

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.

			1	2	3	4	5	6	7	8
			Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
Rov	vNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
	1	Net interest income	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
	- ≺	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)



		Ta Nasa Oszczedności Barik i Olski S., k.					<u></u>		_			10		40	10		45
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Restated							
										31/12/2024*							
				Exposu	re values			Risk exposu	ire amounts								
			A-IF	RB	F-I	RB	A-IRB		F-IR	lB	Channel	S4 2	Channel 2	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln E	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
1		Central banks	O		0 0		0 0	0	0	0	0	0	0	(0) -
2		Central governments	C		0 0		0 0	0	0	0	0	0	0	()	0) -
3		Regional governments or local authorities	C		0 0		0 0	0	0	0	0	0	0	()	C) -
4		Public sector entities	C		0 0		0 0	0	0	0	0	0	0	()	0) -
5		Institutions			0		0		0	0	0	0	0	()	0) -
6		Corporates	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	((O) -
8		Corporates - Of Which: SME general corporates	0		0		0 0	0	0	0	0	0	0	()	0) -
9	Powszechna Kasa	Corporates - Of Which: Purchased receivables	0		0 0		0 0	0	0	0	0	0	0	()	0) -
10	FOWSZECIIIa Rasa	Retail	C		0		0	0			0	0	0	()	0) -
11	Oszczednosci Bank	Retail - Secured by residential estate property	C		0		0	0			0	0	0	()	0) -
12		Retail - Qualifying Revolving	C		0		0	0			0	0	0	()	0) -
13	Polski S.A.	Retail - Purchased receivables	0		0		0	0			0	0	0	((O C) -
14		Retail - Other Retail	C		0		0	0			0	0	0	((O) -
15		Retail - Other Retail - Of Which: SME	0		0		0	0			0	0	0	((0) -
16		Retail - Other Retail - Of Which: non-SME	C		0		0	0			0	0	0	()	C) -
17		Collective investments undertakings (CIU)	C		0 0		0 0	0	0	0	0	0	0	() (O C) -
18		Equity	C		0		0	0			0	0	0	((0) -
19		Securitisation															
20		Other non-credit obligation assets	C		0		0	0			0	0	0	() (0) -
21		TOTAL			0 0		0	n	0	0	0	n	0	()) -
					<u> </u>	<u>'</u>	<u>-</u>		<u> </u>		<u> </u>				<u>′1</u>	-1	<u>′</u> 1

											Restated							
											31/12/2024*							
					Exposure	values			Risk expo	sure amounts								
				A-IRE		F-1	RB	A-II	lB	F-	IRB				Stock of provisions	Stock of provisions	Stack of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure	Stage 3 exposure
22		Central banks	(ITIIIT EGIV, 70)	0	0	0	C	0		0 0		0	0			0	0	-
23		Central governments		0	0	0	C	0		0 0		0	0) (C	0	0	, -
24		Regional governments or local authorities		0	0	0	C	0		0 0		0	0	C	C	0	0	, -
25		Public sector entities		0	0	0	С	0		0 0		0	0	C	C	0	0	, -
26		Institutions				0	C			0	(0	0	C	C	0	0	
27		Corporates		0	0	0	C	0		0 0		0	0	C	C	0	0	-
28		Corporates - Of Which: Specialised Lending		0	0	0	C	0		0 0	(0	0	C	C	0	0	-
29		Corporates - Of Which: SME general corporates		0	0	0	С	0		0 0)	0	0	C	C	0	0	-
30		Corporates - Of Which: Purchased receivables		0	0	0	C	0		0 0	(0	0	C	C	0	0	-
31		Retail		0	0			0		0		0	0	C	C	0	0	-
32	POLAND	Retail - Secured by residential estate property		0	0			0		0		0	О	C	C	0	0	-
33		Retail - Qualifying Revolving		0	0			0		0		0	0	C	C	0	0	-
34		Retail - Purchased receivables		0	0			0		0		0	0	C	C	0	0	-
35		Retail - Other Retail		0	0			0		0		0	0	C	C	0	0	-
36		Retail - Other Retail - Of Which: SME		0	0			0		0		0	0	0	C	0	0	-
37		Retail - Other Retail - Of Which: non-SME		0	0			0		0		0	0	C	C	0	0	-
38		Collective investments undertakings (CIU)		0	0	0	C	0		0 0	(0	O	C	C	0	0	-
39		Equity		0	0			0		0		0	0	C	C	0	0	-
40		Securitisation																
41		Other non-credit obligation assets		0	0			0		0		0	0	C	C	0	0	-
42		TOTAL		0	0	0	C	0		0		0	0	C	C	0	0	/

* Restated 31/12/2024:



