Capital position CRD3 rules	2012-1	2-31	2013-0	06-30	References to COREP reporting
Capital position CCDS rules	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> support measures other than ordinary shares) (+)	4 636		4 659		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-24		-29		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	0		0		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.71*)
C) Common equity (A+B)	4 612	12.0%	4 629	12.5%	
Of which: ordinary shares subscribed by government	96		90		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0	V////	
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	4 612	12.0%	4 629	12.5%	
G) Hybrid instruments not subscribed by government	0		0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	4 612	12.0%	4 629	12.5%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	38 479		36 998		•
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0	1///	Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	144		202		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	83		77		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	354		280	1////	Articles 381 to 386 of CRR
Notes and definitions					

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

				Expo	osure values (as of 31/12/20	12) **				RWA (as of 31/12/2012) **		Value adjust	ments and provisions (as of 31	/12/2012) **
outerparty countries		LTV % ** (as of 31/12/2012)	F-IR	B	A-IRB	ST	٩	F-IRI	В	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaul	Ited Non-defaulted Defaulted	Non-defaulted Defaulted I	Non-defaulted Default
	Central banks and central governments			-		6 943	-	-	-		61			
	Institutions			-		4 615	1	-	-		1 374	• / / • •		
	Corporates			-		18 399	1 194	-	-		14 266 1	169 -		
	Corporates - Of Which: Specialised Lending			-		-	-	-	-		-			
	Corporates - Of Which: SME	- 7777		-		3 243	462	-	-		2 743	464 -		7775
	Retail		-	-		22 366	459	-	-		16 285	407 .		
	Retail - Secured on real estate property	0.0%	-	-		14 041	56	-	-		11 122	42 .		
POWSZECHNA KASA	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-	-	-		-			
ZEDNOSCI BANK POLSKI S.A.	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		14 041	56	-	-		11 122	42 .	///	
(PKO BANK POLSKI)	Retail - Qualifying Revolving	1///	-	-		3 017	23		-		1 158	22 .		
	Retail - Other Retail		-	-		5 307	380	-	-		4 004	344 -		
	Retail - Other Retail - Of Which: SME		d -	-		-	-	-	-		-	. ///	111	///.
	Retail - Other Retail - Of Which: non-SME	////	-	-		5 307	380	-	-		4 004	344 -		///
	Equity			-		234	-	-	-		57			
	Securitisation		-	-		-	-	-	-		-			
	Other non-credit obligation assets		-	-		3 349	65	-	-		1 241	78 .		
	TOTAL		0	0	0 0	55 905	1 719	0	0	0 0	33 283 1	655 - 0	- 0	- 1
	Securitisation and re-securitisations positions deducted from capital *		· .				-	-			-	. //// .		////

Notes and definitions * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Expe	osure values (as	of 31/12/2012) **				RWA (as of 31	/12/2012) **				Value adju	stments and	l provisions	s (as of 31/12/2	2012) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IR	в	STA		F-IR	:B	A-IR	B	STA			F-IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defau	ted Defaulted	Non-defa	ulted Defa	faulted Non-o	defaulted Defaulte
	Central banks and central governments		-	-	-	-	6 942	-	-	-	-	-	61	-		,		//	· //	
	Institutions		-	-	-	-	3 294	1	-	-	-	-	965	0	77,		17	//	· //	
	Corporates		-	-	-	-	14 489	733	-	-	-	-	10 938	706	77 ,		17		. //	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	11.		111	1	. //	
	Corporates - Of Which: SME		-	-	-	-	3 243	462	-	-	-	-	2 743	464			111		· //	
	Retail		-	-	-	-	22 203	456	-	-	-	-	16 225	405	///				· //	
	Retail - Secured on real estate property	0.0%	-	-	-	-	13 997	56	-	-	-	-	11 086	41	///		11	//	. /	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-		-	-	-	-	-	-	777		177	11	. 11	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	13 997	56	-	-	-	-	11 086	41			111		· / /	//
Poland	Retail - Qualifying Revolving		-	-	-	-	3 016	23	-	-	-	-	1 158	22	///	<u>/</u>	111		· · [🖌 /	
	Retail - Other Retail		-	-	-	-	5 190	378		-	-	-	3 981	342		1		//	· ///	
	Retail - Other Retail - Of Which: SME	////	-	-	-	-	-	-	-	-	-	-	-	-	///		11	//		///
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	5 190	378	-	-	-	-	3 981	342			1//		. //	
	Equity		-	-	-	-	234	-	-	-	-	-	57	-			11		· / / /	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-			11	1	. //	
	Other non-credit obligation assets		-	-	-	-	439	65	-	-	-	-	374	78		<u> </u>	11	//	· //	
	TOTAL		0	0	0	0	47 601	1 255	0	0	0	0	28 619	1 189		- 0		-	0	-
	Securitisation and re-securitisations positions deducted from capital *		-		-	-				-	-	-	-	-	///	/	111	1	. //	11

