



2022 EU-wide Transparency Exercise

Bank Name	Bank Polska Kasa Opieki S.A.
LEI Code	5493000LKS7B3UTF7H35
Country Code	PL

2022 EU-wide Transparency Exercise

Key Metrics

Bank Polska Kasa Opieki S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,033	5,147	4,870	4,835	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	4,818	4,909	4,718	4,684	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,033	5,147	4,870	4,835	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	4,818	4,909	4,718	4,684	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,628	5,745	5,461	5,422	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	5,413	5,507	5,309	5,270	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	32,031	32,550	32,313	32,753	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	31,892	32,436	32,241	32,655	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	15.71%	15.81%	15.07%	14.76%	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	15.11%	15.13%	14.63%	14.34%	(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	15.71%	15.81%	15.07%	14.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.11%	15.13%	14.63%	14.34%	(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	17.57%	17.65%	16.90%	16.55%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.97%	16.98%	16.47%	16.14%	(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	59,072	59,829	63,766	65,154	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	8.52%	8.60%	7.64%	7.42%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Bank Polska Kasa Opieki S.A.

		(mln EUR, %)					
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,033	5,147	4,870	4,835	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	4,818	4,839	4,673	4,604	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	59,072	59,829	63,766	65,154	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,692	59,522	63,568	64,922	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.52%	8.60%	7.64%	7.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.21%	8.13%	7.35%	7.09%	[A.2]/[B.2]	

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Capital

Bank Polska Kasa Opieki S.A.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	5,628	5,745	5,461	5,422	C.01.00 (0050),(0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,033	5,147	4,870	4,835	C.01.00 (0020),(0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,035	2,045	2,020	2,004	C.01.00 (0030),(0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	440	630	623	383	C.01.00 (0130),(0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	45	-352	-622	-898	C.01.00 (0180),(0050)	Articles 4(50), 26(1) point (d) and 30(1) point (f) of CRR
	A.1.4	Other Reserves	2,176	2,186	2,160	2,377	C.01.00 (0200),(0050)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	429	431	426	423	C.01.00 (0210),(0050)	Articles 4(12), 26(1) point (f) and 30(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0220),(0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	18	264	431	636	C.01.00 (0250),(0050)	Articles 52 to 55 and 56, 30(1) point (g) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-324	-364	-340	-315	C.01.00 (0280),(0050) + C.01.00 (0290),(0050)	Articles 4(13), 26(1) point (h) and 37 of CRR, Articles 4(15), 30(1) point (h) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-1	-1	-26	-6	C.01.00 (0320),(0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380),(0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390),(0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400),(0050)	Articles 4(22), 26(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 (0440),(0050)	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	0	0	0	0	C.01.00 (0460),(0050) + C.01.00 (0460),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050) + C.01.00 (0470),(0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460),(0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480),(0050)	Articles 4(27), 26(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490),(0050)	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 (0500),(0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510),(0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	-1	C.01.00 (0510),(0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514),(0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520),(0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524),(0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520),(0050)	-
	A.1.21	Transitional adjustments	215	308	198	232	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520),(0050)	Articles 48(1) to (3), and 481 and 482 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520),(0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	215	308	198	232	C.01.00 (0520),(0050)	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 (0530),(0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540),(0050) + C.01.00 (0570),(0050)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570),(0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050) + C.01.00 (0670),(0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660),(0050) + C.01.00 (0660),(0050) + C.01.00 (0670),(0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,033	5,147	4,870	4,835	C.01.00 (0050),(0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	595	598	591	586	C.01.00 (0570),(0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	595	598	591	586	C.01.00 (0570),(0050) + C.01.00 (0690),(0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680),(0050) + C.01.00 (0690),(0050) + C.01.00 (0690),(0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	32,031	32,550	32,313	32,753	C.01.00 (0010),(0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	73	45	51	C.01.00 (0010),(0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.71%	15.81%	15.07%	14.76%	CA1 (X)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.71%	15.81%	15.07%	14.76%	CA1 (X)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.57%	17.65%	16.90%	16.55%	CA2 (X)	-
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,818	4,839	4,673	4,604	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.04%	14.90%	14.48%	14.08%	(B.1)/(E-B.1)	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	215	238	152	151	C.01.00 (0440),(0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440),(0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	139	113	72	98	C.01.00 (0440),(0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.



