

2018 EU-wide Stress Test

| Bank Name | Bank Polska Kasa Opieki SA |
|--------------|----------------------------|
| LEI Code | 5493000LKS7B3UTF7H35 |
| Country Code | PL |



2018 EU-wide Stress Test: Summary

| | Actual (starting year) | Restated (starting year) | | Baseline Scenario | | | Adverse Scenario | |
|---|---------------------------|-----------------------------|------------|-------------------|------------|------------|------------------|------------|
| (min EUR, %) | 31/12/2017 | 31/12/2017 | 31/12/2018 | 31/12/2019 | 31/12/2020 | 31/12/2018 | 31/12/2019 | 31/12/2020 |
| Net interest income | 1,100 | | 1,057 | 1,055 | 1,050 | 989 | 931 | 903 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 17 | | 14 | 14 | 14 | -1 | 10 | 10 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -121 | | -120 | -139 | -114 | -891 | -496 | -328 |
| Profit or (-) loss for the year | 593 | | 400 | 382 | 399 | -257 | 2 | 100 |
| Coverage ratio: non-performing exposure (%) | 61.06% | 76.90% | 73.71% | 70.79% | 68.31% | 79.09% | 73.51% | 69.43% |
| Common Equity Tier 1 capital | 4,705 | 4,686 | 4,705 | 4,701 | 4,690 | 4,518 | 4,512 | 4,401 |
| Total Risk exposure amount (all transitional adjustments included) | 28,676 | 28,226 | 28,454 | 28,442 | 28,424 | 28,513 | 28,489 | 28,453 |
| Common Equity Tier 1 ratio, % | 16.41% | 16.60% | 16.54% | 16.53% | 16.50% | 15.85% | 15.84% | 15.47% |
| Fully loaded Common Equity Tier 1 ratio, % | 16.43% | 15.99% | 16.04% | 16.09% | 16.14% | 14.40% | 14.39% | 14.55% |
| Tier 1 capital | 4,705 | 4,686 | 4,705 | 4,701 | 4,690 | 4,518 | 4,512 | 4,401 |
| Total leverage ratio exposures | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 |
| Leverage ratio, % | 9.79% | 9.75% | 9.79% | 9.78% | 9.76% | 9.40% | 9.39% | 9.16% |
| Fully loaded leverage ratio, % | 9.80% | 9.46% | 9.49% | 9.52% | 9.54% | 8.53% | 8.53% | 8.62% |
| | | Memoran | dum items | | | | | |
| Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹ | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ² | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ² | | | 0 | 0 | 0 | 0 | 0 | 0 |

¹ Conversions not considered for CET1 computation
² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



| | | | | | | | | Restated | 1 | | | | | |
|----------------------------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|--------------------------|------------------------|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-II | RB | Fel | IRB | A- | IRB | F-IF | :B | Performing | Non performing | Stock of | Of which: from | Coverage Ratio - |
| | | | | | | | | | | exposure ¹ | exposure ¹ | provisions | non performing exposures | exposures ¹ |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | 1 |
| | Central banks and central governments | 0 | | 0 | | | 0 | 0 | 0 | | 0 | | | |
| | Institutions | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | |
| | Corporates | 0 | , | ň | , | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | i - |
| | Corporates - Of Which: Specialised Lending | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | 1 - |
| | Corporates - Of Which: SME | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | j - |
| | Retail | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | - |
| Bank Polska Kasa Opieki SA | Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | - |
| | Retail - Other Retail | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: SME | 0 | (| 0 | (| 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 |) - |
| | Retail - Other Retail - Of Which: non-SME | 0 | (| 0 | (| 0 | 0 | 0 | 0 | | 0 0 | 0 | 0 |) - |
| | Equity | | | | | | | | | 1 | 0 0 | 0 | 0 | J- |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | 0 0 | 0 | 0 | - |
| | IRB TOTAL | 0 | | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | ıl - |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restated 31/12/20 | | | | | | |
|--------|--|---------------|-----------|---------------|-----------|---------------|-----------|----------------------|-----------|-----------------------|-----------------------|------------|--------------------------|--|
| | | | Exposur | e values | | | Risk expo | sure amounts | 1/ | | | | | |
| | | A-1 | | | IRB | A-1 | | F-IR | :В | Performing | Non performing | Stock of | Of which: from | Coverage Rati |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | non performing exposures | Non performi exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | |) (| 0 | - | 0 | 0 | 0 | C | | 0 | - |) (| - |
| | Institutions | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Corporates | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Corporates - Of Which: Specialised Lending | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Corporates - Of Which: SME | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Retail | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Retail - Secured on real estate property | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| Poland | Retail - Secured on real estate property - Of Which: non-SME | (|) (| 0 | - | 0 | 0 | 0 | 0 | | 0 | 1 | 0 | - |
| | Retail - Qualifying Revolving | (|) (| 0 | - | 0 | 0 | 0 | C | - | 0 | - |) (| - |
| | Retail - Other Retail | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Retail - Other Retail - Of Which: SME | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | |) (| 0 | | 0 | 0 | 0 | 0 | | 0 | - | 0 | - |
| | Equity | | | | | | | | | | 0 | |) (| - |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | 0 | - 1 |) (| - |
| | IDD TOTAL | | | 1 0 | | | _ | 0 | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restated | | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|-------------------------------|------------------------------------|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-I | RB | F: | IRB | A-1 | IRB | F-IR | tB | Performing | Non performing | | Of which: from non performing | Coverage Ratio - Non performing |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | exposures | exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | Restated | | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|-------------------------------|------------------------|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-II | RB | F: | IRB | A-I | RB | F-IF | В | Performing | Non performing | Stock of | Of which: from non performing | Coverage Ratio |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | exposures | exposures ¹ |
| | (mln EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restated | | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|----------------|------------------------|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-I | ₹B | F- | IRB | A-: | IRB | F-IR | В | Performing | Non performing | | Of which: from | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | exposures | exposures ¹ |
| | (mln EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restate | i | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|----------------|------------------------------------|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-I | RB | F-I | IRB | A- | IRB | F-II | tB | Performing | Non performing | Stock of | Of which: from | Coverage Ratio - Non performing |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | exposures | exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | Restated | | | | | | |
|------|--|---------------|-----------|----------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|--------------------------|--|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-I | RB | F- | IRB | A-1 | IRB | F-IR | | Performing | Non performing | Stock of | Of which: from | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | non performing exposures | Non performing exposures ¹ |
| | (min EUR, %) | Non-delauted | Derauteu | Norr-deradited | Deraulted | Non-defaulted | Deraulteu | Norraciauted | Delaulted | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restated 31/12/20 | | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|----------------------|-----------|-----------------------|-----------------------|------------|--------------------------|--|
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-1 | RB | F: | IRB | A-1 | IRB | F-IR | tB | Performing | Non performing | Stock of | Of which: from | Coverage Ratio |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | non performing exposures | Non performing exposures ¹ |
| | (mln EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | TRR TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restated 31/12/20 | | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|----------------------|-----------|-----------------------|-----------------------|------------|-------------------------------|------------------------------------|
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-I | RB | Fil | IRB | A-1 | RB | F-IR | В | Performing | Non performing | Stock of | Of which: from non performing | Coverage Ratio - Non performing |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | exposures | exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | Restated 31/12/20 | | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|----------------------|-----------|-----------------------|-----------------------|------------|--------------------------|--|
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-1 | RB | F | IRB | A-I | RB | F-IR | tB | Performing | Non performing | Stock of | Of which: from | Coverage Ratio - |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | non performing exposures | Non performing exposures ¹ |
| | (mln EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | 4 |

Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Restated | 1 | | | | | |
|------|--|---------------|-----------|---------------|-----------|---------------|-----------|---------------|-----------|-----------------------|-----------------------|------------|----------------|------------------------------------|
| | | | | | | | | 31/12/20 | 17 | | | | | |
| | | | Exposur | e values | | | Risk expo | sure amounts | | | | | | |
| | | A-II | RB | F- | IRB | A-1 | RB | F-IF | tB | Performing | Non performing | Stock of | Of which: from | Coverage Ratio - Non performing |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | exposure ¹ | exposure ¹ | provisions | exposures | exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | | Baseline Scen | ario | | | | | | |
|----------------------------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (mln EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | 0 | (| 0 | | (| 0 | 0 | 0 | | 0 | 0 | 0 | 0 | - |
| | Institutions | | 0 | (| 0 | | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | <i>j</i> - |
| | Corporates | | 0 | (| 0 | | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | <i>j</i> - |
| | Corporates - Of Which: Specialised Lending | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | <i>i</i> - |
| | Corporates - Of Which: SME | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | <i>i</i> - |
| | Retail | | 0 | (| 0 | - | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 1- |
| | Retail - Secured on real estate property | | 0 | (| 0 | | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | /- |
| | Retail - Secured on real estate property - Of Which: SME | | 0 | (| 0 | | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | /- |
| Bank Polska Kasa Opieki SA | Retail - Secured on real estate property - Of Which: non-SME | | 0 | (| 0 | | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | /- |
| | Retail - Qualifying Revolving | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | / |
| | Retail - Other Retail | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | / |
| | Retail - Other Retail - Of Which: SME | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | / |
| | Retail - Other Retail - Of Which: non-SME | | 0 | (| 0 | - | - | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 4- |
| | Equity | | 0 | (| 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | - |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | (| 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 4- |
| | IRB TOTAL | | 0 | | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | d- |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Baseline Scen | ario | | | | | | |
|--------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|------|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | 3 | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | 0 0 | | 0 0 | - | (| 0 0 | (| 0 | - | | 0 | 0 | 0 | - |
| | Institutions | | 0 0 | | 0 | - | (| 0 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Corporates | | 0 0 | | 0 0 | - | (| 0 0 | (| 0 | - | | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | | 0 0 | | 0 | - | (| 0 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Corporates - Of Which: SME | | 0 0 | 1 | 0 | - | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Retail | | 0 0 | 1 | 0 | - | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | 0 0 | 1 | 0 | - | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | | 0 0 | | 0 | - | (| 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| Poland | Retail - Secured on real estate property - Of Which: non-SME | | 0 0 | | 0 | - | (| 0 | (| 0 | - | | 0 | 0 | 0 | - |
| | Retail - Qualifying Revolving | | 0 0 | | 0 | - | (| 0 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Retail - Other Retail | | 0 0 | | 0 | - | (| 0 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: SME | | 0 0 | | 0 | - | (| 0 0 | (| 0 | - | (| 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | | 0 0 | | 0 | - | | 0 0 | (| 0 | - | | 0 | 0 | 0 | - |
| | Equity | | 0 0 | | 0 | - | | 0 0 | (| 0 | - | | 0 | 0 | 0 | - |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 0 | | 0 | - | | 0 0 | (| 0 | l- | | 0 | 0 | 0 | - |
| | IRB TOTAL | | 0 0 | |) (|) - | | 0 | | 0 | - | 0 | 0 | 0 | 0 | - |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Baseline Scen | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | 3 | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | | Baseline Scen | | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Baseline Scena | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|----------------|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | | 31/12/20: | 19 | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | man naufarmina | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | 4 |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Baseline Scen | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | Bank Polsk | | | | | | | Baseline Scen | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|----|--|
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Baseline Scen | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | 1 |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Baseline Scen | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|------|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/202 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | 4 |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | Bank Polsk | a Kasa Opi | eki SA | | | | | | | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | | | | | | Baseline Scen | | | | | | | |
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Baseline Scen | ario | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/2018 | | | | | 31/12/20 | 19 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |



Bank Polska Kasa Opieki SA

| | | | | | | | | A | dverse Scenar | io | | | | | | |
|----------------------------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/2019 | • | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (mln EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | (| 0 | 0 | 0 | | C | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | - |
| | Institutions | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Corporates | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Corporates - Of Which: Specialised Lending | (| 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | ı ⁻ |
| | Corporates - Of Which: SME | (| 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | ı ⁻ |
| | Retail | (| 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | |
| Bank Polska Kasa Opieki SA | Retail - Secured on real estate property - Of Which: non-SME | (| 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | 17 |
| | Retail - Qualifying Revolving | (| 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail | (| 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: SME | (| 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Equity | | 0 | 0 | 0 | - | | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | 0 | 0 | 0 | - | - 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |
| | IRB TOTAL | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - | 0 | 0 | 0 | 0 | - |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | A | dverse Scenar | io | | | | | | |
|--------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|---|
| | | | | 31/12/20 | 118 | | | | 31/12/201 | 9 | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio Non performin exposures ¹ |
| | Central banks and central governments | | 0 0 |) (| 0 | | | 0 | 0 | | - | | 0 | 0 | (| - |
| | Institutions | | 0 (|) (| 0 0 | | | 0 | 0 | | - | | 0 | 0 | | j - |
| | Corporates | | 0 (|) (| 0 | - | 0 | 0 | 0 | 0 | - | (| 0 | 0 | (| · - |
| | Corporates - Of Which: Specialised Lending | | 0 (|) (| 0 | - | | 0 | 0 | 0 | - | (| 0 | 0 | (| - |
| | Corporates - Of Which: SME | | 0 (|) (| 0 | | C | 0 | 0 | 0 | - | (| 0 | 0 | (|) - |
| | Retail | | 0 (|) (| 0 | - | 0 | 0 | 0 | 0 | - | (| 0 | 0 | 0 |) - |
| | Retail - Secured on real estate property | | 0 (|) (| 0 | | 0 | 0 | 0 | 0 | - | (| 0 | 0 | | J - |
| | Retail - Secured on real estate property - Of Which: SME | | 0 (| 0 | 0 | - | 0 | 0 | 0 | 0 | - | (| 0 | 0 | (| J - |
| Poland | Retail - Secured on real estate property - Of Which: non-SME | | 0 (| 0 | 0 | - | C | 0 | 0 | 0 | - | (| 0 | 0 | 0 | j - |
| | Retail - Qualifying Revolving | | 0 (|) (| 0 | | 0 | 0 | 0 | 0 | - | (| 0 | 0 | | J - |
| | Retail - Other Retail | | 0 (|) (| 0 | - | C | 0 | 0 | 0 | - | (| 0 | 0 | (| j - |
| | Retail - Other Retail - Of Which: SME | | 0 (|) (| 0 | - | C | 0 | 0 | 0 | - | (| 0 | 0 | (| j - |
| | Retail - Other Retail - Of Which: non-SME | | 0 (|) (| 0 | - | 0 | 0 | 0 | 0 | - | (| 0 | 0 | (| j - |
| | Equity | | 0 (|) (| 0 | - | 0 | 0 | 0 | 0 | - | (| 0 | 0 | (| j - |
| | Securitisation | | | | | | | | | | | | | | | 1 |
| | Other non-credit obligation assets | | 0 (|) (| 0 | - | C | 0 | 0 | 0 | - | (| 0 | 0 | (| j - |
| | IRB TOTAL | | 0 0 |) (|) 0 | - | | 0 | 0 | 0 | 1- | 1 |) 0 | 0 | 0 | /I- |