2025 EU-wide Stress Test: Credit risk IRE Powszechna Kasa Oszczedności Bank Polski S.A.

		a kasa Oszczediiosci Dalik Polski S.A.																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scena	io									
						31/12/2025							31/12/2026							31/12/2027			
						31/12/2023							31/12/2020						I	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 provision for Stage 1 exposu	s Stock of provision	ons Stock of provision sure for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage			Coverage Ratio - Stage 3 exposure
RowNum		(m	ıln EUR, %)																				
1		Central banks	III1 E O IX, 70)	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	1-
3		Regional governments or local authorities		0 0	0 0	0 0	0) -	0		0	0	0	0	0 -	0	0	0	0	0	0	1-
4		Public sector entities		0 (0 0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
5		Institutions		0 (0 0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
6		Corporates		0 (0 0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
7		Corporates - Of Which: Specialised Lending		0 (0 0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
8		Corporates - Of Which: SME general corporates		0 (0	0	0) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
9	Dawszachna Kasa	Corporates - Of Which: Purchased receivables		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
10	Powszechna Kasa	Retail		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
11	Oszczednosci Bank	Retail - Secured by residential estate property		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
12		Retail - Qualifying Revolving		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
13	Polski S.A.	Retail - Purchased receivables		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
14		Retail - Other Retail		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
15		Retail - Other Retail - Of Which: SME		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
16		Retail - Other Retail - Of Which: non-SME		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
17		Collective investments undertakings (CIU)		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
18		Equity		0 (0	0	0)) -	0	(0	0	0	0	0 -	0	0	0	0	0	0	1-
19		Securitisation																					(
20		Other non-credit obligation assets		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	<u>-</u>

											Baseline Scenari	io									
					31/12/20	25					31/12/2026							31/12/20	027		
RowNum		(mIn EUR, ¹	Stage 2 exposur	Stage 3 exposure	Stock of pro- for Stage 1 ex	visions Stock of p posure for Stage 2	rovisions Stock of provise exposure for Stage 3 exp	ions Coverage Ratio - osure Stage 3 exposure	Stage 1 exposure Stage	? exposure Stage 3 exposu	re Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi	isions Stock of pr posure for Stage 2 (rovisions Stock of provisions exposure Stage 3 exposure	for Coverage Ratio - e Stage 3 exposure
22		Central banks	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C		0	0	0	0	0 -
23		Central governments	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C)	0	0	0	0	0 -
24		Regional governments or local authorities	0	0	0	0	0	0 -	0	0	0	0	0 0) -	C)	0	0	0	0	0 -
25		Public sector entities	0	0	0	0	0	0 -	0	0	0	0	0	-	C		0	0	0	0	0 -
26		Institutions	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C)	0	0	0	0	0 -
27		Corporates	0	0	0	0	0	0 -	0	0	0	0	0 0) -	C		0	0	0	0	0 -
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C)	0	0	0	0	0 -
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0 -	0	0	0	0	0 0) -	C)	0	0	0	0	0 -
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C)	0	0	0	0	0 -
31		Retail	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	0	0	0	0	0 -
32	POLAND	Retail - Secured by residential estate property	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C)	0	0	0	0	0 -
33		Retail - Qualifying Revolving	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	0	0	0	0	0 -
34		Retail - Purchased receivables	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	0	0	0	0	0 -
35		Retail - Other Retail	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	0	0	0	0	0 -
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	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	-	С)	0	0	0	0	0 -
38		Collective investments undertakings (CIU)	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	0	0	0	0	0 -
39		Equity	0	0	0	0	0	0 -	0	0	0	0	0 0) -	С)	٥	0	0	0	0 -
40		Securitisation																			
41		Other non-credit obligation assets	0	0	0	0	0	0 -	0	0	0	0	0 0	-	С)	0	0	0	0	0 -
42		TOTAL	0	0	0	0	0	0 -	0	0	0	0	0 0	-	C)	0	0	0	0	0 -



2025 EU-wide Stress Test: Credit risk IRE Powszechna Kasa Oszczedności Bank Polski S.A.

	POWSZECIII	ia kasa Oszczedności Balik Polski S.A.																		
			37	38 39	40	41 42	43	44 45	46	47	48	49	50	51	52	53	54	55	56	57
										Adverse Scen	ario									
					31/12/2025					31/12/202	6						31/12/2027			
RowNum			Stage 1 exposure	e Stage 2 exposure Stage 3 expo	Stock of provisions Stock of for Stage 1 exposure for Stage	provisions Stock of provisio 2 exposure for Stage 3 expos	ons Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure Stage 2 ex	osure Stage 3 exposu	Stock of provise for Stage 1 exp	sions Stock of provi osure for Stage 2 exp	isions Stock of provision posure for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure		
		(mln EU	IR, %)																	
1		Central banks		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	ſ) -
2		Central governments		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	,) -
3		Regional governments or local authorities		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0) -
4		Public sector entities		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	,) -
6		Corporates		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	,) -
7		Corporates - Of Which: Specialised Lending		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	,) -
8		Corporates - Of Which: SME general corporates		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	,) -
9	Dowczochna Kaca	Corporates - Of Which: Purchased receivables		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	<u> </u>) -
10	Powszechna Kasa	Retail		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	() -
11	Oszczednosci Bank	Retail - Secured by residential estate property		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	() -
13	Polski S.A.	Retail - Purchased receivables		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	() -
14		Retail - Other Retail		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	,) -
15		Retail - Other Retail - Of Which: SME		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 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	,) -
17		Collective investments undertakings (CIU)		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0	<u> </u>) -
18		Equity		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) -
21		TOTAL		0 0	0 0	0	0 -	0	0	0	0	0	0 -	0		0	0 0	0) -
											-							<u> </u>		

