

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	7,751	8,774	8,548	9,151	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,410	8,331	8,290	8,881	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,751	8,774	8,548	9,151	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	7,410	8,331	8,290	8,881	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,295	9,326	9,080	9,681	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,954	8,883	8,823	9,410	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,399	48,947	45,174	48,817	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,058	48,504	44,917	48,546	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.01%	17.93%	18.92%	18.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.42%	17.18%	18.46%	18.29%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.01%	17.93%	18.92%	18.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.42%	17.18%	18.46%	18.29%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.14%	19.05%	20.10%	19.83%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.55%	18.31%	19.64%	19.38%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	95,102	96,851	99,959	110,857	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.15%	9.06%	8.55%	8.26%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,751	8,774	8,548	9,151	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,088	8,041	8,290	8,881	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,102	96,851	99,959	110,857	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,102	96,851	99,959	110,857	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.15%	9.06%	8.55%	8.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.45%	8.30%	8.29%	8.01%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Powszechna Kasa Osczedności Bank Polski S.A.

							COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 8,295	As of 31/12/2022 9,326	As of 31/03/2023 9,080	As of 30/06/2023 9,681	C 01.00 (10010.40010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				-,	C 01.00 (+0010,c0010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	7,751	8,774	8,548	9,151		Article 50 of CRR
	A.1.1	instruments)	258	267	268	282	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,085	2,654	2,677	2,534	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-2,278	-1,930	-1,483	-1,269	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	6,171	6,392	6,407	7,042	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	221	229	229	241	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,216	991	743	625	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-487	-528	-515	-538	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-3	-2	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of OR; Articles 36(1) point (b) (ii), 24(1) point (b), 248(1) point (b), 248(1) point (b) and 258 of ORF; Articles 36(1) point (b) (ii) and 370(3) of ORF; Articles 36(1) point (b) (iv) and 152(6) of ORF. 36(1) point (b) (iv) and 152(8) of ORF and Articles 36(1) point (b) (iv) and 155(4) of ORF.
	A.1.14.1	Of which: from securitisation positions (-)	-5	-3	-2	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-69	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-24	-31	-33	-36	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B		0	0	0	0	C 01.00 (r0514;c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	663	733	257	271	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	663	733	257	271	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,r0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,751	8,774	8,548	9,151	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	544	552	532	530	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	544	552	532	530	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} \text{Col.} 3.00 \; (e9340,c0010) + \text{COl.} 3.00 \\ (e9230,c0010) + \text{COl.} 3.00 \; (e9930,c0010) + \text{COl.} 3.00 \; (e9940,c0010) + \text{COl.} 3.00 \; (e9940,c0$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	48,399	48,947	45,174	48,817	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
NEQOZNEMENTS	8.1	Of which: Transitional adjustments included	341	443	257	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.01%	17.93%	18.92%	18.75%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.01%	17.93%	18.92%	18.75%	CA3 (3)	·
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.14%	19.05%	20.10%	19.83%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,088	8,041	8,290	8,881	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.75%	16.58%	18.46%	18.19%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	341	443	257	271	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	341	443	257	271	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	40,288	40,582	39,289	41,353	C 02.00 (n0040, c0010) - [C 07.00 (n0090, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0280, s001) + C 08.01 (n0040, c0280, s001) + C 08.01 (n0040, c0280, s002) + C 08.01 (n0040, c0280, s002) + C 08.01 (n0050, c0280, s002) + C 08.01 (n0040, c0280, s002) + C 02.00 (n0470, c0010) + C 02.00 (n0460, c0010)]
Of which the standardised approach	40,288	40,582	39,289	41,353	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,066	1,065	856	1,078	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r00500, c0260, s002) + C 08.01 (r00500, c0260, s002)
Credit valuation adjustment - CVA	105	99	130	107	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	276	905	507	669	C 02.00 (r0520, c0010)
Of which the standardised approach	276	905	507	669	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 0603)*12.5+C 20.00 (001010;0450)*12.5+MAX(C 24.00(r0010, d090),C 24.00(r0010, d100),C 24.00(r0010, d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	5,663	6,296	4,393	5,610	C 02.00 (r0590, c0010)
Of which basic indicator approach	813	843	865	911	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	4,849	5,454	3,528	4,699	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,399	48,947	45,174	48,817	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