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				osure values (as of 31/12/	2012) **		RWA (as of 31/12/2012) **		Value adj	ustments and provisions (as of 3	31/12/2012) **
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Default	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defa	ulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte
	Central banks and central governments			-				· · · ///			
	Institutions			-					1		
	Corporates			-		-		· · ///			
	Corporates - Of Which: Specialised Lending			-		-		· · //,			
	Corporates - Of Which: SME			-		-		· · //			
	Retail			-							
	Retail - Secured on real estate property	0.0%		-		-		· · · //	//		
	Retail - Secured on real estate property - Of Which: SME	0.0%		-		-					
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-		-			1		
maile:	Retail - Qualifying Revolving	////		-				· · ///	1		
	Retail - Other Retail			-							
	Retail - Other Retail - Of Which: SME			-		-					1//
	Retail - Other Retail - Of Which: non-SME			-		-			<u> </u>		
	Equity			-		-					
	Securitisation			-		-		· · ·//			
	Other non-credit obligation assets			-		-					
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111							11	1111 1	7777

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as of	31/12/2012)					RWA (as of 31/12/2012)		Value adju	stments and provisions (as o	f 31/12/2012) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	В	A-IRB		STA		F-IRE	}	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-		·/// ·	///	
	Institutions			-	-	-	-	-	-	-	-		·/// ·	///	
	Corporates			-	-	-	-	-	-	-	-		./// .		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-		·///	///	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-		. ///		
	Retail			-	-	-	-	-		-	-				
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-				
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-		1///		
(1)	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-		-	-	-	-			1///	///	////
#N/D!	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		-	-	-	-	-	-	-	-	-		·/// ·		
	TOTAL		0	0	0	0	0	0	0	0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-				

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				xposure values (as	of 31/12/201	12) **			RWA (as of 31/12/20	012) **		Value adju	stments and provisions (as of	31/12/2012) **
nterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IR	в	STA	F-IR	в	A-IRB		STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	faulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-		-		-	-	-	-				
	Institutions		-		-		-	-	-	-				
	Corporates		-		-		-	-	-	-				
	Corporates - Of Which: Specialised Lending	1///	-		-		-	-	-	-		1///		
	Corporates - Of Which: SME				-		-	-	-	-				
	Retail		-		-		-	-	-	-				
	Retail - Secured on real estate property	0.0%	-		-		-	-	-	-				
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-		-	-	-	-				
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-		-	-	-	-	-			
#N/D1	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		-		-		-	-	-	-				
	TOTAL		0 0	0	0	0 0	0	0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-		-		-	-	-			1111	1111	777

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1 = 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 +		Expo	osure values (as o	of 31/12/201	2) **				RWA (as of 31/1	12/2012) **			Value adju	stments and provisions (a	s of 31/12/2012) **
nterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRE		STA		F-IR	в	A-IRB		STA		F-IRB	A-IRB	STA
			Non-defaulted De	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defau	Ited Defaulted	Non-defaulted Default	ed Non-defaulted Def
	Central banks and central governments			-	-	-	-	-	-	-	-	-	-	· / / /	/		1///
	Institutions		· ·	-	-	-	-	-	-	-	-	-	-	· ///	1		
	Corporates		· ·	-	-	-	-	-	-	-	-	-	-	·///	1		·///
	Corporates - Of Which: Specialised Lending		· ·	-	-		-	-	-	-	-	-	-	. ///		1///	.1///
	Corporates - Of Which: SME		-	-	-		-	-	-	-	-	-	-	· //.			·///
	Retail			-	-	-	-	-	-	-	-	-	-	·//			
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	.///			·///
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	.111	/.		·///
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-		-	-	-	-	-	-	-	.///	1	111	. ///
#N/D:	Retail - Qualifying Revolving		· ·	-	-		-	-	-	-	-	-	-	· ///	1		$\cdot 1 / 1 / 1 = 1 / 1 / 1 = 1 / 1 / 1 = 1 / 1 /$
	Retail - Other Retail		· ·	-	-	-	-	-	-	-	-	-	-				
	Retail - Other Retail - Of Which: SME			-	-		-	-	-	-	-	-	-			1///	.///
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-	-	-	-		-			////	·///
	Equity		1 -	-	-	-	-	-	-	-	-	-	-	· / / /			
	Securitisation		· ·	-	-	-	-	-	-	-	-	-	-	· ///	1		
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	-	-	· ///	1		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0 0		- 0	- 0	-
	Securitisation and re-securitisations positions deducted from capital *	1111	1 .	-	-		-	-	-	-	-			. ///	/	1111	.///