													Adverse Scenario										
						31/12/2025							31/12/2026							31/12/2027			
RowNum		(mln EUR, %		Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposu	s Stock of pro re for Stage 3 ex	ovisions Coverage Ratio - xposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposu	re 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 provision for Stage 1 exposu	ns Stock of prov re for Stage 2 ex	risions Stock of pr posure for Stage 3	rovisions Coverage Ratio - exposure Stage 3 exposure
22		Central banks	0		0		0	0	0 -	0		0	0	0	0	-	0		0	0	0	0	0 -
23		Central governments	C		0 0		0	0	0 -	0		0	0	0 (0 0	-	0)	0	0	0	0	0 -
24		Regional governments or local authorities	C) (0 0		0	0	0 -	0		0	0	0 (0	-	0		0	0	0	0	0 -
25		Public sector entities	C)	0		0	0	0 -	0		0	0	0 (0	-	0		0	0	0	0	0 -
26		Institutions	C	(0		0	0	0 -	0		0	0	0 (0	-	0)	0	0	0	0	0 -
27		Corporates	C)	0		0	0	0 -	0		0	0	0 (0	-	0)	0	0	0	0	0 -
28		Corporates - Of Which: Specialised Lending	C	(0		0	0	0 -	0		0	0	0 (0	-	0)	0	0	0	0	0 -
29		Corporates - Of Which: SME general corporates	C	(0		0	0	0 -	0		0	0	0 (0	-	0)	0	0	0	0	0 -
30		Corporates - Of Which: Purchased receivables	C	(0		0	0	0 -	0		0	0	0 (0	-	0)	0	0	0	0	0 -
31		Retail	C	(0		0	0	0 -	0		0	0	0	0	-	0)	0	0	0	0	0 -
32	POLAND	Retail - Secured by residential estate property	C	(0		0	0	0 -	0		0	0	0	0	-	0		0	0	0	0	0 -
33		Retail - Qualifying Revolving	C	(0		0	0	0 -	0		0	0	0	0	-	0)	0	0	0	0	0 -
34		Retail - Purchased receivables	C	(0		0	0	0 -	0		0	0	0	0	-	0		0	0	0	0	0 -
35		Retail - Other Retail	C	(0		0	0	0 -	0		0	0	0	0	-	0		0	0	0	0	0 -
36		Retail - Other Retail - Of Which: SME	C	(0		0	0	0 -	0		0	0	0	0	-	0)	0	0	0	0	0 -
37		Retail - Other Retail - Of Which: non-SME	C	(0		0	0	0 -	0		0	0	0	0	-	0)	0	0	0	0	0 -
38		Collective investments undertakings (CIU)	C	(0		0	0	0 -	0		0	0	0	0	-	0)	0	0	0	0	0 -
39		Equity	C	(0		0	0	0 -	0		0	0	0	0	-	0		0	0	0	0	0 -
40		Securitisation																					
41		Other non-credit obligation assets	C	(0		0	0	0 -	0		0	0	0	0	-	0)	0	0	0	0	0 -
42		TOTAL	C)	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.



eba Banking Authority 2025 EU-wide Stress Test: Credit risk STA

			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024*	,				
			Exposure v	alues	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
1		Central banks	0	0	0	0	0	0	C	0	0	0	0.00%
2		Central governments	49,995	0	1,799		3,332			25	52	54	20.87%
3		Regional governments or local authorities	5,280	0	1,055		3,770	275	11	15	8	0	2.30%
4		Public sector entities	426	0	211	0	114	40	C	1	3	0	0.00%
5		Multilateral Development Banks	2,717	0	0	0	0	0	C	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
7		Institutions	3,068	0	954		38		C	0	0	0	0.00%
8		Corporates	16,499	527	,		11,332	1,924		74	122	218	33.34%
9		of which: Other - SME	1,051	54			795			4	6	0	0.00%
10	Dayyara ahaa Kasa	of which: Specialised Lending	586	0	714		620	57		8	4	0	0.00%
11	Powszechna Kasa	Retail	19,167	442	,		· · · · · · · · · · · · · · · · · · ·	2,411			236	420	52.74%
12	Oszczednosci Bank	of which: SME	6,167	159			,	1,575				112	44.83%
13		Secured by mortgages on immovable property and ADC exposures	31,237	348	· · · · · · · · · · · · · · · · · · ·					48	384	382	
14	Polski S.A.	of which: Residential immovable property	25,034	133						<u> </u>	156		45.75%
15		of which: Commercial immovable property	4,693	147	·		6,689	2,544		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	C	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	C	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	C	0	0	0	0.00%
20		Collective investments undertakings (CIU)	106	0	167	,	0	0	C	0	0	0	0.00%
21		Equity	416	0	1,017	0	0	0	C	0	0	0	0.00%
22		Securitisation											
23		Other exposures	6,088	0	2,434		0	0	C	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%