2023 EU-wide Transparency ExerciseP&L Powszechna Kasa Oszczednosci Bank Polski S.A.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,127	4,938	1,584	3,436
Of which debt securities income	529	806	303	701
Of which loans and advances income	2,514	3,999	1,240	2,647
Interest expenses	1,070	1,781	678	1,485
(Of which deposits expenses)	435	808	372	856
(Of which debt securities issued expenses)	120	170	50	109
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	3	0	3
Net Fee and commission income	712	978	240	508
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-1	3	4	6
Gains or (-) losses on financial assets and liabilities held for trading, net	316	230	-61	-172
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	-5	3	3
Gains or (-) losses from hedge accounting, net	-11	-10	-5	-2
Exchange differences [gain or (-) loss], net	-256	-152	70	177
Net other operating income /(expenses)	-156	-290	-180	-707
TOTAL OPERATING INCOME, NET	2,667	3,914	978	1,766
(Administrative expenses)	1,201	1,621	373	795
(Cash contributions to resolution funds and deposit guarantee schemes)	60	63	60	63
(Depreciation)	191	268	69	148
Modification gains or (-) losses, net	-491	-652	-2	-3
(Provisions or (-) reversal of provisions)	47	61	-9	-28
(Payment commitments to resolution funds and deposit quarantee schemes)	23	24	0	0
(Commitments and guarantees given)	21	33	-9	-29
(Other provisions)	2	3	0	1
Of which pending legal issues and tax litigation ¹	0	54	0	0
Of which restructuring ¹	0	-3	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	212	279	79	150
(Financial assets at fair value through other comprehensive income)	-5	-3	3	6
(Financial assets at amortised cost)	217	282	77	144
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	8	16	2	6
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	37	53	17	38
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-2	-2	0	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	492	1,004	418	668
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	327	703	309	455
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	327	703	309	455
Of which attributable to owners of the parent	327	703	309	455

U Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31,	/12/2022			As of 31,	03/2023			As of 30/	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierar	:hy		Fa	ir value hierard	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,077				3,695				3,568				3,391				IAS 1.54 (i)
Financial assets held for trading	4,116	49	4,067	0	2,853	41	2,812	0	2,399	73	2,325	1	2,620	200	2,419	1	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,087	228	4	855	918	73	5	840	863	87	5	771	863	71	5	786	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	11,906	9,306	2,470	130	13,651	10,721	2,794	136	15,729	13,793	1,827	109	19,622	17,645	1,916	61	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	65,967				66,604				68,263				72,631				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	321	0	321	0	223	0	223	0	156	0	156	0	174	0	174	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	15				20				17				23				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,566				3,622				3,629				3,838				
TOTAL ASSETS	90,055				91,586				94,624				103,162	3,162			IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	L/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accum	ulated impairn	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	11,834	0	3	-5	0	0	13,480	95	3	0	-5	0	15,594	90	3	-4	-5	0	19,478	149	3	-4	-3	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	13,932	71	0	-7	-5	0	14,584	72	0	-10	-5	0	14,803	72	0	-9	-5	0	16,253	93	0	-10	-4	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	43,054	8,991	1,906	-171	-657	-1,187	44,877	7,227	1,898	-205	-710	-1,174	45,917	7,671	1,928	-215	-766	-1,190	48,440	8,086	1,998	-239	-815	-1,242	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Powszechna Kasa Oszczedności Bank Polski S.A.

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	4,052	2,774	2,315	2,428	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	76,069	77,870	80,916	88,378	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,901	1,596	1,230	1,065	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	9	16	38	69	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	369	420	422	573	IAS 37.10; IAS 1.54(I)
Tax liabilities	82	156	117	102	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	986	1,136	1,162	1,263	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	83,467	83,968	86,200	93,878	IAS 1.9(b);IG 6
TOTAL EQUITY	6,588	7,618	8,424	9,285	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	90,055	91,586	94,624	103,162	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Powszechna Kasa Oszczedności Bank Polski S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	py instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		5,950	4,368	3,541	3,475	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
anort positions	Debt securities	3	1	3	17	Annex V.Part 1.31
	Central banks	2	2	2	2	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	2	2	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,786	3,659	3,103	2,860	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,662	3,463	2,537	2,404	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	985	638	778	646	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	455	226	421	344	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	508	307	431	373	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	191	115	152	145	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,238	12,126	12,327	13,145	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	7,923	8,321	8,613	9,296	ECB/2013/33 Annex 2.Part 2.9.1
	Households	51,107	56,064	58,866	65,854	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	34,108	34,740	34,916	38,154	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,144	3,964	4,343	4,460	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	561	594	582	626	Annex V.Part 1.37
Other financial liabilities		1,300	1,110	1,066	1,038	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		82,022	82,239	84,460	91,870	