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		1 73/ 0/ ++ /6		Exp	osure values (as of 31/12/20	12) **				RWA (as of 31/	12/2012) **		v	alue adjus	stments and pro	ovisions (as of	31/12/2012) **	
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRB	ST#	١	F-IR	в	A-IRE	3	STA	F-IRB		A-II	RB	٩	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulter	d Defaulted	Non-defaulted	ed Default
	Central banks and central governments		-	-		-	-	-	-	-	-			-		/ ·		2
	Institutions		-	-		-	-	-	-	-	-			-		/ .		7
	Corporates		-	-		-	-	-	-	-	-			-		/ .		7
	Corporates - Of Which: Specialised Lending		-	-		-	-	-	-	-	-		111	-		1 .		7
	Corporates - Of Which: SME		-	-		-	-	-	-	-	-			-	111	· ·	111	<i>F</i>
	Retail		-	-		-	-	-	-	-	-			-	1///		///	
	Retail - Secured on real estate property	0.0%	-	-		-	-	-	-	-	-			-	1///		///	<u>/</u>]
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-	-	-	-	-			-	////	-		/
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-	-		-	-	-		111		111	<u> </u>	111	7
	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-		111	-	111	<u> </u>	111	
	Retail - Other Retail		-	-		-	-	-	-	-	-			-		1 .		2
	Retail - Other Retail - Of Which: SME		-	-		-	-		-		-			-				
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-					<u> </u>		<u> </u>
	Equity		-	-		-	-	-	-	-	-			-		A -		1
	Securitisation		-	-		-	-	-	-	-				-		1		
	Other non-credit obligation assets		-	-		-	-	-	-	-	-			-		/ .		2
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0		- 0		- 0
	Securitisation and re-securitisations positions deducted from capital *	1111	-			-	-	-	-	-	-		111		111	r .	111	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Expe	osure values (as o	of 31/12/2012) **				RWA (as of 3 ⁴	/12/2012) **				Value adjus	stments and pro	ovisions (as of 31	/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IR	в	A-IRE		ST/	٩	F-IR	в	A-IF	B	ST	Ą	F۰	IRB	A-I	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulter	d Defaulted	Non-defaulted Defaul
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		/ · /	
	Institutions			-	-	-		-	-	-	-	-		-				1 · /	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-			111		
	Corporates - Of Which: Specialised Lending	1///	-	-	-	-	-	-	-	-	-	-	-	-	///	· .	///	/ · [,	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		A .		/ · /	
	Retail		-	-	-	-		-	-	-	-	-	-	-		/ ·		/ /	
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-	-	-	-	-	-		/		/ /	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-	-	-	-	-			\Box	/	
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-			1//	7 . 1	
#11.01	Retail - Qualifying Revolving		-		-	-	-	-	-	-	-	-	-	-		-	1//	· · /	
	Retail - Other Retail			-	-	-		-	-	-	-	-		-				1 · /	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	///	· .	111	· · ·	
	Retail - Other Retail - Of Which: non-SME		· .	-	-	-		-	-	-	-	-	-	-		<u> </u>		<u> </u>	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		/ -	(///		
	Securitisation			-	-	-	-	-	-	-	-	-	-	-			///		
	Other non-credit obligation assets		-	-	-	-		-	-	-	-	-	-	-				1 .	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	7777	-		-	-	-	-	-	-	-		-		777	1 .	1///	1 .	////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		1 7) (0/ ++ /6		Exposure values (a	of 31/12/201	2) **			RWA (as of 31/12	2/2012) **				Value adjus	tments and provisions (as of 31/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-II	RB	ST/		F-IRB	A-IRB		STA		F-1	RB	A-IRB	STA
			Non-defaulted Defa	ulted Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted [Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted Defau	Ited Non-defaulted Defau
	Central banks and central governments		-		-	-	-		-	-	-	-				
	Institutions		-		-	-	-		-	-	-	-				·///
	Corporates		-		-	-	-		-	-	-	-				.///
	Corporates - Of Which: Specialised Lending		-		-	-	-		-	-	-	-		-		·///
	Corporates - Of Which: SME		-		-		-		-	-	-			· .		.///
	Retail		-		-	-	-		-	-	-	-		· ·		
	Retail - Secured on real estate property	0.0%	-		-	-	-		-	-	-	-		· ·		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-		-	-	-		-	-	-	-		· ·		1///
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-		-	-	-		-	-	-	-		A .		
ma Di	Retail - Qualifying Revolving					-	-		-	-	-	-				
	Retail - Other Retail		-		-	-	-		-	-	-	-				
	Retail - Other Retail - Of Which: SME		-			-			-		-					·///
	Retail - Other Retail - Of Which: non-SME		-		-	-	-		-	-	-	-		<u> </u>		
	Equity	- ///			-	-	-		-	-	-	-		<i>.</i> .		1///
	Securitisation		-		-	-	-		-	-	-	-				
	Other non-credit obligation assets		-		-	-	-		-	-	-	-				·///
	TOTAL		0 (0 0	0	0	0	0 0	0	0	0	0		- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *					-				-	-		777			VIII.

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exposure values (as of 31/12/201	12) **			RWA (as of 31/12/2012) **		Value adjusti	nents and provisions (as o	f 31/12/2012) **
terparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A	IRB	STA	٩	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
		,	Non-defaulted	Defaulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments			-		-	-	-				///	
	Institutions		-	-		-	-	-					
	Corporates		-	-		-	-	-					
	Corporates - Of Which: Specialised Lending		-	-		-	-	-					
	Corporates - Of Which: SME		-	-		-	-	-					
	Retail			-		-	-	-					
	Retail - Secured on real estate property	0.0%	-	-		-	-						
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-						
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-		-	-	-					
	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		-	-		-	-						
	TOTAL		0	0 0	0	0	0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-							