									Restated					
									31/12/2024	*				
				Exposure v	alues	Risk exposure	amounts							
owNum				Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ration
			(mln EUR, %)											
25		Central banks		0	0	0	0	0	0	C	0	0	0	0
26		Central governments		46,912	0	1,320	5	3,332				52	54	20
27		Regional governments or local authorities		5,280	0	1,055	0	3,770			. 15	8	0	2
28		Public sector entities		426	0	211	0	114	40	C	1	3	0	0
29		Multilateral Development Banks		0	0	0	0	0	0	C	0	0	0	С
30		International Organisations		0	0	0	0	0	0	C	0	<u> </u>	0	С
31		Institutions		344	0	37	0	38	0	C	0	0	0	(
32		Corporates		14,150	526	-, -	725	11,332	,		74	122	218	
33		of which: Other - SME		1,031	53	797	59	795) 4	6	0	C
34		of which: Specialised Lending		564	0	686	0	620			8	4	0	C
35		Retail		19,070	439	,	598	15,887	2,411			236		52
36	POLAND	of which: SME		6,088	159		174	4,685	,			70	112	
37		Secured by mortgages on immovable property and ADC exposures		31,057	347	,	412	25,650				384		
38		of which: Residential immovable property		24,995	133	· · · · · · · · · · · · · · · · · · ·	152	17,434			-	156		45
39		of which: Commercial immovable property		4,554	147	-,	181	6,689	,			204	301	60
10		of which: Land, acquisition, development and construction exposures (ADC)		1,508	67	2,262	79	1,527	317	124	16	25	37	29
41		Subordinated debt exposures		0	0	0	0	0	0	C	0	<u> </u>	0	C
42		Covered bonds		0	0	0	0	0	0	(0	0	0	C
43		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	C	0	0	0	0
44		Collective investments undertakings (CIU)		106	0	167	0	0	0	(0	<u> </u>	0	C
45		Equity		416	0	1,017	0	0	0	(0	C	0	С
46		Securitisation		6.600	_	2.444			_					
47		Other exposures		6,003	0	2,411	0	0	0		0	0	0	C
48		TOTAL		123,764	1,312	48,968	1,740	60,124	9,801	2,440	319	806	1,074	44.



2025 EU-wide Stress Test: Credit risk STA

	r Ovv 3	Zecilia kasa Oszczedilości dalik 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			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions re 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 Stock of provision Stock of provision Stage 2 exposure for Stage 3 expo	ons Coverage Ratio - sure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		ons Stock of provisions ure for Stage 2 exposure		
1		Central banks (mln EUR,	%)	•					0.000	(•	0			0.000	24	0		0			0.0004
2		Central panks Central governments	3 332	0	250)	0 0	102	0.00% 40.00%	 	0	250		0 0	0 0.009	% 2.22	2 00	0	0	0 0	102	0.00%
2		Regional governments or local authorities	3,332	200	255	7	6 7	7 11	40.00%		300	259		6 7	17 40.009			12 23	19	6 20	24	40.00% 40.00%
4		Public sector entities	3,741	200	21	1	0 7	2 0	40.00%	-7:	301	43		0 7	0 40.009	7,0	2 2	11	2	0 3	4 1	40.00%
5		Multilateral Development Banks	0	<u> 40</u>	-	<u> </u>	0 0) 0	0.00%		10	0		0 0	0 40.007	%	0	0	0	0 (1	0.00%
6		International Organisations	0	0)	0 0		0.00%	<u> </u>	0	0		0 0	0 0.009	%	0	0	0	0 (, 0	0.00%
7		Institutions	38	0			0 0	0	40.00%	1 1	0	0		0 0	0 40.009	% 3	7	0	1	0 (, 0	40.00%
8		Corporates	11.024	2.113	775	5	20 84	300	38.68%	-	2.228	900	20	0 91	341 37.959	% 10.55	7 2.32	21 1.03	3	19 96	386	37.35%
9		of which: Other - SME	762	117		7	1 4	1 2	34.15%	6 738	133	15		1 5	5 33.929	% 71	8 14	15 2	3	1 6	8	33.76%
10		of which: Specialised Lending	591	81		5	1 3	3 2	34.43%	6 571	96	10		1 4	4 34.129	% 55	3 10	07	.7	1	, 6	33.91%
11	Powszechna Kasa	Retail	15,773	1,981	1,340		99 183	667	49.76%	6 15,382	1,861	1,851	10	1 181	900 48.619	% 14,87	0 1,84	16 2,37	'9	97 183	1,141	47.96%
12		of which: SME	5,381	670	458	3	15 48	3 205	44.68%	5,538	403	569	1	7 26	254 44.629	% 5,52	8 32	27 65	4	16 19	291	44.57%
13	Oszczednosci Bank	Secured by mortgages on immovable property and ADC exposures	25,171	4,589	954	1	16 266	498	52.16%	6 24,789	4,714	1,211	10	6 276	578 47.719	% 24,39	5 4,83	32 1,48	37	15 282	. 663	44.59%
14	Polski S.A.	of which: Residential immovable property	17,413	1,450	151	1	5 109	67	44.20%	6 17,379	1,431	204	(6 107	89 43.489	% 17,29	7 1,45	56 26	51	6 108	, 112	43.04%
15	1 31311 3.7 1.	of which: Commercial immovable property	6,408	2,741	584	1	4 140	340	58.33%	6,200	2,859	673	,	4 148	370 55.039	% 6,01	.6 2,95	51 76	55	3 153	401	52.45%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,350	398	220	D	7 17	91	41.24%	6 1,210	424	334	(6 20	119 35.569	% 1,08	2 42	25 46	51	6 21	150	32.43%
17		Subordinated debt exposures	0	0	(D	0 0	0	0.00%	6 0	0	0		0 0	0 0.009	%	0	0	0	0 (0	0.00%
18		Covered bonds	0	0	()	0 0	0	0.00%	6 0	0	0		0 0	0 0.009	%	0	0	0	0 (0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	()	0 0	0	0.00%	6 0	0	0		0 0	0 0.009	%	0	0	0	0 (0	0.00%
20		Collective investments undertakings (CIU)	0	0	(O .	0 0	0	0.00%	6 0	0	0		0 0	0.009	%	0	0	0	0	0	0.00%
21		Equity	0	0	(O	0 0	0	0.00%	6 0	0	0		0 0	0.009	%	0	0	0	0	0	0.00%
22		Securitisation																				
23		Other exposures	0	0	(D	0 0	0	0.00%	-	0	0		0 0	0 0.009		0	0	0	0 (0	0.00%
24		TOTAL	59,192	9,817	3,355	5 1	41 613	1,579	47.05%	58,149	9,949	4,265	143	3 578 1	,941 45.499	% 56,98	7 10,15	5,21	.9	137 590	2,318	44.41%