| | | | | | | | | A | dverse Scenar | io | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/201 | 9 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | | iverse Scenari | | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | | | | | A | | | | | | | | |
| | | | | 31/12/20 | 18 | | | | 31/12/2019 |) | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | A | dverse Scenar | io | | | | | | |
|------|--|-------------------------------------|--|------------------------|----|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/201 | 9 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | A | dverse Scenar | io | | | | | | |
|------|--|-------------------------------------|--|------------------------|----|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/201 | 9 | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | 1 | | | | | 1 | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | | | | | | | A | lverse Scenari | | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/2019 | | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | A | dverse Scenari | io | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|----|--|
| | | | | 31/12/20 | 18 | | | | 31/12/2019 | 9 | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | A | dverse Scenar | io | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/2019 | • | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | Bank Polsk | a Kasa Or | ieki SA | | | | | | | | | | | | |
|------|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | | | | | A | dverse Scenar | io | | | | | | |
| | | | | 31/12/20 | 18 | | | | 31/12/201 | 9 | | | | 31/12/20 | 20 | |
| | (min EUR, %) | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | Central banks and central governments | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | A | dverse Scenari | | | | | | | |
|------|--|-------------------------------------|--|------------------------|----|--|-------------------------------------|--|------------------------|---|--|-------------------------------------|--|------------------------|---|--|
| | | | | 31/12/20 | 18 | | | | 31/12/2019 |) | | | | 31/12/20 | 20 | |
| | | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ | Performing exposure ¹ | Non performing exposure ¹ | Stock of Provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures ¹ |
| | (min EUR, %) | | | | | | | | | | | | | | | |
| | Central banks and central governments | | | | | | | | | | | | | | | 4 |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | | | | | | |
| | Corporates - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property | | | | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | | | | | | | | | |
| N.A. | Retail - Secured on real estate property - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Retail - Qualifying Revolving | | | | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: non-SME | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other non-credit obligation assets | | | | | | | | | | | | | | | |
| | IRB TOTAL | | | | | | | | | | | | | | | |



2018 EU-wide Stress Test: Credit risk STABank Polska Kasa Opieki SA

| | | | | | | Restated | | | | |
|------------------------------|---|---------------|-----------|---------------|------------|----------------------|-------------------------|------------------------|-------------------------------------|------------------------------|
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | Non | | Of which: | Coverage Ratio - |
| | (al. Tip. N) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | performing exposure1 | Stock of provisions | from non performing exposures | Non performing exposures1 |
| | (min EUR, %) | | | | | | | | | |
| | Central governments or central banks | 9,738 | 0 | 768 | 0 | 1,356 | 2 | 1 | 1 | 38.9% |
| | Regional governments or local authorities | 2,752 | 0 | 550 | 0 | 2,569 | 0 | 4 | 0 | 0.0% |
| | Public sector entities | 56 | 0 | 22 | 0 | 56 | 0 | 0 | 0 | 98.4% |
| | Multilateral Development Banks | 96 | 0 | 0 | 0 | 94 | 3 | 1 | 1 | 20.2% |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 1,195 | 0 | 372 | 0 | 237 | 2 | 3 | 2 | 98.6% |
| | Corporates | 13,445 | 116 | 13,172 | 136 | 13,635 | 1,431 | 1,184 | 1,083 | 75.7% |
| | of which: SME | 389 | 0 | 313 | 0 | 383 | - 8 | 11 | . 4 | 50.0% |
| | Retail | 7,498 | 156 | 5,422 | 179 | 7,502 | 970 | 970 | 818 | 84.3% |
| Bank Polska Kasa Opieki SA | of which: SME | 1,123 | 0 | 639 | - 0 | 1,128 | 14 | 21 | 8 | 59.4% |
| Barner olona masa opicia ore | Secured by mortgages on immovable property | 9,940 | 71 | 5,071 | 87 | 9,987 | 242 | | 133 | 55.1% |
| | of which: SME | 227 | 35 | 200 | 44 | 225 | 103 | 68 | 67 | 64.6% |
| | Items associated with particularly high risk | U | U | U | U | 0 | U | U | U | 0.0% |
| | Covered bonds | U | U | U | U | 0 | U | U | U | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) Equity | U | 0 | 51 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | 51 | U | U | U | 0 | 0 | 0.0% |
| | | | | 562 | 0 | | | | 0 | 0.0% |
| | Other exposures Standardised Total | 46.083 | 342 | 25,990 | 402 | 35,436 | 2,649 | 2,333 | 2.037 | 76.9% |
| | Standardised Total | 46,083 | 342 | 25,990 | 402 | 35,436 | 2,649 | 2,333 | 2,037 | 76.9% |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | Restated | | | | |
|--------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|--|--|
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | 9,565 | 0 | 768 | 0 | 1.356 | | 1 | | 38.9% |
| | Regional governments or local authorities | 2,752 | - 0 | 550 | - 0 | 2,569 | 2 | 1 | 1 | 0.0% |
| | Public sector entities | 2,/52 | 0 | 22 | 0 | 2,569 | 0 | 4 | 0 | 98.4% |
| | Multilateral Development Banks | 96 | 0 | 0 | 0 | 94 | 0 | 1 | | 20.2% |
| | International Organisations | 90 | 0 | 0 | 0 | 94 | 3 | 1 | 1 | 0.0% |
| | | 199 | 0 | 71 | 0 | 0 | 0 | 0 | 0 | 98.6% |
| | Institutions | | U | | | Z | Z | | | |
| | Corporates | 13,128 389 | 106 | 12,875 313 | 124 | 13,267 383 | 1,313 | 1,068 | 971 | 73.9% 50.0% |
| | of which: SME | | 0 | | 0 | | 8 | 11 | 4 | |
| | Retail | 7,496 | 155 | | 178 | 7,500 | 969 | 969 | 817 | 84.3% |
| Poland | of which: SME | 1,123 | 0 | 639 | 0 | 1,128 | 14 | 21 | 8 | 59.4% |
| | Secured by mortgages on immovable property | 9,936 | 71 | 5,065 | 87 | 9,946 | 242 | 170 | 133 | 55.1% |
| | of which: SME | 227 | 35 | 200 | 44 | 225 | 103 | 68 | 67 | 64.6% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | | | | | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | | | |
| | Other exposures | | | | | 0 | 0 | 0 | 0 | 0.0% |
| | Character Programmed | 44 503 | 222 | 25 206 | 300 | 24 700 | 2 521 | 2 215 | 1 025 | 76 10/ |