2023 EU-wide Transparency Exercise Market Risk

	SA					I	M									II.						
			VaR (Memoran	R (Memorandum item) STRESSED VaR (Memorandum item) AND N			AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE I	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	272	420	0	0	0	0							0	0	0	0						
Of which: General risk	119	216	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	151	194	0	0	0	0							0	0	0	0						
Of which: General risk	7	1	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	2	ŏ	ő	ŏ	ŏ							ŏ	ŏ	ŏ	ő						
Foreign exchange risk	0	481	0	0	0	Ó							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	276	904	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	494	443	0	0	0	0							0	0	0	0						
Of which: General risk	251	305	0	0	0	0							0	0	0	0						
Of which: Specific risk	242	132	0	0	0	0							0	0	0	0						
Equities	11	3	0	0	0	0							0	0	0	0						
Of which: General risk	4	1	ő	ő	ő	ő							ő	ő	ő	ő						
Of which: Specific risk	5	2	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	221	0	0	0	0							0	0	0	0						
Commodities risk Total	0 506	667	0	0	0	0	0		0	0	0	0	0	0	0	0			0	0	0	
Total	506	667	. 0	. 0	0	0	0	0	. 0	0	U	0	. 0	0	. 0	. 0	. 0	U	0	U	U	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



Credit Risk - Standardised Approach

		Standardised Approach												
			As of 30/09/2022 As of 31/12/2022											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³					
	(min EUR, %) Central governments or central banks	22,297	26,474	1,832		24,636	29,007	1,929						
	Regional governments or local authorities	2,997	2,694	539		3,084	2,894	579						
	Public sector entities	654	343	171		717	383	191						
	Multilateral Development Banks	717	717	0		759	758	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	5,854	3,651	934		5,090	3,496	993						
	Corporates	25,496	14,786	14,289		26,754	14,691	14,174						
	of which: SME	3,374	1,902	1,519		3,577	2,050	1,637						
	Retail	17,796	14,216	9,828		18,782	14,851	10,269						
	of which: SME	6,201	4,720	2,707		6,565	4,913	2,815						
Consolidated data	Secured by mortgages on immovable property	21,728	21,028	10,320		21,813	21,166	9,592						
	of which: SME	1,549	1,308	741		1,898	1,617	819						
	Exposures in default	2,152	877	1,119	1,157	2,171	821	1,025	1,222					
	Items associated with particularly high risk	659	280	420		577	229	343						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	92	92	144		95	95	151						
	Equity	153	8	14		75	75	181						
	Other exposures	9,085	8,971	2,744		7,316	7,219	2,219						
	Standardised Total ²	109,680	94,136	42,354	1,969	111,869	95,686	41,646	2,3					

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	(min EUR, %) Central governments or central banks	26,429	33,173	1,952		31,138	38,333	2,056	
	Regional governments or local authorities	3,202	2,950	590		4,095	3,939	788	
	Public sector entities	857	455	228		922	448	224	
	Multilateral Development Banks	770	769	0		1,074	1,074	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,946	3,625	1,020		6,802	4,126	1,238	
	Corporates	26,914	12,610	12,223		29,230	13,889	13,501	
	of which: SME	2,739	1,531	1,209		2,534	1,311	1.020	
	Retail	18,188	14,447	10,032		20,064	16,015	11,102	
	of which: SME	6,004	4,535	2,598		6,825	5,157	2,959	
Consolidated data	Secured by mortgages on immovable property	21,862	21,101	9,561		22,434	21,664	9,511	
	of which: SME	1,985	1,602	813		2,044	1,654	842	
	Exposures in default	2,203	865	1,076	1,200	2,202	851	1,042	1,177
	Items associated with particularly high risk	506	217	326		515	201	302	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	95	95	151		100	100	159	
	Equity	125	125	306		133	133	324	
	Other exposures	7,291	7,226	2,679		7,088	7,063	2,185	
	Standardised Total ²	113,390	97,661	40,144	2,203	125,798	107,836	42,431	2,184