2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank Polska Kasa Opieki S.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	28,563	29,249	28,864	28,918	C 02.00 (r0040, c0010) - [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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	28,563	29,249	28,864	28,918	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	831	642	730	746	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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	52	47	49	48	C 02.00 (r0640, 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)	272	305	298	291	C 02.00 (r0520, c0010)
Of which the standardised approach	272	305	298	291	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 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,313	2,307	2,373	2,750	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	468	463	458	469	C 02.00 (r0610, c0010)
Of which advanced measurement approach	1,846	1,844	1,915	2,282	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	32,031	32,550	32,313	32,753	

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 CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise

P&L

Bank Polska Kasa Opieki S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	911	1,280	485	1,134
Of which debt securities income	152	209	67	149
Of which loans and advances income	713	1,001	396	951
Interest expenses	32	49	40	146
(Of which deposits expenses)	13	21	28	107
(Of which debt securities issued expenses)	16	23	11	36
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	6	0	6
Net Fee and commission income	428	581	150	300
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	11	14	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	14	13	-1	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	-1	1	-4
Gains or (-) losses from hedge accounting, net	0	-2	0	-1
Exchange differences (gain or (-) loss), net	12	20	11	4
Net other operating income / (expenses)	5	9	3	4
TOTAL OPERATING INCOME, NET	1,356	1,870	609	1,301
(Administrative expenses)	610	814	216	462
(Cash contributions to resolution funds and deposit guarantee schemes)	41	46	40	142
(Depreciation)	104	141	38	68
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	33	40	17	53
(Payment commitments to resolution funds and deposit guarantee schemes)	15	17	17	21
(Commitments and guarantees given)	-9	-6	-2	3
(Other provisions)	27	28	2	30
Of which pending legal issues and tax litigation ¹⁾	0	7	0	0
Of which restructuring ²⁾	0	-14	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)	126	173	30	138
(Financial assets at fair value through other comprehensive income)	-8	-8	-1	0
(Financial assets at amortised cost)	133	181	31	139
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4	0	10
(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 subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	443	653	267	427
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	321	473	195	293
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	321	473	195	293
Of which attributable to owners of the parent	321	473	195	293

¹⁾ 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."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank Polska Kasa Opleki S.A.

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	2,280				1,116				4,790				4,091				IAS 1.54 (f)
Financial assets held for trading	1,026	95	915	16	1,844	49	1,772	23	2,823	55	2,753	15	4,100	113	3,976	10	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	75	0	0	75	72	0	0	72	71	0	0	71	67	0	0	67	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	6,429	2,091	2,481	1,858	5,094	1,810	2,103	1,181	4,180	1,628	1,384	1,168	3,989	1,497	1,402	1,090	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,173				44,812				44,982				45,229				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	72	0	72	0	17	0	17	0	39	0	39	0	65	0	65	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,505				1,568				1,561				1,652				
TOTAL ASSETS	53,560				54,523				58,446				59,194				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	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	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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	6,256	25	0	-10	-1	0	4,940	20	0	-10	-1	0	4,033	20	0	-9	-1	0	3,798	46	0	-7	-3	0	Annex V.Part 1.31, 44(b)
	Loans and advances	29	30	0	0	-1	0	25	29	0	0	0	0	25	28	0	0	0	0	56	28	0	-1	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	7,900	53	7	-10	-1	-7	9,575	69	8	-13	-2	-8	9,598	75	8	-13	-1	-8	9,721	25	8	-13	-1	-8	Annex V.Part 1.31, 44(b)
	Loans and advances	28,205	5,700	1,865	-114	-262	-1,291	29,412	5,456	1,811	-128	-240	-1,289	29,479	5,436	1,871	-128	-242	-1,264	30,491	4,613	1,948	-143	-301	-1,304	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	928	1,873	2,764	4,031	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	45,993	46,103	48,946	48,183	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	259	483	686	961	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	197	192	188	215	IAS 37.10; IAS 1.54(l)
Tax liabilities	18	6	6	7	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	741	676	809	1,213	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	15	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	48,151	49,335	53,399	54,609	IAS 1.9(b);IG 6
TOTAL EQUITY	5,409	5,189	5,047	4,585	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	53,560	54,523	58,446	59,194	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		1,099	2,217	3,391	4,853	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
	Debt securities	87	139	59	138	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,587	3,571	4,782	4,664	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,578	3,561	4,117	3,159	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	432	894	1,687	1,399	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	187	459	534	292	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,022	917	1,246	1,296	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,007	905	986	893	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	9,781	9,277	10,558	10,430	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,658	9,126	9,121	9,068	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,841	28,480	27,232	26,632	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	25,176	26,064	24,831	23,174	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		1,877	1,766	2,024	2,171	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		600	601	598	593	Annex V.Part 1.37
Other financial liabilities		1,453	1,199	1,418	1,591	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		47,180	48,460	52,396	53,175	