Standardised To

Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | Restated | | | | |
|------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|-------------------------------------|---|
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | Of which: | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | from non performing exposures | Coverage Rat Non performi exposures |
| | Central governments or central banks | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | |
| | Public sector entities | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | |
| | International Organisations | | | | | | | | | |
| | Institutions | | | | | | | | | |
| | Corporates | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Retail | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | |
| | Covered bonds | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | |
| | Equity | | | | | | | | | |
| | Securitisation | | | | | | | | | |
| | Other exposures | | | | | | | | | |
| | Standardised Total | | | | | | | | | |



2018 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki SA

| | | Restated | | | | | | | | | | | |
|-------|---|---------------|-----------|---------------|------------|----------------------|--------------------------|---------------------|--|--|--|--|--|
| | | | | | | 31/12/2017 | | | | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | | | |
| | (min EUR, %) | | | | | | | | exposures | | | | |
| | Central governments or central banks | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | |
| IN.A. | Secured by mortgages on immovable property | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | _ | | | |
| | Standardised Total | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | Restated | | | | | | | | | | | |
|------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|-------------------------------------|--|--|--|
| | | | | | | 31/12/2017 | | | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | Of which: | | | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | from non performing exposures | Coverage Ratio - Non performing exposures1 | | |
| | Central governments or central banks | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | |
| | Retail | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | |
| | Equity | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | Restated | | | | |
|-------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|--|--|
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | |
| | Public sector entities | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | |
| | International Organisations | | | | | | | | | |
| | Institutions | | | | | | | | | |
| | Corporates | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Retail | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | |
| IV.A. | Secured by mortgages on immovable property | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | |
| | Covered bonds | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | |
| | Equity | | | | | | | | | |
| | Securitisation | | | | | | | | | |
| | Other exposures | | | | | | | | | |
| | Standardised Total | | | | | | | | | |



| | | Bank Polsk | a Kasa On | ieki SA | | | | | | |
|-------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|-------------------------------------|--|
| | | | | | | Restated | | | | |
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | Of which: | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | (mln EUR, %) | | | | | | | | скрозатез | |
| | Central governments or central banks | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | |
| | Public sector entities | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | |
| | International Organisations | | | | | | | | | |
| | Institutions | | | | | | | | | |
| | Corporates | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Retail | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | |
| 11.7. | Secured by mortgages on immovable property | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | |
| | Covered bonds | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | |
| | Equity | | | | | | | | | |
| | Securitisation | | | | | | | | | |
| | Other exposures | | | | | | | | | |
| | Standardised Total | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| Restated | | | | | | | | | | |
|----------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|--|--|
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | 06.11.1 | |
| | (min EUR, %6) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | |
| | Public sector entities | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | |
| | International Organisations | | | | | | | | | |
| | Institutions | | | | | | | | | |
| | Corporates | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Retail | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | |
| n.A. | Secured by mortgages on immovable property | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | |
| | Covered bonds | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | |
| | Equity | | | | | | | | | |
| | Securitisation | | | | | | | | | |
| | Other exposures | | | | | | | | | |
| | Standardised Total | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | Restated | | | | | | | | | | | |
|-------|---|---------------|-----------|---------------|-------------|----------------------|--------------------------------|---------------------|-------------------------------------|--|--|--|
| | | | | | | 31/12/2017 | | | | | | |
| | | Exposure | e values | Risk exposu | ire amounts | | | | Of which: | | | |
| | (min EUR, %6) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | from non performing exposures | Coverage Ratio - Non performing exposures1 | | |
| | Central governments or central banks | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | |
| | Retail | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | |
| IV.A. | Secured by mortgages on immovable property | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | |
| | Equity | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| | | Bank Polsk | a Kasa Oi | oieki SA | | | | | | |
|--------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|-------------------------------------|--|
| | | | | | | Restated | | | | |
| | | | | | | 31/12/2017 | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | Of which: | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | | | | | | | | | | |
| | Central governments or central banks | | | | | | | | | |
| | Regional governments or local authorities | | | 1 | | | | | | |
| | Public sector entities | | | | | | | | | |
| | Multilateral Development Banks | | | 1 | | | | | | |
| | International Organisations | | | | | | | | | |
| | Institutions | | | | | | | | | |
| | Corporates | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Retail | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | |
| 14.7 (| Secured by mortgages on immovable property | | | | | | | | | |
| | of which: SME | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | |
| | Covered bonds | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | |
| | Equity | | | | | | | | | |
| | Securitisation | | | | | | | | | |
| | Other exposures | | | | | | | | | |
| | Standardised Total | | | | | | | | | |

| | Restated | | | | | | | | | | | |
|------|---|---------------|-----------|---------------|------------|----------------------|--------------------------------|---------------------|-------------------------------------|--|--|--|
| | | | | | | 31/12/2017 | | | | | | |
| | | Exposure | values | Risk exposu | re amounts | | | | Of which: | | | |
| | (min EUR, %) | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Performing exposure1 | Non performing exposure1 | Stock of provisions | from non performing exposures | Coverage Ratio - Non performing exposures1 | | |
| | Central governments or central banks | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | |
| | Retail | | | | | | | | | | | |
| NI A | of which: SME | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | |
| | Equity | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki SA