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

⁽³⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Canadidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	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	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						POWSZECII	na Kasa Oszczedności Ba							
							As of 31/12/2022	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0 - 3M	Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Denmark													
Total Tota	Estonia													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Finland													
[0 - 3M [France													
[0 - 3M [Germany													
Total	Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Greece													
[0 - 3M	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M 1 1 1 1 1 1 1 1 1	Latvia													



General governments exposures by country of the counterparty

						Powszechi	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2022							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 5Y - 10Y	Poland	3.555 351 5.624 2.573 4.044 9.373 1.752 22.281	3,555 331 5,624 2,573 4,044 9,373 1,752 27,281	0 0 0 0 0	4 3 63 25 2 2	736 199 2,599 833 2,458 3,722 470	3,022 1,677 1,562 5,648	0 1 0 0 0	955 25 0 0 0 0 9	8 0 0 0 0 0	294 0 0 0 0 0 0 0	166 72 34 1 1 1 11 826	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,363
1307 - more Total [0 - 3M f [3M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3Y - 5Y f [10Y - more Total	Portugal													
[0 - 3M [Romania													
Toy - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Spain													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[3M - 1Y [Liechtenstein													
100 - more	Norway													
[3M - 1Y [Australia													
Toy - more	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

						Powszeciii	na Kasa Oszczedności Ba							
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposate announc
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[3M - 1Y [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Powszechna Kasa Oszczedności Bank Polski S.A.

							FOWSZECIII	ia Kasa Oszczediiości ba	IIK FOISKI S.A.						
								As of 31/12/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
) · · · · ·											Off-balance s	heet exposures	
						Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
-	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	4 63 2 2	9 49 637 7 633 3 23 1 1 1 0 0 0 0	0 0 0 0	(5 528 0 233 1 1 0 0 557	44 109 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0				

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) 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 (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

				As of 30/06/2023 Direct exposures On balance sheet On balance sheet On balance sheet Derivatives Off balance sheet										
						Direc								
				On halance s	heet	Direc	t exposures		Deriva	tives		Off balar	nce sheet	l
	(mln EUR)			On Dalance 3	neet				Deliva	iives		On balan	ice silect	A
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
Total Tota	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M	Czech Republic													
0 - 3M 3M - 1Y 13M - 1Y 13M - 1Y 12Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Denmark													
Total Tota	Estonia													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France													
Total [0 - 3M	Germany													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Croatia													
10 - 3M 3M - 1Y 17 - 2Y 17 - 2Y 17 - 2Y 17 - 2Y 13Y - 5Y 15Y - 10Y 10Y - more Total 10 - 3M	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
Total Tota	Italy													
10 - 3M 10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

						Powszechi	na Kasa Oszczednosci Ba	nk Polski S.A.						
							As of 30/06/2023							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M	Netherlands													
[0 - 3M f	Poland	6,678 2,914 5,547 1,770 6,541 9,133 1,990 34,572	6,578 2,914 5,547 1,770 6,541 9,133 1,930	0 0 0 0 0	2 154 64 10 13 5 1	4,605 1,991 1,486 847 4,209 3,228 668 17,035	2,071 770 3,997 913 2,318 5,900 1,320	0 0 0 0	0 0 0 0 0	2 0 0 0 0 0	69 0 0 0 0 0	11 358 6 2 12 1 1,020 1,410	0	2,626
10 - 3M 13M - 11 13M - 12	Portugal		3133											
[0 - 3M [Romania													
Toy - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

						Powszech	na Kasa Oszczednosci Ba	ınk Polski S.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y	Sweden													
Total [0 - 3M	United Kingdom													
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Iceland													
To -3M	Liechtenstein													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Norway													
[0 - 3M [Australia													
Total	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

						Powszecii	na Kasa Oszczedności Ba							
							As of 30/06/2023							T
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[3M - 1Y [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Powszechna Kasa Oszczedności Bank Polski S.A.

							ia Rasa Osececanosci ba							
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	113 133 77 22 1	3 113 137 7 7 27 7 27 1 1 0 0 0 3 348	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 60 60 70 70 1 1 1 0 0 0 0 1 1 1 1 1 1 1 1 1	113 77 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) 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 (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) 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 conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Powszechna Kasa Oszczedności Bank Polski S.A.