													Baseline Scenario							
							31/12/2025						31/12/2026						31/12/2027	
Row	vNum		(ml	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of provision for Stage 1 exposu	ns Stock of provisioner for Stage 2 expos	ons Stock of provision sure for Stage 3 exposu	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure Sta	nge 2 exposure	Stock of provision for Stage 1 exposu	s Stock of provisions Stock of provisions re for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	exposure S	Stage 2 exposure	Stage 3 exposure		S Stock of provisions Coverage Ratio - e for Stage 3 exposure Stage 3 exposure
2	25		Central banks			0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0.00%
2	26		Central governments	3,332	2 80	6 2	:59	0	69 10	3 40.009	% 3,332	806	259	0 20 10	40.00%	3,332	806	259	0 2	103 40.00%
2	27		Regional governments or local authorities	3,74:	. 28	8	27	6	7	1 40.009	% 3,712	301	43	6 7 1	7 40.00%	3,683	313	59	6	8 24 40.00%
2	28		Public sector entities	114	4	0	1	0	3	0 40.009	% 113	40	1	0 3	0 40.00%	112	41	2	0	3 1 40.00%
2	29		Multilateral Development Banks)	0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0.00%
3	30		International Organisations)	0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0.00%
3	31		Institutions	38	3	0	0	0	0	0 40.009	% 37	0	0	0 0	40.00%	37	0	1	0	0 0 40.00%
3	32		Corporates	11,024	2,11	3	75	20	84 30	0 38.689	% 10,784	2,228	900	20 91 34	37.95%	10,557	2,321	1,033	19	386 37.35%
3	33		of which: Other - SME	762	. 11	7	7	1	4	2 34.159	% 738	133	15	1 5	33.92%	718	145	23	1	6 8 33.76%
3	34		of which: Specialised Lending	59:	. 8	1	5	1	3	2 34.439	% 571	96	10	1 4	4 34.12%	553	107	17	1	4 6 33.91%
3	35		Retail	15,773	1,98	1 1,3	340	99	183 66	7 49.769	% 15,382	1,861	1,851	01 181 90	0 48.61%	14,870	1,846	2,379	97 18	1,141 47.96%
3	36	POLAND	of which: SME	5,38:	. 67	0 4	58	15	48 20	5 44.689	% 5,538	403	569	17 26 25	4 44.62%	5,528	327	654	16	.9 291 44.57%
3	37	POLAND	Secured by mortgages on immovable property and ADC exposures	25,17:	4,58	9 9	054	16	266 49	8 52.169	% 24,789	4,714	1,211	16 276 57	8 47.71%	24,395	4,832	1,487	15 28	663 44.59%
3	38		of which: Residential immovable property	17,413	1,45	0 :	.51	5	109	7 44.209	% 17,379	1,431	204	6 107 8	9 43.48%	17,297	1,456	261	6 10	112 43.04%
3	39		of which: Commercial immovable property	6,408	2,74	1 5	84	4	140 34	0 58.339	% 6,200	2,859	673	4 148 370	55.03%	6,016	2,951	765	3 15	53 401 52.45%
4	40		of which: Land, acquisition, development and construction exposures (ADC)	1,350	39	8	20	7	17	1 41.249	% 1,210	424	334	6 20 11	35.56%	1,082	425	461	6	150 32.43%
4	41		Subordinated debt exposures)	0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0 0.00%
4	42		Covered bonds)	0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0 0.00%
4	43		Claims on institutions and corporates with a ST credit assessment)	0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0.00%
4	44		Collective investments undertakings (CIU))	0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0.00%
	45		Equity			0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0.00%
	46		Securitisation																	
	47		Other exposures			0	0	0	0	0.009	% 0	0	0	0 0	0.00%	0	0	0	0	0 0 0.00%
	48		TOTAL	59,193	9,81	7 3,3	355 1	41	613 1,57	9 47.059	% 58,149	9,949	4,265	43 578 1,94	45.49%	56,987	10,158	5,219	137 59	00 2,318 44.41%



