725	11,332	1,924	655	74	122	218	33.34%
33		of which: Other - SME	1,031	53	797	59	795	91	0	4	6	0	0.00%
34		of which: Specialised Lending	564	0	686	0	620	57	0	8	4	0	0.00%
35		Retail	19,070	439	13,054	598	15,887	2,411	796	156	236	420	52.74%
36		of which: SME	6,088	159	3,479	174	4,685	1,575	249	33	70	112	44.83%
37		Secured by mortgages on immovable property and ADC exposures	31,057	347	15,929	412	25,650	4,345	719	48	384	382	53.04%
38		of which: Residential immovable property	24,995	133	9,699	152	17,434	1,484	96	9	156	44	45.75%
39		of which: Commercial immovable property	4,554	147	3,968	181	6,689	2,544	499	22	204	301	60.21%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,508	67	2,262	79	1,527	317	124	16	25	37	29.80%
41		Subordinated debt exposures	0	0	0	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)	106	0	167	0	0	0	0	0	0	0	0.00%
45		Equity	416	0	1,017	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	6,003	0	2,411	0	0	0	0	0	0	0	0.00%
48		TOTAL	**123,764**	**1,312**	**48,968**	**1,740**	**60,124**	**9,801**	**2,440**	**319**	**806**	**1,074**	**44.02%**

2025 EU-wide Stress Test: Credit risk STA

Powszechna Kasa Oszczednosci Bank Polski 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																				
			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	Powszechna Kasa Oszczednosci Bank Polski S.A.	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%
2		Central governments	3,332	806	259	0	69	103	40.00%	3,332	806	259	0	20	103	40.00%	3,332	806	259	0	20	103	40.00%
3		Regional governments or local authorities	3,741	288	27	6	7	11	40.00%	3,712	301	43	6	7	17	40.00%	3,683	313	59	6	8	24	40.00%
4		Public sector entities	114	40	1	0	3	0	40.00%	113	40	1	0	3	0	40.00%	112	41	2	0	3	1	40.00%
5		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%
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	38	0	0	0	0	0	40.00%	37	0	0	0	0	0	40.00%	37	0	1	0	0	0	40.00%
8		Corporates	11,024	2,113	775	20	84	300	38.68%	10,784	2,228	900	20	91	341	37.95%	10,557	2,321	1,033	19	96	386	37.35%
9		of which: Other - SME	762	117	7	1	4	2	34.15%	738	133	15	1	5	5	33.92%	718	145	23	1	6	8	33.76%
10		of which: Specialised Lending	591	81	5	1	3	2	34.43%	571	96	10	1	4	4	34.12%	553	107	17	1	4	6	33.91%
11		Retail	15,773	1,981	1,340	99	183	667	49.76%	15,382	1,861	1,851	101	181	900	48.61%	14,870	1,846	2,379	97	181	1,141	47.96%
12		of which: SME	5,381	670	458	15	48	205	44.68%	5,538	403	569	17	26	254	44.62%	5,528	327	654	16	19	291	44.57%
13		Secured by mortgages on immovable property and ADC exposures	25,171	4,589	954	16	266	498	52.16%	24,789	4,714	1,211	16	276	578	47.71%	24,395	4,832	1,487	15	282	663	44.59%
14		of which: Residential immovable property	17,413	1,450	151	5	109	67	44.20%	17,379	1,431	204	6	107	89	43.48%	17,297	1,456	261	6	108	112	43.04%
15		of which: Commercial immovable property	6,408	2,741	584	4	140	340	58.33%	6,200	2,859	673	4	148	370	55.03%	6,016	2,951	765	3	153	401	52.45%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,350	398	220	7	17	91	41.24%	1,210	424	334	6	20	119	35.56%	1,082	425	461	6	21	150	32.43%
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	59,192	9,817	3,355	141	613	1,579	47.05%	58,149	9,949	4,265	143	578	1,941	45.49%	56,987	10,158	5,219	137	590	2,318	44.41%