2022 EU-wide Transparency Exercise

Market Risk

Bank Polska Kasa Opieki S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	271	304	0	0	0	0						0	0	0	0							
Of which: General risk	243	267	0	0	0	0						0	0	0	0							
Of which: Specific risk	24	32	0	0	0	0						0	0	0	0							
Equities	1	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	1	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	272	305	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	297	290	0	0	0	0						0	0	0	0							
Of which: General risk	261	259	0	0	0	0						0	0	0	0							
Of which: Specific risk	32	27	0	0	0	0						0	0	0	0							
Equities	1	1	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	298	291	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 OV1 template.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	9,302	13,378	899		8,721	13,313	909	
	Regional governments or local authorities	1,517	1,584	315		1,373	1,521	302	
	Public sector entities	697	2,313	213		693	1,991	218	
	Multilateral Development Banks	813	882	0		804	870	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,704	2,108	301		4,683	2,621	219	
	Corporates	22,493	14,332	13,707		23,193	14,905	14,286	
	of which: SME	1,233	968	746		1,230	1,003	760	
	Retail	12,308	9,156	6,621		12,154	9,288	6,724	
	of which: SME	3,548	1,382	790		3,241	1,355	775	
	Secured by mortgages on immovable property	10,790	10,526	4,660		10,820	10,547	4,583	
	of which: SME	235	221	154		236	222	88	
	Exposures in default	2,449	883	1,128	1,300	2,339	751	960	1,371
	Items associated with particularly high risk	1,674	328	492		1,920	392	588	
	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)	0	0	0		0	0	0	
	Equity	162	162	176		160	154	168	
Other exposures	1,800	1,795	882		1,838	1,838	933		
	Standardised Total ²	67,709	57,446	29,394	1,699	68,700	58,190	29,891	1,825

⁽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.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	10,725	15,328	768		9,539	14,271	898	
	Regional governments or local authorities	1,339	1,446	288		1,350	1,407	281	
	Public sector entities	677	1,783	206		638	1,576	203	
	Multilateral Development Banks	830	896	0		830	911	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,566	4,541	405		8,652	6,636	534	
	Corporates	23,291	14,577	13,938		23,580	15,267	14,522	
	of which: SME	1,248	947	704		2,302	1,739	1,363	
	Retail	12,019	9,143	6,582		11,195	8,067	5,800	
	of which: SME	3,487	1,547	885		2,734	1,474	855	
	Secured by mortgages on immovable property	11,226	10,864	4,906		12,446	11,847	5,329	
	of which: SME	260	217	88		694	529	354	
	Exposures in default	2,457	842	1,082	1,331	2,299	732	944	1,248
	Items associated with particularly high risk	1,310	315	473		1,026	185	278	
	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)	0	0	0		0	0	0	
Equity	152	148	163		138	138	152		
Other exposures	1,852	1,852	783		1,819	1,819	723		
	Standardised Total ²	72,445	61,734	29,594	1,772	73,511	62,856	29,664	1,813

⁽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.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				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.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0				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.

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Africa																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]	Others																
[10Y - more]																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		108	108	0	0	108	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		160	160	0	0	160	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	277	277	0	0	225	53	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]	220	220	0	0	21	199	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]	38	38	0	0	38	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	804	804	0	0	552	252	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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2022

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Lithuania														
	Luxembourg														
	Malta														
	Netherlands														
	Poland														
	Portugal														
	Romania														
	Slovakia														
	Slovenia														
	Total	9,360	8,973	115	0	2,518	6,724	0	1	45	1,470	426	2	632	

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
1 0 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Africa															
1 0 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAAP

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank Polska Kasa Opieki S.A.