2025 EU-wide Stress Test: Credit risk STA

		zeerma kasa oszezeanoser barik i olski s., k.	33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	52	53
				31		30	<u> </u>	30	33	40	74	72	Adverse Scenario	44	-10				30	<u> </u>	32	
						31/12/2025							31/12/2026						31/12/2027			
RowNum			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	S Stock of provisions Stock of professions for Stage 2 exposure for Stage 3	visions Coverage Ratio kposure Stage 3 exposu	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions S			
		(min	EUR, %)																			
1		Central banks	(0 0		0 (0	0	0.009	6 0	0	0		0 0	0.0	00%	0	0	0 0	C	0	0.00%
2		Central governments	3,332	2 806	25	9 (69	103	40.009	6 3,332	806	259		0 68	103 40.0	3,33	82 80	6 25	9 0	68	103	40.00%
3		Regional governments or local authorities	3,741	1 288	2	7	24	11	40.009	6 3,712	301	. 43		6 25	17 40.0	3,68	31	3 5	9 6	25	24	40.00%
4		Public sector entities	114	4 40		1 (4	0	48.009	6 113	40	1		0 4	1 48.0	00% 11	.2 4	1	2 0	4	1	48.00%
5		Multilateral Development Banks	(0 0		0 (0	0	0.009		0	0		0 0	0 0.0	00%	0	0	0 0	C	0	0.00%
6		International Organisations	(0 0		0 (0	0	0.009	6 0	0	0		0 0	0 0.0	00%	0	0	0 0	C	0	0.00%
7		Institutions	38	8 0		0 (0	0	48.009	6 37	0	0		0 0	0 48.0	00%	37	0	1 0	C	0	48.00%
8		Corporates	10,710	0 2,369	83	2 44	90	325	39.049	6 9,914	2,893	1,104	. 3	5 92	419 38.0	9,26	3,23	1,40	4 30	85	518	36.86%
9		of which: Other - SME	758	8 119		9 3	4	3	37.239	6 702	160	24		2 5	8 35.9	93% 66	59 17	8 3	9 2	5	13	34.80%
10	Danisa kan Kan	of which: Specialised Lending	573	3 96		7	3	2	29.769	6 523	134	20		1 4	6 28.0	59% 48	15	9 3	5 1	4	10	27.71%
11	Powszechna Kasa	Retail	15,416	6 2,132	1,54	6 294	213	841	54.389	6 14,260	2,194	2,640	20	9 213	1,394 52.8	13,33	2,16	3,59	4 174	192	1,853	51.58% 51.96%
12	Oszczednosci Bank	of which: SME	5,357	7 670	48	2 40	48	259	53.789	6 5,365	464	680	3	5 27	360 52.9	90% 5,28	39	5 82	9 31	19	431	51.96%
13	O32CZEGIIOSCI Darik	Secured by mortgages on immovable property and ADC exposures	24,857	7 4,830	1,02	7 47	289	523	50.959	6 23,766	5,449	1,499	3	6 296	684 45.0	54% 22,97	2 5,73	1 2,01	2 29	278	849	42.18%
14	Polski S.A.	of which: Residential immovable property	17,189	9 1,649	17	6 18	128	82	46.349	6 16,774	1,945	295	1	4 143	135 45.0	58% 16,40	2,17	6 43	3 13	145	194	44.86%
15	. 5.5 5	of which: Commercial immovable property	6,402	2 2,741	59	0 10	145	339	57.419	6,001	3,022	710		8 135	386 54.3	5,79	3,11	6 82	6 7	115	428	51.86%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,266	6 440	26	1	17	103	39.449	6 992	482	494	1	3 19	163 33.0	77	77 43	8 75	2 9	18	226	30.02%
17		Subordinated debt exposures		0		0	0	0	0.009	6 0	0	0		0 0	0.0	00%	0	0	0	C	0	0.00%
18		Covered bonds		0 0		0	0	0	0.009	6 0	0	0		0 0	0.0	00%	0	0	0	C	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment		0 0		0	0	0	0.009	6 0	0	0		0 0	0.0	00%	0	0	0 0	C	0	0.00%
20		Collective investments undertakings (CIU)		0 0		0 (0	0	0.009	6 0	0	0		0 0	0 0.0	00%	0	0	0 0	C	0	0.00%
21		Equity		0 0		0 (0	0	0.009	6 0	0	0		0 0	0 0.0	00%	0	0	0 0	C	0	0.00%
22		Securitisation																				
23		Other exposures		0 0		0 (0	0	0.009	6 0	0	0		0 0	0 0.0	00%	0	0	0 0	C	0	0.00%
24		TOTAL	58,207	7 10,465	3,69	2 391	. 689	1,804	48.869	55,135	11,683	5,546	28	6 699	2,619 47.2	22% 52,74	12,29	7,33	0 240	653	3,348	45.68%