			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
25	POLAND	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%
26		Central governments	3,332	806	259	0	69	103	40.00%	3,332	806	259	0	20	103	40.00%	3,332	806	259	0	20	103	40.00%
27		Regional governments or local authorities	3,741	288	27	6	7	11	40.00%	3,712	301	43	6	7	17	40.00%	3,683	313	59	6	8	24	40.00%
28		Public sector entities	114	40	1	0	3	0	40.00%	113	40	1	0	3	0	40.00%	112	41	2	0	3	1	40.00%
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	38	0	0	0	0	0	40.00%	37	0	0	0	0	0	40.00%	37	0	1	0	0	0	40.00%
32		Corporates	11,024	2,113	775	20	84	300	38.68%	10,784	2,228	900	20	91	341	37.95%	10,557	2,321	1,033	19	96	386	37.35%
33		of which: Other - SME	762	117	7	1	4	2	34.15%	738	133	15	1	5	5	33.92%	718	145	23	1	6	8	33.76%
34		of which: Specialised Lending	591	81	5	1	3	2	34.43%	571	96	10	1	4	4	34.12%	553	107	17	1	4	6	33.91%
35		Retail	15,773	1,981	1,340	99	183	667	49.76%	15,382	1,861	1,851	101	181	900	48.61%	14,870	1,846	2,379	97	181	1,141	47.96%
36		of which: SME	5,381	670	458	15	48	205	44.68%	5,538	403	569	17	26	254	44.62%	5,528	327	654	16	19	291	44.57%
37		Secured by mortgages on immovable property and ADC exposures	25,171	4,589	954	16	266	498	52.16%	24,789	4,714	1,211	16	276	578	47.71%	24,395	4,832	1,487	15	282	663	44.59%
38		of which: Residential immovable property	17,413	1,450	151	5	109	67	44.20%	17,379	1,431	204	6	107	89	43.48%	17,297	1,456	261	6	108	112	43.04%
39		of which: Commercial immovable property	6,408	2,741	584	4	140	340	58.33%	6,200	2,859	673	4	148	370	55.03%	6,016	2,951	765	3	153	401	52.45%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,350	398	220	7	17	91	41.24%	1,210	424	334	6	20	119	35.56%	1,082	425	461	6	21	150	32.43%
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	59,192	9,817	3,355	141	613	1,579	47.05%	58,149	9,949	4,265	143	578	1,941	45.49%	56,987	10,158	5,219	137	590	2,318	44.41%

2025 EU-wide Stress Test: Credit risk STA

Powszechna Kasa Oszczednosci Bank Polski S.A.

RowNum		(mln EUR, %)	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						
			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	Powszechna Kasa Oszczednosci Bank Polski S.A.	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%
2		Central governments	3,332	806	259	0	69	103	40.00%	3,332	806	259	0	68	103	40.00%	3,332	806	259	0	68	103	40.00%
3		Regional governments or local authorities	3,741	288	27	6	24	11	40.00%	3,712	301	43	6	25	17	40.00%	3,683	313	59	6	25	24	40.00%
4		Public sector entities	114	40	1	0	4	0	48.00%	113	40	1	0	4	1	48.00%	112	41	2	0	4	1	48.00%
5		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%
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	38	0	0	0	0	0	48.00%	37	0	0	0	0	0	48.00%	37	0	1	0	0	0	48.00%
8		Corporates	10,710	2,369	832	44	90	325	39.04%	9,914	2,893	1,104	35	92	419	38.00%	9,269	3,238	1,404	30	85	518	36.86%
9		of which: Other - SME	758	119	9	3	4	3	37.23%	702	160	24	2	5	8	35.93%	669	178	39	2	5	13	34.80%
10		of which: Specialised Lending	573	96	7	2	3	2	29.76%	523	134	20	1	4	6	28.69%	484	159	35	1	4	10	27.71%
11		Retail	15,416	2,132	1,546	294	213	841	54.38%	14,260	2,194	2,640	209	213	1,394	52.81%	13,338	2,163	3,594	174	192	1,853	51.58%
12		of which: SME	5,357	670	482	40	48	259	53.78%	5,365	464	680	35	27	360	52.90%	5,285	395	829	31	19	431	51.96%
13		Secured by mortgages on immovable property and ADC exposures	24,857	4,830	1,027	47	289	523	50.95%	23,766	5,449	1,499	36	296	684	45.64%	22,972	5,731	2,012	29	278	849	42.18%
14		of which: Residential immovable property	17,189	1,649	176	18	128	82	46.34%	16,774	1,945	295	14	143	135	45.68%	16,405	2,176	433	13	145	194	44.86%
15		of which: Commercial immovable property	6,402	2,741	590	10	145	339	57.41%	6,001	3,022	710	8	135	386	54.36%	5,790	3,116	826	7	115	428	51.86%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,266	440	261	19	17	103	39.44%	992	482	494	13	19	163	33.07%	777	438	752	9	18	226	30.02%
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**	**58,207**	**10,465**	**3,692**	**391**	**689**	**1,804**	**48.86%**	**55,135**	**11,683**	**5,546**	**286**	**699**	**2,619**	**47.22%**	**52,743**	**12,291**	**7,330**	**240**	**653**	**3,348**	**45.68%**