Notes and commons. 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ¹ Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ¹⁺¹ As explained in the Guidelines

				osure values (as of 31/12/	2012) **		RWA (as of 31/12/2012)		Value adjus	tments and provisions (a	s of 31/12/2012) **
nterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Default	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default	ed Non-defaulted Defaulted
	Central banks and central governments			-			-		1//.		·///
	Institutions			-			-				·///
	Corporates			-			-				·///
	Corporates - Of Which: Specialised Lending			-			-		1//.		·///
	Corporates - Of Which: SME			-			-				·////
	Retail		1	-			-		////		
	Retail - Secured on real estate property	0.0%		-			-		///		1///
	Retail - Secured on real estate property - Of Which: SME	0.0%		-			-				1///
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-			-				
#N/D!	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			-			-				
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								1111 .	7777	1111

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure * Refers to the part of Securitzation exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1 77 (0) 44 () (Expo	osure values (as o	of 30/06/201	13) **				RWA (as of 30/0	06/2013) **				Value ad	ustments an	d provisior	ns (as of 30/0	6/2013) **
couterparty countries		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IR	в	A-IRB		STA			F-IRB		A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defa	ulted Defaulte	d Non-defa	aulted De	efaulted No	n-defaulted Defa
	Central banks and central governments		-	-	-	-	6 079	-	-	-	-	-	71	-	ZZ,		· //	//	· / /	77
	Institutions		-	-	-	-	3 888	3	-	-	-	-	1 059	0		//	. //		. 1	
	Corporates		-	-	-	-	17 704	1 166	-	-	-	-	13 770	1 178		//	. //		. 1	
	Corporates - Of Which: Specialised Lending			-	-	-	-	-		-	-		-	-	77	11	. 111	1	- 1	
	Corporates - Of Which: SME	7777	-	-	-	-	3 071	481	-	-	-		2 649	501	///	7	· / / /	1		111
	Retail		-	-	-	-	21 544	484		-	-	-	15 642	428			· ///		· /	
	Retail - Secured on real estate property	0.0%	-	-	-	-	14 100	80		-	-	-	11 119	61		7	. //		. /	
POWSZECHNA KASA	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-		-	-		-	-		-	-	///		· //	//	- 1	11
ZCZEDNOSCI BANK POLSKI S.A.	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-		14 100	80	-	-	-	-	11 119	61		<i>,</i>	- 111	1		
(PKO BANK POLSKI)	Retail - Qualifying Revolving	////	-	-	-	-	2 750	22	-	-	-	-	1 036	21	[]]	1	· / / /		- J	///
	Retail - Other Retail		-	-	-		4 693	382	-	-	-	-	3 487	347	///		· / / ,		- 6	11
	Retail - Other Retail - Of Which: SME	1///	-	-	-	-	-	-	-	-	-	-	-	-	11	/ /	- 111	1.	- 1 -	
	Retail - Other Retail - Of Which: non-SME	////	-	-	-		4 693	382	-	-	-	-	3 487	347	///	1	. / / /			///
	Equity		-	-	-	-	226	-	-	-	-	-	44	-		1	· //		· /	11
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-			· //		· /	11
	Other non-credit obligation assets		-	-	-	-	2 969	59		-	-	-	1 239	71		1	· //	//	. //	77
	TOTAL		0	0	0	0	52 409	1 711	0	0	0	0	31 825	1 677		- 0		-	0	-
	Securitisation and re-securitisations positions deducted from capital *				-		-	-			-		-		///	1	. 11	//	. 11	77.

Notes and definitions * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/201	3) **				RWA (as of 30/	06/2013) **				Value adju	tments and pro	ovisions (as of 3	0/06/2013) **	
arty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	RB	A-IR	в	STA		F-IRB		A-IRE	3	STA		l	F-IRB	A-I	RB	STA	
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaul	ted Defaulted	Non-defaulte	d Defaulted	Non-defaulted E	Defaulte
	Central banks and central governments			-	-	-	6 079	-	-	-	-	-	71	-		· ·				
	Institutions			-	-	-	2 467	3	-	-	-	-	713	0		/ .		1 .		
	Corporates			-	-	-	13 880	685	-	-	-	-	10 559	676				/ /		
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	77 ,	· ·				
	Corporates - Of Which: SME		-	-	-	-	3 071	481	-	-	-	-	2 649	501		/ ·		· · ,		
	Retail		-	-	-	-	21 386	482	-	-	-	-	15 579	427		/ ·		1 .		
	Retail - Secured on real estate property	0.0%	-	-	-	-	14 056	80	-	-	-	-	11 084	61	///	1 .		/ . /	1111	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	///		111		///	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	14 056	80	-	-	-	-	11 084	61		<u> </u>		·		
Poland	Retail - Qualifying Revolving		-	-	-	-	2 749	22	-	-	-	-	1 035	21		<u> </u>		4 (
	Retail - Other Retail		-	-	-	-	4 580	381	-	-	-	-	3 460	345		<u> </u>		1 (
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	///	1 .	111	A - 1	1115	
	Retail - Other Retail - Of Which: non-SME			-	-		4 580	381	-	-	-	-	3 460	345			1///			
	Equity		-	-	-	-	226	-	-	-	-	-	44	-		· ·	××××	يا [*		
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		<u> </u>		A . [,	////	
	Other non-credit obligation assets		-	-	-	-	493	59	-	-	-	-	415	71		/		1.		-
	TOTAL		0	0	0	0	44 531	1 229	0	0	0	0	27 381	1 174		- 0		- 0	-	8
	Securitisation and re-securitisations positions deducted from capital *] .	-	-		-		-	-	-	-	-			<u> </u>	111	1	///	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as of 30/06/201	3) **			RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as of 30	(06/2013) **
party Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	f F-IRI	в	A-IRB	STA	F-I	RB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	ulted Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted N	on-defaulted Default
	Central banks and central governments		-	-		-	-						
	Institutions		-	-		-	-				////		
	Corporates		-	-		-	-				///		
	Corporates - Of Which: Specialised Lending	1///	-	-		-	-						
	Corporates - Of Which: SME			-		-	-						
	Retail			-		-	-					(/// /	
	Retail - Secured on real estate property	0.0%	-	-		-	-				111		
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-		-	-						
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-			-	-						
#N/D:	Retail - Qualifying Revolving		· .			-	-				///		
	Retail - Other Retail			-		-	-				1///		
	Retail - Other Retail - Of Which: SME					-	-						
	Retail - Other Retail - Of Which: non-SME		-	-		-	-						///
	Equity		-	-		-	-				1///		
	Securitisation		-	-		-	-						
	Other non-credit obligation assets		-	-		-	-						
	TOTAL		0	0	0 0	0) 0	0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *					-	-				(///)		