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3							
Cash balances at central banks and other demand deposits	1,427	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	14,251	0	16	16	7	22	11	7	0	14,621	0	16	16	8	25	14	8	0	0	0	0	0	0	0
Central banks	221	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,197	0	0	0	0	0	0	0	0	9,394	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,369	0	0	0	0	1	0	0	0	1,746	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Other financial corporations	2,489	0	11	11	2	4	6	2	0	2,449	0	11	11	3	4	9	3	0	0	0	0	0	0	0
Non-financial corporations	994	0	0	0	0	11	0	0	0	1,039	0	0	0	0	13	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	36,023	60	2,091	2,091	1,865	375	1,327	1,291	440	36,973	89	2,087	2,087	1,811	362	1,343	1,289	428	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	581	0	24	24	24	2	25	24	0	497	0	24	24	24	24	24	24	0	0	0	0	0	0	0
Credit institutions	417	0	0	0	0	0	0	0	0	630	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	757	0	32	32	32	1	25	25	7	708	1	33	33	27	2	25	25	0	0	0	0	0	0	0
Non-financial corporations	14,469	9	1,112	1,112	1,031	139	762	757	198	15,291	29	1,104	1,104	1,002	147	746	734	199	0	0	0	0	0	0
of which: small and medium-sized enterprises	3,192	7	234	231	197	14	134	128	46	3,020	13	246	246	200	18	132	92	42	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	4,916	0	581	581	506	69	341	337	172	4,921	1	544	544	497	63	337	333	167	0	0	0	0	0	0
Households	19,794	51	922	922	728	233	516	482	234	19,847	59	926	926	757	211	548	508	233	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	12,336	21	305	305	248	44	106	104	194	12,688	23	333	333	293	55	154	135	172	0	0	0	0	0	0
of which: Credit for consumption	2,854	14	354	354	343	74	244	243	13	2,861	12	279	279	272	77	197	194	14	0	0	0	0	0	0
DEBT INSTRUMENTS OTHER THAN MTF	51,762	60	2,107	2,107	1,872	397	1,339	1,299	440	51,965	89	2,103	2,103	1,819	387	1,357	1,297	428	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	12,410		135	135	107	43	32	31	33	12,531		132	132	89	45	34	33	23	0	0	0	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ 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 FROB framework (Annexes F 10.00 / 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) 2012/163 - ITS 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 FROB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ 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.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank Polska Kasa Opieki S.A.