RowNum		(mln EUR, %)	Adverse 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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	3,332	806	259	0	69	103	40.00%	3,332	806	259	0	68	103	40.00%	3,332	806	259	0	68	103	40.00%
27		Regional governments or local authorities	3,741	288	27	6	24	11	40.00%	3,712	301	43	6	25	17	40.00%	3,683	313	59	6	25	24	40.00%
28		Public sector entities	114	40	1	0	4	0	48.00%	113	40	1	0	4	1	48.00%	112	41	2	0	4	1	48.00%
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	38	0	0	0	0	0	48.00%	37	0	0	0	0	0	48.00%	37	0	1	0	0	0	48.00%
32		Corporates	10,710	2,369	832	44	90	325	39.04%	9,914	2,893	1,104	35	92	419	38.00%	9,269	3,238	1,404	30	85	518	36.86%
33		of which: Other - SME	758	119	9	3	4	3	37.23%	702	160	24	2	5	8	35.93%	669	178	39	2	5	13	34.80%
34		of which: Specialised Lending	573	96	7	2	3	2	29.76%	523	134	20	1	4	6	28.69%	484	159	35	1	4	10	27.71%
35		Retail	15,416	2,132	1,546	294	213	841	54.38%	14,260	2,194	2,640	209	213	1,394	52.81%	13,338	2,163	3,594	174	192	1,853	51.58%
36		of which: SME	5,357	670	482	40	48	259	53.78%	5,365	464	680	35	27	360	52.90%	5,285	395	829	31	19	431	51.96%
37		Secured by mortgages on immovable property and ADC exposures	24,857	4,830	1,027	47	289	523	50.95%	23,766	5,449	1,499	36	296	684	45.64%	22,972	5,731	2,012	29	278	849	42.18%
38		of which: Residential immovable property	17,189	1,649	176	18	128	82	46.34%	16,774	1,945	295	14	143	135	45.68%	16,405	2,176	433	13	145	194	44.86%
39		of which: Commercial immovable property	6,402	2,741	590	10	145	339	57.41%	6,001	3,022	710	8	135	386	54.36%	5,790	3,116	826	7	115	428	51.86%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,266	440	261	19	17	103	39.44%	992	482	494	13	19	163	33.07%	777	438	752	9	18	226	30.02%
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**	**58,207**	**10,465**	**3,692**	**391**	**689**	**1,804**	**48.86%**	**55,135**	**11,683**	**5,546**	**286**	**699**	**2,619**	**47.22%**	**52,743**	**12,291**	**7,330**	**240**	**653**	**3,348**	**45.68%**

* 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

Powszechna Kasa Oszczednosci Bank Polski 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