Notes

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as of	30/06/2013)) **				RWA (as of 30/06/2013	i) **			Value adju	stments and pro	visions (as of 3	0/06/2013) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	в	A-IRB		STA		F-IRI	3	A-IRB		STA	F	-IRB	A-II	RB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaul	Ited N	Ion-defaulted Defaulted	Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-		///	<u> </u>		1 1	
	Institutions		-	-	-	-	-	-		-	-	-			<u> </u>		-	
	Corporates		-	-	-	-	-	-	-	-	-	-		\square	/ .			
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-			/		/ · /	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-			1 .	111	/	
	Retail		-	-	-	-	-	-		-	-	-			· ·			
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-			· ·		· ·	
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-				1///		
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-		-	-	-	-			· .	////	-	
#N/D!	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-	-			<u> </u>	111	A	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-			/ ·		1 1	
	Retail - Other Retail - Of Which: SME				-	-	-	-	-	-	-	-		TT	1 .		/ ./	
	Retail - Other Retail - Of Which: non-SME			-	-	-	-		-	-	-	-						
	Equity		-	-	-	-	-	-	-	-	-	-			· ·	///	1 - [
	Securitisation		-	-	-	-	-	-		-	-	-			<u> </u>		1 · [
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-		/7	/	177	1 1	
	TOTAL		0	0	0	0	0	0	0	0	0 0		0 0		- 0		0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-		-	-	-		-	-	-	-			<u> </u>	1///		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

			Ex	posure values (as of	f 30/06/2013)				RWA (as of 30/06	i/2013) **		Value adjus	ments and provisions (as of	80/06/2013) **
terparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB		STA	F-IRB	3	A-IRB		STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Default
	Central banks and central governments		· · ·		-		-	-	-	-				
	Institutions		·		-		-	-	-	-				
	Corporates				-		-	-	-	-				
	Corporates - Of Which: Specialised Lending				-		-	-	-	-		///	111 .	
	Corporates - Of Which: SME				-		-	-	-	-				
	Retail				-		-	-	-	-				
	Retail - Secured on real estate property	0.0%			-		-	-	-	-				
	Retail - Secured on real estate property - Of Which: SME	0.0%			-		-	-	-	-				
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-		-	-	-	-				
#N/D1	Retail - Qualifying Revolving				-		-	-	-	-			///	
	Retail - Other Retail		4		-		-	-	-	-				
	Retail - Other Retail - Of Which: SME				-		-			-				
	Retail - Other Retail - Of Which: non-SME				-		-	-	-	-				
	Equity				-		-	-	-	-				
	Securitisation		·		-		-	-	-	-				
	Other non-credit obligation assets		·		-		-	-	-	-				
	TOTAL		0 0	0	0	0 0	0	0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	-1///					-		-	-		1777		777.

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		LTV % ** (as of	Exp	osure values (as of 30	06/2013) **		RWA (as of 30/06/2013) **	* Value a	adjustments and provisions (as of 30/06/2013) **
unterparty Country (1)		30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA F-IRB	A-IRB STA
			Non-defaulted Defaulted	Non-defaulted Def	aulted Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted Defau	ilted Non-defaulted Defaulted Non-defaulted Default
	Central banks and central governments			-					
	Institutions			-				////	
	Corporates			-				////	
	Corporates - Of Which: Specialised Lending	111		-					
	Corporates - Of Which: SME			-					
	Retail			-				////.	
	Retail - Secured on real estate property	0.0%		-					
	Retail - Secured on real estate property - Of Which: SME	0.0%		-					
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-				////	
#N/D!	Retail - Qualifying Revolving		/ · ·	-				////	
	Retail - Other Retail			-					
	Retail - Other Retail - Of Which: SME	1///	a	-					
	Retail - Other Retail - Of Which: non-SME			-				////	
	Equity			-				////	
	Securitisation			-				////	
	Other non-credit obligation assets			-					
	TOTAL		0 0	0	0 0 0	0 0	0 0	0 0 - 0	- 0 - 0
	Securitisation and re-securitisations positions deducted from capital *	1111.		-					