| | | | | | | | | В | aseline Scenario | , | | | | | | |
|----------------------------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | | | | | 31/12/2019 | | | | | 31/12/202 | :0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | 1,354 | 4 | 3 | 2 | 40.0% | 1,352 | 6 | 3 | 2 | 40.0% | 1,350 | 8 | 4 | 3 | 40.0% |
| | Regional governments or local authorities | 2,566 | 4 | 5 | 1 | 40.0% | 2,562 | 8 | 7 | 3 | 40.0% | 2,558 | 12 | 9 | 5 | 40.0% |
| | Public sector entities | 56 | 0 | 1 | 0 | 84.0% | 56 | 0 | 1 | 0 | 75.3% | 56 | 0 | 1 | . 0 | 69.4% |
| | Multilateral Development Banks | 94 | 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | . 1 | 40.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | 237 | 2 | 3 | 2 | 98.3% | 236 | 3 | 4 | 3 | 97.9% | 236 | | 4 | 3 | 97.3% |
| | Corporates | 13,499 | 1567 | 1,232 | 1,137 | 72.6% | 13,354 | 1711 | 1,291 | 1,195 | 69.8% | 13,205 | 1860 | 1,347 | 1,254 | 67.4% |
| | of which: SME | 375 | 16 | 13 | 8 | 48.2% | 367 | 24 | 17 | 12 | 47.6% | 359 | | 20 | | 47.3% |
| | Retail | 7,403 | 1069 | 994 | 868 | 81.2% | 7,285 | 1186 | 1,056 | 927 | 78.1% | 7,162 | 1310 | 1,099 | 989 | 75.5% |
| Pank Polska Kasa Opiski CA | of which: SME | 1,108 | 33 | 32 | 18 | 53.4% | 1,085 | 57 | 45 | | 51.7% | 1,060 | | 57 | | 50.9% |
| Bank Polska Kasa Opieki SA | Secured by mortgages on immovable property | 9,950 | 278 | 211 | 146 | 52.6% | 9,907 | 322 | 226 | 162 | 50.4% | 9,860 | 369 | 238 | 179 | 48.6% |
| | of which: SME | 220 | 108 | 71 | 68 | 63.4% | 215 | 113 | 73 | 70 | 61.8% | 208 | 120 | 75 | 72 | 60.2% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Standardised Total | 35,158 | 2927 | 2,450 | 2,158 | 73,7% | 34,846 | 3240 | 2,589 | 2,293 | 70.8% | 34,520 | 3565 | 2,702 | 2,435 | 68.3% |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | Baseline Scenario | | | | | | | | | | | | | | |
|---------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|------------------|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | | | | | 31/12/2019 | | | | | 31/12/2020 | | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | 1,35 | 4 4 | . 3 | 2 | 40.0% | 1,352 | 6 | 3 | 2 | 40.0% | 1,350 | 8 | 4 | 3 | 40.0% |
| | Regional governments or local authorities | 2,56 | 6 4 | . 5 | 1 | 40.0% | 2,562 | 8 | 7 | 3 | 40.0% | 2,558 | 12 | 9 | 5 | 40.0% |
| | Public sector entities | 51 | 6 0 | 1 | 0 | 84.0% | 56 | 0 | 1 | 0 | 75.3% | 56 | 0 | 1 | 0 | 69.4% |
| | Multilateral Development Banks | | 4 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | 1 | 40.0% |
| | International Organisations | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Institutions | | 2 2 | . 2 | 2 | 98.1% | 2 | 2 | 2 | 2 | 97.7% | 2 | 2 | 2 | 2 | 97.3% |
| | Corporates | 13,134 | 4 1445 | 1,116 | 1,024 | 70.8% | 12,994 | 1586 | 1,174 | 1,080 | 68.1% | 12,849 | 1731 | 1,229 | 1,138 | 65.7% |
| | of which: SME | 37 | 5 16 | 13 | 8 | 48.2% | 367 | 24 | 17 | 12 | 47.6% | 359 | 32 | 20 | 15 | 47.3% |
| | Retail | 7,40: | 1 1068 | 993 | 867 | 81.2% | 7,284 | 1186 | 1,056 | 926 | 78.1% | 7,160 | 1310 | 1,098 | 989 | 75.5% |
| Poland | of which: SME | 1,10 | 8 33 | 32 | 18 | 53.4% | 1,085 | 57 | 45 | 29 | 51.7% | 1,060 | 82 | 57 | 42 | 50.9% |
| Folariu | Secured by mortgages on immovable property | 9,90 | | 211 | 146 | 52.6% | 9,866 | | 225 | 162 | 50.4% | 9,819 | 368 | 237 | 179 | 48.7% |
| | of which: SME | 220 | 0 108 | 71 | 68 | 63.4% | 215 | 113 | 73 | 70 | 61.8% | 208 | 120 | 75 | 72 | 60.2% |
| | Items associated with particularly high risk | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Equity | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | 0 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Standardized Total | 34 516 | 5 2804 | 2 333 | 2 043 | 72 9% | 34 208 | 3113 | 2 469 | 2 177 | 69 9% | 33 887 | 3434 | 2 580 | 2 317 | 67 5% |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | В | aseline Scenario | , | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|-------------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | : | | | | 31/12/2019 | | | | 31/12/202 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki SA

| | | | | | | | | В | seline Scenario | | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|------------------|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | : | | | | 31/12/2019 | | | | | 31/12/202 | .0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | В | aseline Scenario | , | | | | | | |
|-------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | | | | | 31/12/2019 | | | | | 31/12/202 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| IV.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | В | aseline Scenario |) | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | ; | | | | 31/12/2019 | | | | | 31/12/202 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| MINISTER ASTROXITY | | Bank Pols | ska Kasa | Opieki SA | | | | | | | | | | | | |
|--------------------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | | | | | В | aseline Scenario |) | | | | | | |
| | | | | 31/12/2018 | | | | | 31/12/2019 | | | | | 31/12/2020 | b j | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| TAIL. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | В | aseline Scenario | | | | | | | |
|-------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | | | | | 31/12/2019 | | | | | 31/12/202 | D | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| IN.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | В | aseline Scenario | | | | | | | |
|-------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | 3 | | | | 31/12/2019 | | | | | 31/12/202 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| IN.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | 1 |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | 1 |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | 1 |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |



| ASTACKITY | | Bank Pol | ska Kasa | Opieki SA | | | | | | | | | | | |
|-----------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|------------------|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | | | | | В | aseline Scenario | | | | | | |
| | | | | 31/12/2018 | 3 | | | | 31/12/2019 | | | | 31/12/202 | b j | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | | Of which: from non performing exposures | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | |
| | Public sector entities | | | 1 | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | Ba | seline Scenario | | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/2018 | | | | | 31/12/2019 | | | | | 31/12/202 |) | |
| | (d. D. M.) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | (min EUR, %) | | | | exposures | | | | | exposures | | | | | exposures | |
| | Central governments or central banks | | | | | | | | | | | | | | | - |
| | Regional governments or local authorities | | | | | | | | | | | | | | | - |
| | Public sector entities | | | | | | | | | | | | | | | - |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |



2018 EU-wide Stress Test: Credit risk STABank Polska Kasa Opieki SA

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|-----------------------------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | 8 | | | | 31/12/201 | 9 | | | | 31/12/202 | • | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | 1,353 | 4 | 3 | 2 | 40.0% | 1,351 | 7 | 4 | 3 | 40.0% | | | 5 | 4 | 40.0% |
| | Regional governments or local authorities | 2,565 | 4 | 6 | 2 | 40.0% | 2,559 | 10 | 8 | 4 | 40.0% | 2,553 | 16 | 10 | 6 | 40.0% |
| | Public sector entities | 56 | 0 | 1 | 0 | 82.4% | 56 | 0 | 1 | 0 | 71.8% | 56 | 1 | 1 | 0 | 65.1% |
| | Multilateral Development Banks | 94 | 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | 1 | 40.0% | | 3 | 1 | 1 | 40.0% |
| | International Organisations | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Institutions | 236 | 3 | 4 | 3 | 99.4% | 235 | 4 | 5 | 4 | 98.8% | | | 6 | 5 | 98.3% |
| | Corporates | 13,388 | 1677 | 1,541 | 1,335 | 79.6% | 13,031 | 2035 | 1,776 | 1,509 | | | 2487 | 1,961 | 1,731 | 69.6% |
| | of which: SME | 370 | 21 | 22 | 11 | 53.1% | 351 | 40 | 35 | 21 | 53.2% | | 62 | 45 | 33 | 53.2% |
| | Retail | 7,298 | 1173 | 1,355 | 1,007 | 85.8% | 6,933 | 1539 | 1,574 | 1,219 | | | | 1,685 | 1,427 | 75.3% |
| Bank Polska Kasa Opieki SA | of which: SME | 1,086 | 56 | 85 | 32 | 57.8% | 1,006 | 136 | 134 | 78 | 57.1% | | | 169 | | 56.9% |
| Darik Polska Kasa Opieki SA | Secured by mortgages on immovable property | 9,915 | 314 | 313 | 165 | 52.4% | 9,814 | 415 | 351 | 210 | | | | | | |
| | of which: SME | 217 | 112 | 79 | 70 | 63.0% | 205 | 123 | 86 | 75 | 61.1% | | 140 | 90 | 82 | 58.9% |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Covered bonds | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Equity | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Standardised Total | 34,906 | 3180 | 3,224 | 2,515 | 79.1% | 34,073 | 4012 | 3,720 | 2,949 | 73.5% | 33,136 | 4950 | 4,048 | 3,436 | 69.4% |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|--------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | .8 | | | | 31/12/201 | 9 | | | | 31/12/2020 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | 1,353 | 4 | 3 | 2 | 40.0% | 1,351 | 7 | 4 | 3 | 40.0% | 1,348 | 10 | 5 | 4 | 40.0% |
| | Regional governments or local authorities | 2,565 | 4 | 6 | 2 | 40.0% | 2,559 | 10 | 8 | 4 | 40.0% | 2,553 | 16 | 10 | 6 | 40.0% |
| | Public sector entities | 56 | 0 | 1 | 0 | 82.4% | 56 | 0 | 1 | 0 | 71.8% | 56 | 1 | 1 | 0 | 65.19 |
| | Multilateral Development Banks | 94 | . 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | 1 | 40.0% | 94 | 3 | 1 | 1 | 40.0% |
| | International Organisations | (| 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.09 |
| | Institutions | 2 | 2 | 2 | 2 | 99.0% | 2 | 2 | 2 | 2 | 98.4% | 2 | 2 | 2 | 2 | 98.3% |
| | Corporates | 13,027 | 1553 | 1,421 | 1,220 | 78.6% | 12,679 | 1901 | 1,650 | 1,389 | 73.1% | 12,238 | 2341 | 1,830 | 1,606 | 68.69 |
| | of which: SME | 370 | 21 | 22 | 11 | 53.1% | 351 | 40 | 35 | 21 | 53.2% | 329 | 62 | 45 | 33 | 53.2% |
| | Retail | 7,297 | | 1,354 | 1,006 | 85.8% | 6,932 | 1538 | 1,573 | 1,218 | 79.2% | | | 1,684 | 1,426 | 75.3% |
| Poland | of which: SME | 1,086 | 56 | 85 | 32 | 57.8% | 1,006 | 136 | 134 | 78 | 57.1% | 927 | 215 | 169 | 122 | 56.9% |
| roland | Secured by mortgages on immovable property | 9,874 | 314 | 313 | 165 | 52.4% | 9,773 | 414 | 351 | 210 | 50.6% | 9,654 | 533 | 378 | 261 | 49.0% |
| | of which: SME | 217 | 112 | 79 | 70 | 63.0% | 205 | 123 | 86 | 75 | 61.1% | 189 | 140 | 90 | 82 | 58.9% |
| | Items associated with particularly high risk | (| 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Covered bonds | | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Claims on institutions and corporates with a ST credit assessment | (| 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Collective investments undertakings (CIU) | | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Equity | | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0.0% | | 0 | 0 | 0 | 0.0% |
| | Chandardinal Tabel | 24 269 | 20E2 | 2 100 | 2 200 | 70 E0/- | 22 AAE | 207E | 2 500 | 2 927 | 72 00/- | 22 521 | 4900 | 2 012 | 2 200 | 69 00/ |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|-------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | 18 | | | | 31/12/201 | 9 | | | | 31/12/202 | .0 | |
| | (min EJR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| IN.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |



2018 EU-wide Stress Test: Credit risk STA Bank Polska Kasa Opieki SA

| | | | | | | | | | Adverse Scer | nario | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|----------|--|----------------------|--------------------------------|---------------------|--|------------------|
| | | | | 31/12/201 | 18 | | | | 31/12/20: | 19 | | | | 31/12/202 | 20 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Irom non | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | 1 |
| | Institutions | | | | | | | | | | | | | | | 1 |
| | Corporates | | | | | | | | | | | | | | | 1 |
| | of which: SME | | | | | | | | | | | | | | | 1 |
| | Retail | | | | | | | | | | | | | | | 1 |
| N.A. | of which: SME | | | | | | | | | | | | | | | 1 |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | i |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | 18 | | | | 31/12/201 | .9 | | | | 31/12/202 | 20 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | 4 | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | 4 | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | .8 | | | | 31/12/201 | 9 | | | | 31/12/202 | :0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



| AUTHORITY | | Bank Po | lska Kasa | Opieki S | 5A | | | | Adverse Scen | ario | | | | | | |
|-----------|---|----------------------|--------------------------------|---------------------|--|--|-------------------------|--------------------------------|---------------------|--|----------------|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/201 | 18 | | | | 31/12/201 | | | | | 31/12/202 | :0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Non performing | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | _ | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | _ | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|--------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|------------|--|--|
| | | | | 31/12/201 | 18 | | | | 31/12/201 | 9 | | | | 31/12/202 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| TAI/Ai | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|-------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|
| | | | | 31/12/20: | 18 | | | | 31/12/201 | .9 | | | | 31/12/202 | 10 | |
| | (mh EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| IN.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |



| AUTHORITY | | | lska Kasa | | | | | | | | | | | | | |
|-----------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|----------|--|
| | | | | | | | | | Adverse Scen | | | | | | | |
| | | | | 31/12/20: | 18 | | | | 31/12/201 | 9 | | | | 31/12/202 | 0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Trom non | Coverage Ratio - Non performing exposures1 |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | 1 | |
| | Institutions | | | | | | | | | | | | | | 1 | |
| | Corporates | | | | | | | | | | | | | | 1 | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| IV.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

| | | | | | | | | | Adverse Scen | ario | | | | | | |
|------|---|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|--|--|----------------------|--------------------------------|---------------------|----------|----------------|
| | | | | 31/12/201 | .8 | | | | 31/12/201 | 9 | | | | 31/12/202 | .0 | |
| | (min EUR, %) | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Of which: from non performing exposures | Coverage Ratio - Non performing exposures1 | Performing exposure1 | Non performing exposure1 | Stock of provisions | Irom non | Non performing |
| | Central governments or central banks | | | | | | | | | | | | | | | |
| | Regional governments or local authorities | | | | | | | | | | | | | | | |
| | Public sector entities | | | | | | | | | | | | | | | |
| | Multilateral Development Banks | | | | | | | | | | | | | | | |
| | International Organisations | | | | | | | | | | | | | | | |
| | Institutions | | | | | | | | | | | | | | | |
| | Corporates | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Retail | | | | | | | | | | | | | | | |
| N.A. | of which: SME | | | | | | | | | | | | | | | |
| N.A. | Secured by mortgages on immovable property | | | | | | | | | | | | | | | |
| | of which: SME | | | | | | | | | | | | | | | |
| | Items associated with particularly high risk | | | | | | | | | | | | | | | |
| | Covered bonds | | | | | | | | | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | | | | | | | | | | | | | |
| | Collective investments undertakings (CIU) | | | | | | | | | | | | | | | |
| | Equity | | | | | | | | | | | | | | | |
| | Securitisation | | | | | | | | | | | | | | | |
| | Other exposures | | | | | | | | | | | | | | | |
| | Standardised Total | | | | | | | | | | | | | | | |

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

| | | | Actual | Restated | | Baseline Scenario | | | Adverse Scenario | |
|-----------------|-------|---|------------|------------|------------|-------------------|------------|------------|------------------|------------|
| | | (mln EUR) | 31/12/2017 | 31/12/2017 | 31/12/2018 | 31/12/2019 | 31/12/2020 | 31/12/2018 | 31/12/2019 | 31/12/2020 |
| | STA | | 0 | 0 | | | | | | |
| Exposure values | IRB | | 0 | 0 | | | | | | |
| | Total | | 0 | 0 | | | | | | |
| | STA | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| REA | IRB | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Impairments | Total | Total banking book others than assessed at fair value | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