Powszechna Kasa Oszczednosci Bank Polski 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	51,103	54,661	54,805	54,767	54,736	54,661	54,673	54,750
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	51,103	54,661	54,805	54,767	54,736	54,661	54,673	54,750
4	Risk exposure amount for market risk	433	452	452	452	452	452	452	452
5	Risk exposure amount for operational risk	7,814	8,650	8,650	8,650	8,650	8,650	8,650	8,650
6	Other risk exposure amounts	0	0	0	0	0	0	0	0
7	**Total Risk exposure amount before Output floor**	**59,349**	**63,763**	**63,908**	**63,870**	**63,839**	**63,763**	**63,776**	**63,852**
8	**Unfloored Total Risk exposure amount (transitional)**		**63,952**	**63,908**	**63,870**	**63,839**	**63,763**	**63,776**	**63,852**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**64,008**	**64,190**	**64,116**	**64,088**	**64,051**	**64,128**	**64,165**
10	Standardised Risk exposure amount for credit risk exposures		54,661	54,805	54,767	54,736	54,661	54,673	54,750
11	Standardised Risk exposure amount for market risk exposures		1,529	1,529	1,529	1,529	1,529	1,529	1,529
12	Standardised Risk exposure amount for operational risk		8,650	8,650	8,650	8,650	8,650	8,650	8,650
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)**		**64,840**	**64,984**	**64,947**	**64,916**	**64,840**	**64,852**	**64,929**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**64,840**	**64,984**	**64,947**	**64,916**	**64,840**	**64,852**	**64,929**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**59,538**	**63,952**	**63,908**	**63,870**	**63,839**	**63,763**	**63,776**	**63,852**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**59,349**	**64,008**	**64,190**	**64,116**	**64,088**	**64,051**	**64,128**	**64,165**

2025 EU-wide Stress Test: Capital

Powszechna Kasa Oszczednosci Bank Polski 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**		**11,062**	**11,062**	**11,860**	**12,697**	**13,495**	**11,243**	**10,932**	**11,183**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**10,352**	**10,352**	**11,149**	**11,987**	**12,784**	**10,533**	**10,222**	**10,472**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		292		292	292	292	292	292	292
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		3,059		4,035	5,156	6,385	3,423	3,975	4,657
6		A.1.3	Accumulated other comprehensive income		-542		-542	-542	-542	-1,398	-1,398	-1,398
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-529		-529	-529	-529	-1,386	-1,386	-1,386
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		-12		-12	-12	-12	-12	-12	-12
10		A.1.4	Other Reserves		7,343		7,343	7,343	7,343	7,343	7,343	7,343
11		A.1.5	Funds for general banking risk		250		250	250	250	250	250	250
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		207	207	207	207	207	458	458	458
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-50	-50	-50	-50	-50	-52	-52	-52
15		A.1.7.2	Cash flow hedge reserve		263		263	263	263	516	516	516
16		A.1.7.3	Other adjustments		-6		-6	-6	-6	-6	-6	-6
17		A.1.8	(-) Intangible assets (including Goodwill)		-613		-613	-613	-613	-613	-613	-613
18		A.1.8.1	of which: Goodwill (-)		-225		-225	-225	-225	-225	-225	-225
19		A.1.8.2	of which: Software assets (-)		-247		-247	-247	-247	-247	-247	-247
20		A.1.8.3	of which: Other intangible assets (-)		-141		-141	-141	-141	-141	-141	-141
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		-27	-27	-16	-108	-540	-12	-86	-518
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		-790							
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")	0	0							
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")		89							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		56							
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")		934							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		176							
43		A.1.22	Transitional adjustments		381	381	192	0	0	789	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		189							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		189							
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		192	192	192	0	0	789	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		192	192	192			789		