													Adverse Scenario									
						31/12/2025							31/12/2026							31/12/2027		
lum		(mln EUR, %	Stage 1 exposure Sta	ge 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	stock of provisions S or Stage 2 exposure fo	Stock of provisions Cor Stage 3 exposure S	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	s Stock of provisions Stock of for Stage 2 exposure for Stage	of provisions ge 3 exposure	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu		
	Central banks	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0	0		0 0	0	0	0.00%	0	0	0		0 0	0	0.00%	0	0		0 0	0 0	
	Central governments		3,332	806	25	9 0	69	103	40.00%	3,332	806	259		0 68	103	40.00%	3,332	806	25	9 0	68 103	4
	Regional governments or local authorities		3,741	288	2	7 6	24	11	40.00%	3,712	301	43		6 25	17	40.00%	3,683	313		9 6	25 24	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
	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	(
_	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
	Institutions		38	0		0 0	0	0	48.00%	37	0	0		0 0	0	48.00%	37	0		1 0	0 0	48
	Corporates		10,710	2,369	83	2 44	90	325	39.04%	9,914	2,893	1,104	3	92	419	38.00%	9,269	3,238	1,40	4 30	85 518	36
	of which: Other - SME		758	119		9 3	4	3	37.23%	702	160	24		2 5	8	35.93%	669	178	3	9 2	5 13	34
	of which: Specialised Lending		573	96		7 2	3	2	29.76%	523	134	20		1 4	6	28.69%	484	159	3	5 1	4 10	2
	Retail		15,416	2,132	1,54	6 294	213	841	54.38%	14,260	2,194	2,640	20	09 213	1,394	52.81%	13,338	2,163	3,59	174 174	92 1,853	5
POLAND	of which: SME		5,357	670	48	2 40	48	259	53.78%	5,365	464	680	3	35 27	360	52.90%	5,285	395	82	9 31	19 431	5:
POLAND	Secured by mortgages on immovable property and ADC exposures		24,857	4,830	1,02	7 47	289	523	50.95%	23,766	5,449	1,499	3	36 296	684	45.64%	22,972	5,731	2,01	2 29 2	78 849	42
	of which: Residential immovable property		17,189	1,649	17	6 18	128	82	46.34%	16,774	1,945	295	1	143	135	45.68%	16,405	2,176	43	3 13 1	45 194	44
	of which: Commercial immovable property		6,402	2,741	59	0 10	145	339	57.41%	6,001	3,022	710		8 135	386	54.36%	5,790	3,116	82	6 7 1	15 428	5
	of which: Land, acquisition, development and construction exposures (ADC)		1,266	440	26	1 19	17	103	39.44%	992	482	494	1	13 19	163	33.07%	777	438	75	2 9	18 226	30
	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	C
	Covered bonds		0	0		0 0	0	0	0.00%	0	0	0		0 0	0	0.00%	0	0		0 0	0 0	C
	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	(
	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	(
	Equity		0	0		0 0	0	0	0.00%	0	0	0		0 0	0	0.00%	0	0		0 0	0 0	(
	Securitisation																					
	Other exposures		0	0		0 0	0	0	0.00%	0	0	0		0 0	0	0.00%	0	0		0 0	0 0	(
	TOTAL		58,207	10,465	3,69	2 391	689	1,804	48.86%	55,135	11,683	5,546	28	699	2,619	47.22%	52,743	12,291	7,33	0 240 6	53 3,348	45



2025 EU-wide Stress Test: Securitisations

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



2025 EU-wide Stress Test: Risk exposure amounts

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	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

			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario		А	dverse Scenario	
RowN um		(mln EUR, %)	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	(
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	(
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	(
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 A.1.8.2	of which: Goodwill (-) of which: Software assets (-)		-225		-225	-225	-225	-225	-225	-225 -247
20	A.1.8.3	of which: Other intangible assets (-)		-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		-141	0	-141	-141	-141	-141	-141	-141
22	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0				0	0	
23	A.1.11	(-) Defined benefit pension fund assets		0	, and the second	0	0	0	0	0	
24	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	
25	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		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	(
27	A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	C
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	(
29	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		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	(
31 OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		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	(
34	A.1.18C	(-) Other foreseeable tax charges		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	(
36	A.1.20	CET1 capital elements or deductions - other		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	(
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	(
48	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of		0	0	0	0	0	0	0	(
49	A.1.22.2.2	financial sector entities where the institution has a significant investment of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive		0	0	0	0	0	0	0	C
50	A.1.22.2.3	income		192	192	192			789		