						As of 30/09/2022									As of 31/12/2022				
Part			Gross o	arrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated no dit risk and provisions ⁴	gative changes in fair	Collaterals and		Gross can	rying amount/ Nomina	al amount				ative changes in fair	Collaterals and
See National Assertion of the following date of femore of agree of the selection of the sel			Of which performing but past due > 30 days		Of which non-performing	r		On non-perform	ning exposures ²	financial guarantees received on non-		but past due >30 days		Of which non-performing	e .		On non-performi	ing exposures ²	financial guarantees received on non-
2.27 6 6 6 6 6 6 6 6 6			and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^s	
Marie Control language of the second control and and fave visually 1.50 1		224									2.700								
Control marks							17							90		20		0	
Control personeries 2,168 0 0 0 0 0 0 0 0 0		25,99			•	3					20,394	۰		90		1		۰	ا ا
Contract contractions 1,600 0 0 0 0 0 0 0 0 0		20.16			1	0	10				22.201	0]	1		٩	
Confidence of experimental 1,00 0 0 0 0 0 0 0 0 0]] ",		٩	
Residence of the foliation of the control properties and all anticontrol properties and all anticont] ;	1 "									1 .]]] ;		0	ا ا
Leave and advances (including at amenditude cost and Fall valver) Control tarks S 4,774 S 5,774 S 5 7 Control tarks S 5 7					86	3							90	90				9	
Current lawful and a				2.075	2.002	1,906	805	1.213	1.187	608	54.811	158	2.013	1.962	1.898	891	1.195	1.174	567
General pronoments 1,241 6 9 9 11 0 10 10 10 10 10 10 1																			
Coste trustactions 4,550 50 50 50 50 50 50 50 50 50	Central banks	8	3		٥	0					108						0	0	
Other francial conjustions 52 6 5 5 5 3 3 3 3 3 2 Non financial conjustions 11,288 77 998 997 961 365 555 531 442 12,641 77 99 99 99 537 440 531 509 384 of which small and medium-initial entemptions 6,572 44 746 726 727 220 445 43 245 8,673 65 742 779 772 240 400 418 279 of which Loans collateralisable by connected immediate property 4,624 2 532 531 500 146 240 240 440 440 440 440 440 440 440 440	General governments	1,04	1 0		9	9	13		0	9	1,074		9	9		13	0	0	9
Other francial conjustions 52 6 5 5 5 3 3 3 3 3 2 Non financial conjustions 11,288 77 998 997 961 365 555 531 442 12,641 77 99 99 99 537 440 531 509 384 of which small and medium-initial entemptions 6,572 44 746 726 727 220 445 43 245 8,673 65 742 779 772 240 400 418 279 of which Loans collateralisable by connected immediate property 4,624 2 532 531 500 146 240 240 440 440 440 440 440 440 440 440																		l.	
Num Francial comparations 17,388 77 998 997 561 346 536 531 412 17,641 72 998 940 537 400 511 550 384 41 41 41 41 41 41 41 41 41 41 41 41 41	Credit institutions	4,16	9 0		0	0	1	0	0	0	3,074	0	0	0		0	0	0	0
Num Francial comparations 17,388 77 998 997 561 346 536 531 412 17,641 72 998 940 537 400 511 550 384 41 41 41 41 41 41 41 41 41 41 41 41 41																		l.	
of which some and medium dated enterplaces 8,572 44 746 778 779 770 770 770 770 770 770	Other financial corporations	58	2 0		5	5	3	3	3	2	591	0	5	5	5	3	3	3	2
of which some and medium dated enterplaces 8,572 44 746 778 779 770 770 770 770 770 770																		l.	
of which Later collaboration by commercial immovable property 4,524 2 552 511 500 166 240 300 300 4,975 1 457 465 465 321 218 218 218 246 Households 31,600 93 1,604 902 911 440 664 663 185 12,223 85 1,609 507 674 642 662 177 of which Later collaboration of windows property 21,604 44 400 366 355 188 274 280 125 21,770 37 38 340 353 188 240 251 116 of which Code for collaboration of the	Non-financial corporations	17,28	8 77	996	997	961	345	526	521	412	17,641	73	949	940	937	400	511	509	384