2018 EU-wide Stress Test: Risk exposure amountsBank Polska Kasa Opieki SA

| | Actual | Restated | : | Baseline scenario | | Į. | dverse scenario | |
|---|------------|------------|------------|-------------------|------------|------------|-----------------|------------|
| (mln EUR) | 31/12/2017 | 31/12/2017 | 31/12/2018 | 31/12/2019 | 31/12/2020 | 31/12/2018 | 31/12/2019 | 31/12/2020 |
| Risk exposure amount for credit risk | 26,726 | 26,392 | 26,392 | 26,392 | 26,392 | 26,392 | 26,392 | 26,392 |
| Risk exposure amount for securitisations and re-securitisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk exposure amount other credit risk | 26,726 | 26,392 | 26,392 | 26,392 | 26,392 | 26,392 | 26,392 | 26,392 |
| Risk exposure amount for market risk | 272 | 272 | 272 | 272 | 272 | 331 | 319 | 301 |
| Risk exposure amount for operational risk | 1,678 | 1,678 | 1,678 | 1,678 | 1,678 | 1,678 | 1,678 | 1,678 |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total risk exposure amount | 28,676 | 28,343 | 28,343 | 28,343 | 28,343 | 28,402 | 28,390 | 28,371 |

2018 EU-wide Stress Test: Capital

| | | | Actual | Restated | | Baseline Scenario | | | Adverse Scenario | |
|-----------|--|--|------------|------------|-------|-------------------|-------|-------|------------------|-------|
| | | (min EUR,%) | 31/12/2017 | 31/12/2017 | 2018 | 2019 | 2020 | 2018 | 2019 | 2020 |
| | А | OWN FUNDS | 5,004 | 4,985 | 5,004 | 5,000 | 4,989 | 4,817 | 4,811 | 4,701 |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 4,705 | 4,686 | 4,705 | 4,701 | 4,690 | 4,518 | 4,512 | 4,401 |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 2,250 | 2,250 | 2,250 | 2,250 | 2,250 | 2,250 | 2,250 | 2,250 |
| | A.1.1.1 | Of which: CET1 instruments subscribed by Government | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.2 | Retained earnings | 94 | -135 | -122 | -109 | -96 | -392 | -390 | -387 |
| | A.1.3 | Accumulated other comprehensive income | -14 | 38 | 38 | 38 | 38 | -38 | -38 | -38 |
| | A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | 1 | 1 | 1 | 1 | 1 | -75 | -75 | -75 |
| | A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.3.3 | Other OCI contributions | -15 | 37 | 37 | 37 | 37 | 37 | 37 | 37 |
| | A.1.4 | Other Reserves | 2,273 | 2,273 | 2,273 | 2,273 | 2,273 | 2,273 | 2,273 | 2,273 |
| | A.1.5 | Funds for general banking risk | 475 | 475 | 475 | 475 | 475 | 475 | 475 | 475 |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -12 | -12 | -12 | -12 | -12 | -12 | -12 | -12 |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -349 | -349 | -349 | -349 | -349 | -349 | -349 | -349 |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | -6 | -6 | -6 | -6 | -6 | -117 | -123 | -83 |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.11 | (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | -70 | -70 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OWN FUNDS | A.1.21 | Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes) | | 209 | | | | | | |
| | A.1.21.1 | Of which: subject to transitional arrangements | | -166 | -166 | -166 | -166 | -452 | -502 | -390 |
| | A.1.21.1.1 | Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 | | 205 | 205 | 205 | 205 | 205 | 205 | 205 |
| | A.1.21.1.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018 | | 0 | 0 | 0 | 0 | 408 | 479 | 319 |
| | A.1.21.1.3 | Increase of CET1 capital due to the tax deductibility of the amounts above | | 39 | 39 | 39 | 39 | 161 | 183 | 135 |
| | A.1.22 | Transitional adjustments | 64 | 222 | 158 | 141 | 116 | 429 | 426 | 273 |
| | A.1.22.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.3 Adjustments due to IFRS 9 transitional arrangements | | | 158 | 158 | 141 | 116 | 429 | 426 | 273 |
| | A.1.22.3.1 | From the increased IFRS 9 ECL provisions net of EL | | 158 | 158 | 141 | 116 | 429 | 426 | 273 |
| | A.1.22.3.2 | From the amount of DTAs that is deducted from CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.4 | Other transitional adjustments to CET1 Capital Of which due to DTAs that rely on future profitability and do not arise from temporary | 64 | 64 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.4.1 | 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 | 1 | 1. | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.4.2 | CET1 instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.4.3 | Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-) | -7 | -7 | | | | | | |



2018 EU-wide Stress Test: Capital

Bank Polska Kasa Opieki SA

| | | | Actual | Restated | | Baseline Scenario | | | Adverse Scenario | |
|---|---------|---|------------|------------|--------|-------------------|--------|--------|------------------|--------|
| | | (min EUR,%) | 31/12/2017 | 31/12/2017 | 2018 | 2019 | 2020 | 2018 | 2019 | 2020 |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.1 | Additional Tier 1 Capital instruments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 70 | 70 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | -70 | -70 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 4,705 | 4,686 | 4,705 | 4,701 | 4,690 | 4,518 | 4,512 | 4,401 |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 299 | 299 | 299 | 299 | 299 | 299 | 299 | 299 |
| | A.4.1 | Tier 2 Capital instruments | 299 | 299 | 299 | 299 | 299 | 299 | 299 | 299 |
| | A.4.2 | Other Tier 2 Capital components and deductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3 | Tier 2 transitional adjustments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.4.3.1 | Of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | В | TOTAL RISK EXPOSURE AMOUNT | 28,676 | 28,343 | 28,343 | 28,343 | 28,343 | 28,402 | 28,390 | 28,371 |
| TOTAL RISK EXPOSURE AMOUNT | B.1 | Of which: Transitional adjustments included | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | -117 | 111 | 99 | 82 | 111 | 99 | 82 |
| | C.1 | Common Equity Tier 1 Capital ratio | 16.41% | 16.60% | 16.54% | 16.53% | 16.50% | 15.85% | 15.84% | 15.47% |
| CAPITAL RATIOS (%) Transitional period | C.2 | Tier 1 Capital ratio | 16.41% | 16.60% | 16.54% | 16.53% | 16.50% | 15.85% | 15.84% | 15.47% |
| | C.3 | Total Capital ratio | 17.45% | 17.66% | 17.59% | 17.58% | 17.55% | 16.90% | 16.89% | 16.52% |
| | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 4,711 | 4,533 | 4,547 | 4,560 | 4,573 | 4,089 | 4,085 | 4,129 |
| Fully loaded CAPITAL | D.2 | TIER 1 CAPITAL (fully loaded) | 4,711 | 4,533 | 4,547 | 4,560 | 4,573 | 4,089 | 4,085 | 4,129 |
| | D.3 | TOTAL CAPITAL (fully loaded) | 5,010 | 4,833 | 4,846 | 4,859 | 4,872 | 4,388 | 4,385 | 4,428 |
| | | Common Equity Tier 1 Capital ratio | 16.43% | 15.99% | 16.04% | 16.09% | 16.14% | 14.40% | 14.39% | 14.55% |
| CAPITAL RATIOS (%) Fully loaded | E.2 | Tier 1 Capital ratio | 16.43% | 15.99% | 16.04% | 16.09% | 16.14% | 14.40% | 14.39% | 14.55% |
| | E.3 | Total Capital ratio | 17.47% | 17.05% | 17.10% | 17.14% | 17.19% | 15.45% | 15.44% | 15.61% |
| | F | Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | G | Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2) | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | G.1 | Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2) | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Memorandum items | H.1 | Total leverage ratio exposures (transitional) | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 | 48,067 |
| | H.2 | Total leverage ratio exposures (fully loaded) | 48,072 | 47,914 | 47,914 | 47,914 | 47,914 | 47,914 | 47,914 | 47,914 |
| | H.3 | Leverage ratio (transitional) | 9.79% | 9.75% | 9.79% | 9.78% | 9.76% | 9.40% | 9.39% | 9.16% |
| | H.4 | Leverage ratio (fully loaded) | 9.80% | 9.46% | 9.49% | 9.52% | 9.54% | 8.53% | 8.53% | 8.62% |
| | P.1 | Capital conservation buffer | 1.25% | 1.25% | 1.88% | 2.50% | 2.50% | 1.88% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.3 | O-SII buffer | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| Transitional combined buffer requirements (%) | P.4 | G-SII buffer | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV | 0.00% | 0.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% |
| | P.5.1 | Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV | 0.00% | 0.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% | 3.00% |
| | P.6 | Combined buffer | 1.75% | 1.75% | 5.38% | 6.00% | 6.00% | 5.38% | 6.00% | 6.00% |