	As of 31/03/2022											As of 30/06/2022														
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾						
			Of which: defaulted		Of which Stage 3				Of which Stage 3					Of which: defaulted		Of which Stage 3				Of which Stage 3						
Cash balances at central banks and other demand deposits	3,723	0	0	0	0	0	0	0	0	0	0	0	3,107	0	0	0	0	0	0	0	2	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,743	0	17	17	8	24	16	8	0	13,607	0	17	17	8	25	12	8	0	0	0	25	12	8	0	0	0
Central banks	4	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,547	0	0	0	0	7	0	0	0	8,503	0	0	0	0	12	0	0	0	0	0	12	0	0	0	0	0
Credit institutions	1,726	0	0	0	0	2	0	0	0	1,723	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0
Other financial corporations	2,432	0	12	12	3	32	31	3	0	2,402	0	12	12	3	2	7	3	0	0	0	2	7	3	0	0	0
Non-financial corporations	1,034	0	0	0	0	0	0	0	0	975	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	37,127	93	2,215	2,215	1,871	365	1,354	1,264	443	37,467	157	2,184	2,184	1,948	441	1,419	1,384	433	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	472	0	24	24	24	2	24	24	0	426	0	24	24	24	2	24	24	0	0	0	2	24	24	0	0	0
Credit institutions	625	0	29	29	28	0	0	0	24	805	7	31	31	31	0	0	0	0	24	0	0	0	0	0	26	0
Other financial corporations	1,004	0	50	50	44	2	25	25	20	1,114	8	51	51	45	0	26	25	18	0	0	0	0	0	0	18	0
Non-financial corporations	15,091	35	1,197	1,197	1,043	148	744	725	181	16,241	50	1,146	1,146	1,083	162	763	735	176	0	0	0	0	0	0	0	176
of which: small and medium-sized enterprises	3,222	22	305	305	258	34	134	130	43	3,277	27	328	328	293	17	149	129	45	0	0	0	0	0	0	0	45
of which: Loans collateralised by commercial immovable property	4,996	1	516	516	451	63	326	319	154	5,166	1	464	464	429	70	302	296	156	0	0	0	0	0	0	0	156
Households	19,336	98	915	915	731	212	561	490	218	18,880	92	932	932	766	277	608	530	213	0	0	0	0	0	0	0	213
of which: Loans collateralised by residential immovable property	12,501	27	319	319	274	61	149	125	170	12,521	53	307	307	269	69	151	127	155	0	0	0	0	0	0	0	155
of which: Credit for consumption	2,692	13	262	262	231	75	188	184	9	2,652	18	262	262	235	91	178	176	8	0	0	0	0	0	0	0	8
DEBT INSTRUMENTS other than HFT	54,994	93	2,232	2,232	1,878	390	1,371	1,272	443	54,480	157	2,202	2,202	1,956	447	1,431	1,312	433	0	0	0	0	0	0	0	433
OFF-BALANCE SHEET EXPOSURES	12,316		132	132	112	44	32	31	29	12,344		109	109	105	54	26	25	30	0	0	0	0	0	0	0	30

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) 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 PFRBP Annexes (Annexes F, 18.02 / F 19.02), 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 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
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)	0	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,137	834	520	513	444	225	1,102	786	520	513	407	193
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	17	17	10	10	7	7	11	11	8	8	0	0
Non-financial corporations	633	620	402	402	157	156	616	586	384	384	150	149
of which: small and medium-sized enterprises	88	75	22	22	19		89	59	23	22	19	
Households	487	197	108	101	281	63	475	189	128	121	257	44
DEBT INSTRUMENTS other than HFT	1,137	834	520	513	444		1,102	786	520	513	407	
Loan commitments given	4	4	3	3	0	0	7	7	6	6	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	4						4					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	398						746					

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- ITS 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 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	0	0	0	0	0	0	0	0	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	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	847	770	500	494	227	176	896	760	501	494	238	152
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	11	11	7	7	0	0	11	11	7	7	0	0
Non-financial corporations	595	590	380	380	138	137	626	584	380	379	135	118
of which: small and medium-sized enterprises	86	82	23	23	19		116	100	28	28	18	
Households	242	169	113	107	89	39	259	166	115	108	103	33
DEBT INSTRUMENTS other than HFT	847	770	500	494	227		896	760	501	494	238	
Loan commitments given	7	7	4	4	0	0	6	3	1	1	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	4						4					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	707						681					

(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- ITS 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 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bank Polska Kasa Opieki S.A.