of which Later collaboration by commercial immovable property 4,524 2 552 511 500 166 240 300 300 4,975 1 457 465 465 321 218 218 218 246 Households 31,600 93 1,604 902 911 440 664 663 185 12,223 85 1,609 507 674 642 662 177 of which Later collaboration of windows property 21,604 44 400 366 355 188 274 280 125 21,770 37 38 340 353 188 240 251 116 of which Code for collaboration of the																		l.	
Households 21,610 91 1,664 952 911 440 664 661 165 12,221 65 1,650 1,000 947 474 642 662 177 of which Laws collaborationally residential immobility projecting and projecti	of which: small and medium-sized enterprises	8,57	3 44	746	730	725	203	416	413	282	8,873	45	742	739	732	240	420	418	279
Households 21,610 91 1,664 952 911 440 664 661 165 12,221 65 1,650 1,000 947 474 642 662 177 of which Laws collaborationally residential immobility projecting and projecti																		l.	
of which Loans collaboration by residential innovable property 21,004 44 666 336 355 188 274 260 125 21,770 37 385 360 355 188 249 251 115 of which Codds for consumption 6,094 41 430 395 361 177 248 245 22 6,302 38 439 416 332 134 256 248 12 CRET INSTRUMENTS of their Shaw INST. 6 648 86,000 158 2,140 2,652 1,902 911 1,135 1,174 547	of which: Loans collateralised by commercial immovable property	4,62	4 2	522	511	509	166	249	249	269	4,975	1	467	465	463	201	218	218	246
of which Loans collaboration by residential innovable property 21,004 44 666 336 355 188 274 260 125 21,770 37 385 360 355 188 249 251 115 of which Codds for consumption 6,094 41 430 395 361 177 248 245 22 6,302 38 439 416 332 134 256 248 12 CRET INSTRUMENTS of their Shaw INST. 6 648 86,000 158 2,140 2,652 1,902 911 1,135 1,174 547																		l.	
of which Cross for concumption 6,094 41 430 395 361 177 246 345 23 6,332 38 429 416 382 194 254 246 12 CERT INSTRUMENTS color than HFT 62,085 172 2,161 2,087 1,910 822 1,222 1,187 668 86,000 158 2,162 2,052 1,002 911 1,195 1,174 567	Households	31,61	93	1,064	992	931	443	684	663	185	32,323	85	1,050	1,009	947	474	682	662	172
of which Cross for concumption 6,094 41 430 395 361 177 246 345 23 6,332 38 429 416 382 194 254 246 12 CERT INSTRUMENTS color than HFT 62,085 172 2,161 2,087 1,910 822 1,222 1,187 668 86,000 158 2,162 2,052 1,002 911 1,195 1,174 567	distribution of the second beautiful to the second of the	31.63			300	200		274	200		24 220		200	262	252		200	251	
DEST_INSTRUMENTS other than MFT 82,965 171 2,161 2,007 1,910 822 1,212 1,167 668 86,000 158 2,162 2,652 1,002 911 1,155 1,174 567	or winds: coasterance by residential immovable property	21,02	1 44	400	366	355	188	2/4	260	125	21,770	3/	385	363	352	188	269	251	116
DEST_INSTRUMENTS other than MFT 82,965 171 2,161 2,007 1,910 822 1,212 1,167 668 86,000 158 2,162 2,652 1,002 911 1,155 1,174 567	of which: Credit for consumeration	6.09	41	430	395	361	177	248	245	23	6 282	38	429	416	387	194	254	248	12
				1	1	301	.,,	240	243	1		~					2.4	240	-
OFF-BALANCE SHEET EXPOSIBLES 15,952 166 165 166 120 42 40 0 18,355 176 174 114 134 44 43 0	DEBT INSTRUMENTS other than HFT	82,98	171	2,161	2,087	1,910	822	1,212	1,187	608	86,000	158	2,102	2,052	1,902	911	1,195	1,174	567
	OFF-BALANCE SHEET EXPOSURES	16,89	2	168	165	106	120	42	40		18,305		176	174	114	134	44	43	0