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

| | Actual | Baseline scenario | | | Adverse scenario | | | |
|--|------------|-------------------|------------|------------|------------------|------------|------------|--|
| (mln EUR) | 31/12/2017 | 31/12/2018 | 31/12/2019 | 31/12/2020 | 31/12/2018 | 31/12/2019 | 31/12/2020 | |
| Net interest income | 1,100 | 1,057 | 1,055 | 1,050 | 989 | 931 | 903 | |
| Interest income | 1,351 | 1,522 | 1,576 | 1,679 | 1,635 | 1,669 | 1,729 | |
| Interest expense | -252 | -465 | -520 | -629 | -633 | -709 | -781 | |
| Dividend income | 5 | 5 | 5 | 5 | 4 | 4 | 4 | |
| Net fee and commission income | 563 | 563 | 563 | 563 | 507 | 507 | 507 | |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | 17 | 14 | 14 | 14 | -1 | 10 | 10 | |
| 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 | | | | | 0 | | | |
| Other operating income not listed above, net | 66 | 27 | 23 | 27 | 26 | 27 | 27 | |
| Total operating income, net | 1,751 | 1,666 | 1,660 | 1,658 | 1,525 | 1,479 | 1,451 | |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -121 | -120 | -139 | -114 | -891 | -496 | -328 | |
| Other income and expenses not listed above, net | -875 | -975 | -975 | -975 | -1,001 | -980 | -980 | |
| Profit or (-) loss before tax from continuing operations | 755 | 571 | 546 | 570 | -367 | 3 | 143 | |
| Tax expenses or (-) income related to profit or loss from continuing operations | -162 | -171 | -164 | -171 | 110 | -1 | -43 | |
| Profit or (-) loss after tax from discontinued operations | 0 | | | | | | | |
| Profit or (-) loss for the year | 593 | 400 | 382 | 399 | -257 | 2 | 100 | |
| Amount of dividends paid and minority interests after MDA-related adjustments | 497 | 386 | 369 | 385 | 0 | 0 | 97 | |
| Attributable to owners of the parent net of estimated dividends | 96 | 14 | 13 | 13 | -257 | 2 | 3 | |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | |
| The results include distribution restrictions for MDA adjustments | | No | No | No | No | No | No | |



2018 EU-wide Stress Test: Major capital measures and realised losses

| Issuance of CET 1 Instruments 01 January to 30 June 2018 | Impact on Common Equity Tier 1 mln EUR |
|---|--|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018 | Impact on Additional Tier 1 and Tier 2 mln EUR |
|---|--|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 30 June 2018 | mln EUR | | |
|---|---------|--|--|
| Realised fines/litigation costs (net of provisions) (-) | 0 | | |
| Other material losses and provisions (-) | 0 | | |



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

| | Actual | | | | | | | |
|---|-------------------|--|-------------|------------------------|------------------------|---|--|--|
| | 31/12/2017 | | | | | | | |
| | | Gross carrying amount | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions | | |
| | | Of which performing | Of which no | n-performing | On performing | On non-performing | guarantees received on non- performing | |
| () 500 | | but past due >30 days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures | |
| (min EUR) | 11,854 | 0 | 14 | 14 | 9 | 14 | 0 | |
| Debt securities (including at amortised cost and fair value) Central banks | 2,657 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 7,436 | 0 | 0 | 0 | 2 | 0 | 0 | |
| Credit institutions | 7,430 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | 46 | 0 | 2 | 2 | 0 | 2 | 0 | |
| Other financial corporations | - | | | | 7 | | 0 | |
| Non-financial corporations | 1,715 | 0 | 12 | 12 | , | 12 | Ÿ | |
| Loans and advances(including at amortised cost and fair value) Central banks | 31,190 542 | 72 | 1,982 | 1,982 | 93 | 1,214 | 568 | |
| | | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 1,122 | 0 | 28 | 28 | 5 | 28 | 0 | |
| Credit institutions | 701 | 0 | 4 | 4 | 0 | 4 | 0 | |
| Other financial corporations | 733 | 0 | 14 | 14 | 3 | 13 | 0 | |
| Non-financial corporations | 11,760 | 7 | 1,275 | 1,275 | 46 | 721 | 433 | |
| Households | 16,331 | 66 | 662 | 662 | 39 | 447 | 134 | |
| DEBT INSTRUMENTS other than HFT | 43,044 | 72 | 1,996 | 1,996 | 102 | 1,228 | 568 | |
| OFF-BALANCE SHEET EXPOSURES | 10,864 | | 62 | 62 | 28 | 29 | 1 | |

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

| | Actual | | | | | |
|---|--|--|--|---|--|--|
| | 31/12/2017 | | | | | |
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairs changes in fair value and provisions for ex forbearance measure | Collateral and financial guarantees received on | | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | exposures with forbearance measures | |
| Debt securities (including at amortised cost and fair value) | 11 | 11 | 11 | 11 | 0 | |
| Central banks | 0 | 0 | 0 | 0 | 0 | |
| General governments | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 11 | 11 | 11 | 11 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 958 | 922 | 420 | 419 | 415 | |
| Central banks | 0 | 0 | 0 | 0 | 0 | |
| General governments | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 791 | 787 | 365 | 365 | 330 | |
| Households | 167 | 135 | 55 | 54 | 85 | |
| DEBT INSTRUMENTS other than HFT | 969 | 933 | 431 | 430 | 415 | |
| Loan commitments given | 1 | 1 | 0 | 0 | 0 | |

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30