2025 EU-wide Stress Test: Capital

Powszechna Kasa Oszczednosci Bank Polski 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)		10,352	10,352	11,149	11,987	12,784	10,533	10,222	10,472
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		711	711	711	711	711	711	711	711
59		A.4.1	Tier 2 Capital instruments		711	711	711	711	711	711	711	711
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)			63,952	63,908	63,870	63,839	63,763	63,776	63,852
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			64,008	64,190	64,116	64,088	64,051	64,128	64,165
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			64,840	64,984	64,947	64,916	64,840	64,852	64,929
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			64,840	64,984	64,947	64,916	64,840	64,852	64,929
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		59,538	63,952	63,908	63,870	63,839	63,763	63,776	63,852
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		59,349	64,008	64,190	64,116	64,088	64,051	64,128	64,165
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		17.39%	16.19%	17.45%	18.77%	20.03%	16.52%	16.03%	16.40%
70		C.2	Tier 1 Capital ratio (transitional)		17.39%	16.19%	17.45%	18.77%	20.03%	16.52%	16.03%	16.40%
71		C.3	Total Capital ratio (transitional)		18.58%	17.30%	18.56%	19.88%	21.14%	17.63%	17.14%	17.51%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,970	9,970	10,957	11,987	12,784	9,744	10,222	10,472
73		D.2	TIER 1 CAPITAL (fully loaded)		9,970	9,970	10,957	11,987	12,784	9,744	10,222	10,472
74		D.3	TOTAL CAPITAL (fully loaded)		10,681	10,681	11,668	12,697	13,495	10,454	10,932	11,183
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.80%	15.58%	17.07%	18.70%	19.95%	15.21%	15.94%	16.32%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.80%	15.58%	17.07%	18.70%	19.95%	15.21%	15.94%	16.32%
77		E.3	Total Capital ratio (fully loaded)		18.00%	16.69%	18.18%	19.80%	21.06%	16.32%	17.05%	17.43%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		132,990		132,990	132,990	132,990	132,990	132,990	132,990
79		H.2	Total leverage ratio exposures (fully loaded)		132,990		132,990	132,990	132,990	132,990	132,990	132,990
80		H.3	Leverage ratio (transitional)		7.78%	7.78%	8.38%	9.01%	9.61%	7.92%	7.69%	7.87%
81		H.4	Leverage ratio (fully loaded)		7.50%	7.50%	8.24%	9.01%	9.61%	7.33%	7.69%	7.87%
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		0.05%		1.05%	1.05%	1.05%	1.05%	1.05%	1.05%
84		P.3	O-SII buffer		2.00%		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
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		4.55%		5.55%	5.55%	5.55%	5.55%	5.55%	5.55%
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)		12.55%	12.55%	13.55%	13.55%	13.55%	13.55%	13.55%	13.55%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.05%	9.05%	10.05%	10.05%	10.05%	10.05%	10.05%	10.05%
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		2.31%	2.39%	2.39%	2.39%	2.39%	2.39%	2.39%	2.39%

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

Powszechna Kasa Oszczednosci Bank Polski 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**	4,971	5,488	5,803	5,910	4,651	4,908	4,882
2	Interest income	7,311	7,473	7,038	6,957	7,758	7,675	7,595
3	Interest expense	-2,341	-1,991	-1,241	-1,054	-3,108	-2,360	-1,920
4	**Dividend income**	3	3	3	3	3	3	3
5	**Net fee and commission income**	1,221	1,221	1,221	1,221	1,009	1,003	1,016
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	99	0	0	0	-68	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**					-8		
8	**Other operating income not listed above, net**	205	158	159	157	130	125	130
9	**Total operating income, net**	6,499	6,871	7,186	7,291	5,717	6,039	6,030
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-253	-133	-329	-383	-684	-721	-636
11	**Other income and expenses not listed above, net**	-3,288	-3,725	-3,396	-3,113	-3,909	-3,614	-3,287
12	**Profit or (-) loss before tax from continuing operations**	2,959	3,013	3,460	3,795	1,123	1,704	2,106
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-787	-904	-1,038	-1,139	-337	-511	-632
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**2,172**	**2,109**	**2,422**	**2,657**	**786**	**1,193**	**1,474**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	1,602	1,133	1,301	1,427	422	641	792
17	**Attributable to owners of the parent net of estimated dividends**	570	976	1,121	1,229	364	552	682
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	123,306						

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

Powszechna Kasa Oszczednosci Bank Polski S.A.

	(mln EUR)	1
RowNum	**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

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