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		1 77 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		Expo	sure values (as c	of 30/06/201	3) **			RWA (as of 30/06	6/2013) **		Value adjus	tments and provisions (as of 30	(06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	F-IR	в	A-IRB		STA	F-IRB	A-IRB	STA
		· ·	Non-defaulted Defa	aulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Ion-defaulted Default
	Central banks and central governments		-	-	-	-		-	-	-	-				
	Institutions		-	-	-	-		-	-	-	-		///		
	Corporates		-	-	-	-		-	-	-	-				
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-		1///		
	Corporates - Of Which: SME		-	-	-			-	-	-					
	Retail		-	-	-	-		-	-	-	-				
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-	-	-				
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-	-				
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-			-	-					
	Retail - Qualifying Revolving		-	-	-	-		-	-	-			///		
	Retail - Other Retail		4 -	-	-	-		-	-	-	-				
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-				
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-					111
	Equity		-	-	-	-		-	-	-	-				
	Securitisation		-	-	-	-		-	-	-	-				
	Other non-credit obligation assets		-	-	-	-		-	-	-	-				
	TOTAL		0	0	0	0	0 0	0	0	0	0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	1111		-	-			-	-	-			////		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	osure values (as	of 30/06/2013	5) **				RWA (as of 3	0/06/2013) **				Value adjus	stments and p	rovisions (as of	30/06/2013) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRI	В	A-IR	в	ST/		F-IF	RB	A-II	RB	ST	A	F-	IRB	A	-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-default	ed Defaulted	Non-defaulted Defaul
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-		-		-			
	Institutions			-		-		-	-	-		-		-				/ ·	
	Corporates		-	-	-	-		-	-	-		-		-			177.	/ ·	
	Corporates - Of Which: Specialised Lending	////	-		-	-	-	-	-	-		-		-	///	· .	111	A -	///
(Corporates - Of Which: SME				-	-	-	-	-	-		-		-		<u> </u>	1//	1 .	
	Retail			-	-	-		-	-	-		-		-		/ ·		· ·	
	Retail - Secured on real estate property	0.0%	-	-	-	-		-	-	-		-		-		· ·			
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-		-	-	-		-		-		/		· ·	
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-		-		-			1//		
	Retail - Qualifying Revolving		-		-	-	-	-	-	-	-	-		-		-			
	Retail - Other Retail			-		-		-	-	-		-		-				/ ·	
	Retail - Other Retail - Of Which: SME	- ////	-			-	-	-	-	-		-		-		· .	///	/ ·	////
	Retail - Other Retail - Of Which: non-SME		-			-		-	-	-						<u> </u>		/ .	
	Equity		-	-	-	-	-	-	-	-	-	-		-		/ -			
	Securitisation			-	-	-	-	-	-	-		-		-			///	· ·	
	Other non-credit obligation assets			-	-	-		-	-	-		-		-				· ·	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		- 0		- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	7777	-		-		-		-	-					777	1 .	777	1 .	7777

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

			Exp	osure values (as of 30/06/201	3) **		RWA (as of 30/06/2013) **		Value adjustments and provisions (as of	f 30/06/2013) **
rparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA F-IRI	B A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defaulted	Defaulted Non-defaulted Defaulted	Non-defaulted Defaul
	Central banks and central governments									
	Institutions									
	Corporates									
	Corporates - Of Which: Specialised Lending								·/// ·	////
	Corporates - Of Which: SME							· · ////		///
	Retail									
	Retail - Secured on real estate property	0.0%								
	Retail - Secured on real estate property - Of Which: SME	0.0%								
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%						· · · ////		
#14/D1	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									
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0 -	0 - 0	-
	Securitisation and re-securitisations positions deducted from capital *									

Notes and d

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Exp	osure values (as of 30/06/201	13) **		RWA (as of 30/06/2013) **		Value adjus	tments and provisions (as of 30/06/	2013) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	I Non-defaulted Defa	ulted Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-	defaulted Default
	Central banks and central governments				-						
	Institutions	///			-				////		
	Corporates	///			-				////		
	Corporates - Of Which: Specialised Lending				-				///		///
	Corporates - Of Which: SME				-				1///		
	Retail				-						
	Retail - Secured on real estate property	0.0%			-						
	Retail - Secured on real estate property - Of Which: SME	0.0%			-						
#N/D!	Retail - Secured on real estate property - Of Which: non-SME	0.0%			-				////		
	Retail - Qualifying Revolving				-						× × × ×
	Retail - Other Retail				-				1///		77.
	Retail - Other Retail - Of Which: SME				-						
	Retail - Other Retail - Of Which: non-SME				-						
	Equity	///			-				////		
	Securitisation										
	Other non-credit obligation assets				-				///		
	TOTAL		0 0	0 0	0 0	0	D 0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *								1///.		//