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	194	35	35	193	25	0	171	26	26	171	18	0	172	27	27	172	20	0	170	28	28	170	18	0
B Mining and quarrying	78	1	1	78	2	0	59	1	1	59	2	0	45	1	1	45	1	0	41	1	1	41	1	0
C Manufacturing	3,627	327	327	3,627	278	0	3,061	337	337	3,061	282	0	4,111	331	331	4,111	284	0	4,194	320	320	4,193	301	0
D Electricity, gas, steam and air conditioning supply	307	5	5	307	7	0	595	5	5	595	7	0	486	13	13	486	7	0	662	12	12	662	9	0
E Water supply	188	3	3	188	4	0	193	3	3	193	4	0	190	3	3	190	4	0	198	3	3	198	4	0
F Construction	1,111	167	167	1,111	163	0	1,098	174	174	1,098	159	0	1,200	171	171	1,200	158	0	1,293	171	171	1,293	160	0
G Wholesale and retail trade	3,099	146	146	3,099	117	0	3,076	144	144	3,076	117	0	3,421	199	199	3,421	129	0	3,632	151	151	3,632	123	0
H Transport and storage	992	62	62	999	41	0	1,012	62	62	1,012	43	0	1,015	60	60	1,015	42	0	996	62	62	996	46	0
I Accommodation and food service activities	656	38	38	656	41	0	656	36	36	656	43	0	648	37	37	648	42	0	655	36	36	655	39	0
J Information and communication	692	7	7	692	9	0	496	6	6	496	10	0	598	7	7	598	10	0	523	7	7	523	12	0
K Financial and insurance activities	147	2	2	147	4	0	130	1	1	130	3	0	157	14	14	157	2	0	163	13	13	163	2	0
L Real estate activities	1,691	173	173	1,691	159	0	1,788	172	172	1,788	158	0	1,844	167	167	1,844	153	0	1,858	166	166	1,857	152	0
M Professional, scientific and technical activities	1,114	120	120	1,114	50	0	1,213	117	117	1,213	46	0	1,081	109	109	1,081	45	0	1,014	98	98	1,014	43	0
N Administrative and support service activities	287	12	12	287	10	0	289	12	12	289	10	0	295	17	17	295	11	0	296	21	21	296	11	0
O Public administration and defence, compulsory social security	4	0	0	4	0	0	7	0	0	7	0	0	6	0	0	6	0	0	5	0	0	5	0	0
P Education	13	1	1	13	0	0	10	1	1	10	0	0	16	2	2	16	0	0	12	2	2	12	1	0
Q Human health services and social work activities	94	2	2	94	1	0	102	2	2	102	1	0	100	2	2	100	2	0	121	3	3	121	2	0
R Arts, entertainment and recreation	140	3	3	140	3	0	155	3	3	155	4	0	163	3	3	163	4	0	163	3	3	163	3	0
S Other services	350	7	7	350	4	0	283	13	13	283	5	0	235	13	13	235	5	0	197	22	22	197	7	0
Loans and advances	14,462	1,112	1,112	14,462	900	0	15,291	1,104	1,104	15,291	893	0	15,691	1,197	1,197	15,690	892	0	16,241	1,146	1,146	16,240	923	0

⁽¹⁾ The items '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 06.01), 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 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 Bank Polska Kasa Opieki S.A.

(młn EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	36,023	33,932	60	2,091	694	36,973	34,887	89	2,087	716	37,127	34,912	93	2,215	840	37,467	35,283	157	2,184	775
Of which secured	30,330	28,673	46	1,658	618	31,645	29,889	79	1,747	655	31,828	29,960	85	1,868	773	32,056	30,278	137	1,778	661
Of which secured with immovable property	17,600	16,665	23	935	399	17,906	16,962	27	944	422	17,850	16,951	30	899	398	18,027	17,190	56	838	365
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,995	3,821		174	106	3,759	3,654		104	39	3,801	3,649		153	93	3,878	3,739		140	98
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,224	1,186		38	34	995	964		31	11	1,107	1,071		37	19	708	682		26	8
Of which instruments with LTV higher than 100%	1,255	1,040		215	12	1,277	1,056		221	14	1,187	978		209	14	1,064	970		94	14
Accumulated impairment for secured assets	1,343	322	6	1,022	186	1,398	307	6	1,091	239	1,405	307	7	1,097	236	1,527	394	13	1,133	245
Collateral																				
Of which value capped at the value of exposure	18,287	17,864	22	423	267	18,339	17,992	27	346	202	18,260	17,880	29	380	251	18,420	18,059	53	361	232
Of which immovable property	15,506	15,126	21	380	236	15,568	15,265	25	303	176	15,375	15,030	27	345	225	15,730	15,388	48	343	219
Of which value above the cap	40,143	37,526	175	2,614	1,136	42,000	39,264	182	2,736	1,309	37,521	34,857	182	2,664	1,193	40,864	38,156	216	2,708	1,253
Of which immovable property	19,146	18,068	40	1,078	526	20,068	18,977	45	1,090	588	17,856	16,812	46	1,044	545	20,177	19,119	79	1,059	580
Financial guarantees received	1,705	1,687	1	18	9	1,924	1,842	1	81	72	2,145	2,082	1	63	54	2,227	2,155	1	72	63
Accumulated partial write-off	-628	0	0	-628	-7	-621	0	0	-621	-7	-623	0	0	-623	-6	-644	0	0	-644	-5

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.