243 .533 .292 .0 .423 .398 .386 .012 .343 .250 .0 .45852 .5166 .613 .225 .247 .141 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0 .0	8 /erse Scenario 2026 10,932 10,222 292 0 3,975 -1,398 -1,386 0 -12 7,343 250 0 458 -52 7,343 250 0 458 -613 -613 -225 -247 -141 0 0 0 0 0 0 0 0 0 0 0 0	9 2027 211,183 10,472 292 0 4,657 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247 -141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1,243 1,333 1,398 1,386 1,386 1,343 250 1,343	2026 10,932 10,222 292 0 3,975 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247	2027 11,183 10,472 292 0 4,657 -1,398 -1,386 0 7,343 250 0 458 -52 516 -613 -225 -247
243 2533 292 0 423 386 0 -12 343 250 0 458 -52 516 -613 -225 -141 0 <td>2026 10,932 10,222 292 0 3,975 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247</td> <td>2027 11,183 10,472 292 0 4,657 -1,398 -1,386 0 7,343 250 0 458 -52 516 -613 -225 -247</td>	2026 10,932 10,222 292 0 3,975 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247	2027 11,183 10,472 292 0 4,657 -1,398 -1,386 0 7,343 250 0 458 -52 516 -613 -225 -247
,243 ,533 ,292 0 ,423 ,398 ,386 0 ,12 ,343 ,250 0 458 ,-52 ,516 ,-6 ,-613 ,-225 ,-247 ,-141 ,0 ,0 ,0 ,0 ,0 ,0 ,0 ,0 ,0 ,0 ,0 ,0 ,0	2026 10,932 10,222 292 0 3,975 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225	11,183 10,472 292 4,657 -1,398 -1,386 0 458 -52 516 -613 -225
292 0 3,423 1,398 1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247 -141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	292 0 3,975 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225	292 0 4,657 -1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -613 -225 -247
1,398 1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247 -141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-1,398 -1,386 0 -1,386 0 -12 7,343 250 0 458 -52 516 -6 -613 -225 -247	-1,398 -1,386 0 -12 7,343 250 0 458 -52 516 -613 -225 -247
-12 7,343 250 0 458 -52 516 -6 -613 -225 -247 -141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-12 7,343 250 0 458 -52 516 -6 -613 -225	-12 7,343 250 0 458 -52 516 -613 -225
0 458	0 458 -52 516 -6 -613 -225 -247	-613 -225 -247
516 -6 -613 -225 -247 -141 -0 -0 -0 -0 -0 -0 -0 -12 -0 -12 -12 -12 -14 -14 -14 -14 -14 -14 -14 -14 -14 -14	516 -6 -613 -225	-613 -225 -247
-225 -247 -141 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	-225 -247	-225 -247
0 0 0 0 0 0 0 0 0 0 -12 0 0	-141 0 0 0 0 0 0 0	-141 0 0 0 0 0 0
0 0 0 0 0 0 0 0 -12 0 0 0	0 0 0 0 0	0 0 0 0 0 0
0 0 0 -12 0 0 0	0 0 0	0 0 0
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
0 0 0 0	0	0
0	-86 0 0	-518 0 0
789	0	0
789		
	0	0
		0
789	0	0
789	0	



2025 EU-wide Stress Test: Capital

Powszechna Kasa Oszczednosci Bank Polski S.A.

			1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
RowN		/	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51	A.2	(mln EUR, %) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	
52	A.2.1	Additional Tier 1 Capital instruments		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	
54	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	
55	A.2.4	Additional Tier 1 transitional adjustments		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	10,47
58	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		711	711	711	711	711	711	711	71
59	A.4.1	Tier 2 Capital instruments		711	711	711	711	711	711	711	7:
60	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	
61	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	
62	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			63,952	63,908	63,870	63,839	63,763	63,776	63,85
64	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			64,008		64,116	64,088		64,128	
65	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			64,840		64,947	64,916		64,852	
TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			64,840		64,947	64,916		64,852	
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		59,538	63,952		63,870	63,839	63,763	63,776	63,85
68	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		59,349			64,116	64,088		64,128	64,16
69	C.1	Common Equity Tier 1 Capital ratio (transitional)		17.39%			18.77%	20.03%		16.03%	
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio (transitional)		17.39%			18.77%	20.03%		16.03%	
Transitional period	C.3	Total Capital ratio (transitional)		18.58%			19.88%	21.14%		17.14%	
72	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,970	9,970	+	11,987	12,784		10,222	
Fully loaded	D.2	TIER 1 CAPITAL (fully loaded)		9,970			11,987	12,784		10,222	
CAPITAL	D.3	TOTAL CAPITAL (fully loaded)		10,681	10,681		12,697	13,495		10,932	
75	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		16.80%			18.70%	19.95%		15.94%	
CAPITAL RATIOS (%)	E.2	Tier 1 Capital ratio (fully loaded)		16.80%			18.70%	19.95%		15.94%	
Fully loaded		Total Capital ratio (fully loaded)		18.00%			19.80%	21.06%			
	E.3									17.05%	
78	H.1	Total leverage ratio exposures (transitional)		132,990		132,990	132,990	132,990		132,990	
Leverage ratios (%)	H.2	Total leverage ratio exposures (fully loaded)		132,990		132,990	132,990	132,990		132,990	
80	H.3	Leverage ratio (transitional)		7.78%			9.01%	9.61%		7.69%	
81	H.4	Leverage ratio (fully loaded)		7.50%			9.01%	9.61%		7.69%	
82	P.1	Capital conservation buffer		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%	
Transitional combined buffer requirements (%)	P.3	O-SII buffer		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%	
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%	
87	P.6	Combined buffer		4.55%		5.55%	5.55%	5.55%		5.55%	
88	R.1	Pillar 2 capital requirement		0.00%			0.00%	0.00%		0.00%	
89	R.1.1	of which: CET1		0.00%			0.00%	0.00%		0.00%	
90	R.1.2	of which: AT1 Total SREP capital requirement		0.00%	0.00%		0.00%	0.00%		0.00%	
91 Pillar 2 (%)	R.2	(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%	
92	R.2.1	Overall capital requirement		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%	
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.

		1	2	3	4	5	6	7
	_	Actual		Baseline scenario			Adverse scenario	
RowNu m	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	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.



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

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

	wNu m	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	4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
!	5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

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