Notes and commons. 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure ¹ Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ¹⁺¹ As explained in the Guidelines

				oosure values (as of 30/06/20	13) **		RWA (as of 30/06/2013) **	Value a	djustments and provisions (as of 30/06/2013) **
unterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA F-IRB	A-IRB STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted Non-defa	aulted Defaulted Non-defaulted Default	ed Non-defaulted Defaulted Non-defaulted Defaulted
	Central banks and central governments			-					
	Institutions			-					
	Corporates			-					
	Corporates - Of Which: Specialised Lending			-					
	Corporates - Of Which: SME	///		-				· ·////	·//// ·////
	Retail		·	-					
	Retail - Secured on real estate property	0.0%		-					
	Retail - Secured on real estate property - Of Which: SME	0.0%		-				· · ////	
	Retail - Secured on real estate property - Of Which: non-SME	0.0%		-					
#N/D!	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			-					
	TOTAL		0 0	0 0	0 0	0 0	0 0 0	0 - 0	- 0 - 0
	Securitisation and re-securitisations positions deducted from capital *			-				· · · / / / /	1//// 1////

Notes and definitions 1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD ii) top 10 countries in terms of exposure 7 Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

3. SECURITISATION SUMMARY

PL052

POWSZECHNA KASA OSZCZEDNOSCI BANK POLSKI S.A. (PKO BANK POLSKI)

(in million Euro)		
	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	0	0
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	0	0

PL052

POWSZECHNA KASA OSZCZEDNOSCI BANK POLSKI S.A. (PKO BANK POLSKI)

(in million Euro)

	201	2012-12-31 TOTAL RISK EXPOSURE AMOUNT		-06-30
				TOTAL RISK EXPOSURE AMOUNT
	SA	ІМ	SA	ім
Traded Debt Instruments	1 516	0	1 514	0
TDI - General risk	251	0	328	0
TDI - Specific risk	1 264	0	1 186	0
Equities	1	0	1	0
Equities - General risk	0	0	0	0
Equities - Specific risk	1	0	1	0
Foreign exchange risk	0	0	0	0
Commodities risk	0	0	0	0

as of 31 December 2012

(in million Euro) NET DIRECT POSITIONS **DIRECT SOVEREIGN** INDIRECT SOVEREIGN GROSS DIRECT LONG EXPOSURES (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only **EXPOSURES IN** EXPOSURES ⁽³⁾ where there is a maturity matching)⁽¹⁾ (accounting value gross of provisions)⁽¹⁾ DERIVATIVES (1) (on and off balance sheet) Residual Maturity Country / Region of which: FVO $\mathbf{1}$ Net position at fair values Net position at fair values (designated at fair value of which: Financial assets of which: loans and of which: AFS banking (Derivatives with positive fair (Derivatives with positive fair through profit&loss) value + Derivatives with advances book held for trading⁽²⁾ value + Derivatives with banking book negative fair value) negative fair value) (FVO) [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Austria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y - 2Y] [2Y-3Y] Belgium [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Bulgaria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M-1Y] [1Y - 2Y] [2Y-3Y] Cyprus [3Y - 5Y] [5Y - 10Y] [10Y - more] Total Ω

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	0200111000000	0	0	0	0	0	0	0	0
[5Y - 10Y]	-	0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	-	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	<u> </u>	0	0
[3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[<u>2Y - 3Y</u>] [3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]	-	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Finland	0	0	0	0	0	0	0	0
[3Y - 5Y]	1 mana	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more]	4	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)		-							
			T LONG EXPOSURES le gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region	Country /		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	ů 0	0	ů 0	0	0	0	0
[3Y - 5Y]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[<u>2Y - 3Y</u>] [3Y - 5Y]	Greece	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	ů 0	0	Ő	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hungary	0	0	0	0	0	0	0	0
[3Y - 5Y]	agai y	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)		-							
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	lue le re d	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[<u>2Y</u> - <u>3Y</u>] [3Y - <u>5</u> Y]	Italy	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	Ő	0	Ő	0	0	<u> </u>
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	2.00	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0 0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	Ŭ Ŭ	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	_	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	iviaita	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	Notifoliarido	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		1 862	0	1 862	6	0	3	0	0
[3M - 1Y]		351	0	351	92	256	4	0	0
[1Y - 2Y]		632	0	632	321	299	13	0	0
[2Y - 3Y]	Poland	<u>845</u> 611	0	845	<u>814</u> 579	0 26	31	0	0
[3Y - 5Y]		611 965	0	611 965	579 888	<u> </u>	6 13	0	0
[5Y - 10Y] [10Y - more]		905	0	165	161	04	4	0	0
Total		5 431	0	5 431	2 860	644	73	0	0
[0 - 3M]		0	0	0	0	044	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	Ö
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y]	Fultuyai	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[<u>3Y - 5Y</u>] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]	Opani	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)				-					
			CT LONG EXPOSURES ue gross of provisions) ⁽¹⁾	(gross exposure:	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		ů 0	0	0	0	0	<u> </u>	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[<u>3Y - 5Y</u>] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canaua	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	<u> </u>	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[<u>3Y - 5Y</u>] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Owitzenanu	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short po	ECT POSITIONS politions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	sidual Maturity Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]	and Eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 11] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latin America	0	0	0	0	0	0	0	0
[3Y - 5Y]	and the	0	0	0	0	0	0	0	0
[5Y - 10Y]	Caribbean	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 31 December 2012

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POWSZECHNA KASA OSZCZEDNOSCI BANK POLSKI S.A. (PKO BANK POLSKI)