Performing and non-performing exposures Powszechna Kasa Oszczedności Bank Polski S.A.

					As of 31/03/2023								As of 30/06/2023				
		Gross ca	rrying amount/ Nomini	al amount	A201 321 031 2023		pairment, accumulated negative changes in fi Sit risk and provisions ⁴			Gross c	arrying amount/ Nominal	amount	2501 307 007 2023		pairment, accumulated n	egative changes in fair	
		Of which performing but past due >30 days		Of which non-performing	7	On performing exposures ²	On non-performing exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days	(of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min FLB)		and <=90 days		Of which: defaulted	Of which Stage 3 ^s	exposures	Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3 ¹	exposures		Of which Stage 3 ^s	
Cash balances at central banks and other demand deposits	2,64	4 0			0	0	0		2,32	9 0		0		0	0		
Debt securities (including at amortised cost and fair value)	30,69		63	63	3	22	-1		36,050		13	13	3	22			
Central banks	1,49						0		4,50			0		0	0		
General governments	22,97					15	0	0	24,81		0	0	0	14	0		0
Credit institutions	1,55	55 0					0	0	1,64	0	0	0		0	0		0
Other financial corporations	3,93	0 0				1	0	0	4,38	6 0	0	0	0	1	0		0
Non-financial corporations	73	96 0	63	63	3	6	-1	0 0	71	8 0	13	13	3	7	0		0
Loans and advances(including at amortised cost and fair value)	56,27	3 182	2,069	2,007	1,928	954	1,213 1,	190 577	59,305	5 244	2,114	2,094	1,998	1,042	1,248	1,242	564
Central banks	18	e6 0							32	1 0		0		0	0		
	-					-				1				_			
General governments	1,04	19 0	5	9	9	13	0	0 9	1,14	7 0	9	9	9	13	0		9
Credit institutions	2,24	14 0		0		0	0	0	2,56	4 0	0	0	0	1	0		0
Other financial corporations	1,61	13 0	5	5	5	3	3	3	1,78	5 0	4	4	4	3	3	3	1
Non-financial corporations	19,07	70	952	950	938	433	512	512 383	19,98	3 91	976	974	952	469	531	530	388
of which: small and medium-sized enterprises	9,47		738		774	200	410	447	9,92		242	242	731	202		427	
or when: small and medium-sized enterprises	9,47		/30	/30	729	209	410	417	9,92	99	/43	742	721	202	423	422	2/3
of which: Loans collateralised by commercial immovable property	5.15	57 1	466	468	462	214	214	214 25	5.28	S 2	461	461	447	213	216	216	243
,,								1	1								
Households	32,10	112	1,103	1,043	976	505	698	676 183	33,50	5 153	1,125	1,107	1,034	555	715	706	167
of which: Loans collateralised by residential immovable property	21,67	71 62	386	344	332	202	262	241 123	22,48	S 98	359	351	339	227	252	242	107
								1									
of which: Credit for consumption	6,30	17 40	474	462	427	207	279	279 10	6,76	5 45	511	506	470	229	298	303	9
DEBT INSTRUMENTS other than HFT	89,60	8 350	2,132	2,070	1,931	977	1,212 1,	190 577	97,689	9 244	2,127	2,107	2,001	1,064	1,249	1,242	564
OFF-BALANCE SHEET EXPOSURES	18,56	2	178	177	117	130	20	20	20,42		146	145		146			
OFF-BADANCE SHEET EXPOSURES"	18,56	· ·	1/6	177	117	130	39	30	20,42	4	146	145	95	146	- 11	11	

18,505 178 177 117 130 39 38 8 0 20,422 146 145 95 146 11 11 (1) (1) The bit didner of one purement, squares, plans without a from purement, squares, plans with a 20,000 2



Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and finnancial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	86	86	0	0	0	0	90	90	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	86	86	0	0	0		90	90	0	0	0	
Loans and advances (including at amortised cost and fair value)	639	485	238	225	327	206	555	391	195	183	293	165
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	343	278	122	118	210	149	302	224	98	93	195	124
of which: small and medium-sized enterprises	233	169	70	67	156		215	153	61	57	149	
Households	296	206	116	106	117	57	253	167	97	90	98	41
DEBT INSTRUMENTS other than HFT	724	571	238	225	327		645	481	195	183	293	
Loan commitments given	4	2	1	1	0	0	14	13	5	5	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