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) ⁽¹⁾	(gross exposures	s (long) net of cash short po	ECT POSITIONS positions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	A 5-1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		16	0	16	10	2	0	0	0
[3M - 1Y]		26	0	26	24	2	0	0	0
[1Y - 2Y]		13	0	13	11	0	0	0	0
[2Y - 3Y]	Others	6	0	6	1	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		61	0	61	46	4	0	0	0

TOTAL EEA 30	5 431	0	5 431	2 860	644	73	0	0
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Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item <u>does not include</u> exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

as of 30 June 2013

(in million Euro) NET DIRECT POSITIONS **DIRECT SOVEREIGN** INDIRECT SOVEREIGN GROSS DIRECT LONG EXPOSURES (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only **EXPOSURES IN** EXPOSURES ⁽³⁾ where there is a maturity matching)⁽¹⁾ (accounting value gross of provisions) (1) DERIVATIVES (1) (on and off balance sheet) Residual Maturity Country / Region of which: FVO Τ Net position at fair values Net position at fair values (designated at fair value of which: Financial assets of which: loans and of which: AFS banking (Derivatives with positive fair (Derivatives with positive fair through profit&loss) value + Derivatives with advances book held for trading⁽²⁾ value + Derivatives with banking book negative fair value) negative fair value) (FVO) [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Austria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y - 2Y] [2Y-3Y] Belgium [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M - 1Y] [1Y-2Y] [2Y-3Y] Bulgaria [3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0-3M] [3M-1Y] [1Y - 2Y] [2Y-3Y] Cyprus [3Y - 5Y] [5Y - 10Y] [10Y - more] Total Ω

as of 30 June 2013

(in million Euro)	-								
			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country /		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	02001110000010	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[3W - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
[21 - 51] [3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	ů 0	0	Ő	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	E ta la sa d	0	0	0	0	0	0	0	0
[3Y - 5Y]	Finland	0	0	0	0	0	0	0	Ö
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
¥ Regio	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	. rance	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 11] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	0	ů 0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	-	0	0	0	-	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Hungon	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓ Country / Region	Country /		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	المعامية ما	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[<u>2Y</u> - <u>3Y</u>] [3Y - <u>5Y</u>]	Italy	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0 0	0 0	0 0	ů O	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ Region	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Electricenstein	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y</u> - <u>2Y</u>] [<u>2Y</u> - <u>3Y</u>]		0	0	0	0	0	0	0	0
[21 - 51] [3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		Ő	ů 0	0	Ő	ů Ú	0	0	ů 0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lantonnoodig	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0 0	0	0	0	0 0	0 0	0	0
[0-3M] [3M-1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]	1	0	0	0	0	0	0	0	0
[11 - 21] [2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Malta	0	0	0	0	0	0	0	0
[5Y - 10Y]	1	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity Country / Region	Country /		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	Nethenands	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[<u>1Y - 2Y</u>] [<u>2Y - 3Y</u>]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[51 - 51] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		ů 0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		1 065	0	1 065	7	35	190	0	0
[3M - 1Y]		872	0	872	234	257	381	0	0
[1Y - 2Y]		850	0	850	730	79	41	0	0
[2Y - 3Y]	Poland	180	0	180	95	61	24	0	0
[3Y - 5Y]		991	0	991	896	48	46	0	0
[5Y - 10Y]		824	0	824	748	34	43	0	0
[10Y - more] Total		104 4 885	0	104 4 885	96 2 807	0 513	8 731	0	0
[0 - 3M 1		4 885 0	0	<u>4 885</u> 0	2 807 0	513 0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	Dentroal	0	0	0	0	0	0	0	0
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	Ö
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ Region	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 11] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y-3Y]	<u>.</u>	0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	-	0	0	0	-	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
			CT LONG EXPOSURES ie gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt i a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ Region	Country /		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		ů 0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0 0	0	0	ů 0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	Callaua	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ Region	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	i long i long	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0 0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0
[3W - 1 Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	Ő	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M 1		0 0	0	0	0	0 0	0 0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	Ö
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

(in million Euro)									
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
↓ Region	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]	LLA	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y]	and eastern	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[31 - 51] [5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle Cost	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

as of 30 June 2013

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PL052
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POWSZECHNA KASA OSZCZEDNOSCI BANK POLSKI S.A. (PKO BANK POLSKI)

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) ⁽¹⁾	(gross exposure	s (long) net of cash short p	ECT POSITIONS psitions of sovereign debt t a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: Ioans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	A (0	0	0	Ő	0	0	0	0
[3Y - 5Y]	Africa	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		11	0	11	10	0	0	0	0
[3M - 1Y]		18	0	18	16	0	0	0	0
[1Y - 2Y]		22	0	22	16	0	0	0	0
[2Y - 3Y]	Others	23	0	23	16	6	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		73	0	73	59	7	0	0	0

TOTAL EEA 30	4 885	0	4 885	2 807	513	731	0	0
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Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

6. RWA

PL052 POWSZECHNA KASA OSZCZEDNOSCI BANK POLSKI S.A. (PKO BANK POLSKI)

(in million Euro)		
	2012-12-31	2013-06-30
RWA for credit risk	34 938	33 624
RWA Securitisation and re-securitisations	0	0
RWA Other credit risk	34 938	33 624
RWA for market risk	1 517	1 516
RWA for operational risk	2 024	1 858
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	38 479	36 998