10 The information applies only to bank meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

			As of 31/						As of 30			
		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin- received on e forbearance	xposures with		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	63	63	-1	-1	0	0	13	13	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	63	63	-1	-1	0		13	13	0	0	0	
Loans and advances (including at amortised cost and fair value)	564	400	197	186	298	171	556	391	186	173	298	174
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	317	234	103	97	204	131	319	233	99	94	210	133
of which: small and medium-sized enterprises	219	154	61	58	151		218	150	59	55	152	
Households	247	166	95	88	94	40	237	158	87	80	88	41
DEBT INSTRUMENTS other than HFT	627	463	196	185	298		569	404	186	174	298	
Loan commitments given	8	6	1	1	0	0	11	10	2	2	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\bf 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Powszechna Kasa Oszczedności Bank Polski S.A.

			AS 01 3	0/09/2022					AS OF 3	1/12/2022					AS OF 3	L/03/2023					AS OF 30	0/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of whic non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	409	21	21	409	26	0	407	19	19	407	25	0	399	18	18	399	25	0	430	21	21	430	26	0
B Mining and guarrying	267	3	3	267	3	0	242	3	3	242	2	0	226	3	3	226	3	0	221	3	2	221	3	0
C Manufacturing	4.646	263	262	4.645	254	0	4.724	216	216	4.723	255	0	4.938	224	224	4.937	272	0	5.285	230	230	5.285	299	1
D Electricity, gas, steam and air conditioning supply	950	4	4	950	16	0	767	2	2	767	14	0	1,196	1	1	1,196	15	0	1,055	1	1	1,055	14	0
E Water supply	292	2	2	292	4	0	300	3	3	300	4	0	313	3	3	313	4	0	380	3	3	380	5	0
F Construction	825	110	109	824	89	0	848	110	110	848	97	0	850	111	111	849	102	0	948	112	112	948	111	0
Wholesale and retail trade	3.339	159	158	3.337	126	0	3.221	179	179	3.221	135	0	3.511	176	176	3.511	147	0	3.693	179	178	3.692	153	0
H Transport and storage	1,897	92	92	1,896	71	0	1,941	74	74	1,941	71	0	2,064	75	75	2,064	73	0	2,276	81	81	2,276	80	0
I Accommodation and food service activities	414	135	135	414	81	0	409	133	133	409	80	0	411	133	133	411	78	0	410	132	132	410	78	0
3 Information and communication	936	9	9	936	9	0	991	9	9	991	9	0	1.139	9	9	1.139	9	0	1.135	9	9	1.135	11	0
K Financial and insurance activities	225	2	2	225	3	0	380	2	2	380	3	0	408	2	2	408	3	0	405	2	2	405	3	0
. Real estate activities	1,811	133	133	1,811	125	0	1,923	132	132	1,923	147	0	1,944	130	130	1,944	146	0	1,980	129	129	1,980	143	0
M Professional, scientific and technical activities	317	17	17	316	13	0	482	19	19	482	16	0	497	19	19	497	16	0	520	21	21	520	19	0
N Administrative and support service activities	505	19	19	504	18	0	542	18	18	542	18	0	714	18	18	714	19	0	752	20	20	752	20	0
O Public administration and defence,	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
P Education	41	5	5	41	4	0	43	5	5	43	4	0	45	5	5	45	4	0	48	5	5	48	4	0
Q Human health services and social work activities	278	11	11	278	10	0	278	11	11	278	11	0	288	12	12	288	11	0	307	13	13	307	12	0
R Arts, entertainment and recreation	91	5	5	91	8	0	95	5	5	95	8	0	98	4	4	98	8	0	101	4	4	101	9	0
Other services	41	9	9	41	11	0	42	10	10	42	11	0	33	10	10	33	11	0	33	9	9	33	11	0
nans and advances	17 288	998	997	17 280	870	0	17.641	949	949	17 640	911	0	19.079	952	950	19.077	945	0	19 983	976	974	19 981	1.000	1 1

⁽¹⁾ The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.