



2023 EU-wide Transparency Exercise

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

2023 EU-wide Transparency Exercise

Key Metrics

Bank Polska Kasa Opieki S.A.

(mln 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	4,762	4,997	4,908	5,263	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	4,560	4,772	4,790	5,158	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,762	4,997	4,908	5,263	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	4,560	4,772	4,790	5,158	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,330	5,575	5,475	5,845	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	5,127	5,350	5,356	5,740	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	30,728	31,301	31,094	33,049	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	30,597	31,155	31,017	32,981	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	15.50%	15.96%	15.79%	15.93%	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	14.90%	15.32%	15.44%	15.64%	(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	15.50%	15.96%	15.79%	15.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.90%	15.32%	15.44%	15.64%	(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	17.34%	17.81%	17.61%	17.69%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.76%	17.17%	17.27%	17.40%	(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	63,613	66,425	69,135	70,477	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	7.49%	7.52%	7.10%	7.47%	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 30/09/2022	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	4,762	4,997	4,908	5,263	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	4,489	4,711	4,790	5,158	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	63,613	66,425	69,135	70,477	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	63,339	66,139	69,016	70,372	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.49%	7.52%	7.10%	7.47%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.09%	7.12%	6.94%	7.33%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	5,330	5,575	5,475	5,845	C 01.00 (0001,0001)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,762	4,997	4,908	5,263	C 01.00 (0002,0001)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,939	2,008	2,013	2,118	C 01.00 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	428	384	385	524	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-874	-704	-506	-410	C 01.00 (0100,0001)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	2,300	2,484	2,490	2,621	C 01.00 (0100,0001)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	409	424	425	447	C 01.00 (0210,0001)	Articles 4(1)(2), 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 (0230,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	606	467	349	272	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-318	-348	-361	-408	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(3), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-1	0	0	0	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(9), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(2), 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 (0440,0001)	Article 36(1) point (i) 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 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0471,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (i) and 135(b) of CRR and Article 36(1) point (k) (i) and 135(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (k) (i), 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 (0480,0001)	Articles 4(2), 36(1) point (h), 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 (0490,0001)	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 (0500,0001)	Articles 4(2), 36(1) point (h), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-2	-3	-4	-5	C 01.00 (0520,0001)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	274	286	119	105	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 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	274	286	119	105	C 01.00 (0526,0001)	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 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0500,0001) + C 01.00 (0670,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0500,0001) + C 01.00 (0510,0001) + C 01.00 (0515,0001) + C 01.00 (0516,0001) + C 01.00 (0517,0001) + C 01.00 (0518,0001) + C 01.00 (0519,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0580,0001) + C 01.00 (0570,0001)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,762	4,997	4,908	5,263	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	567	578	566	582	C 01.00 (0700,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	567	578	566	582	C 01.00 (0700,0001) + C 01.00 (0980,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0991,0001) + C 01.00 (0992,0001) + C 01.00 (0993,0001) + C 01.00 (0994,0001) + C 01.00 (0995,0001) + C 01.00 (0996,0001) + C 01.00 (0997,0001) + C 01.00 (0998,0001) + C 01.00 (0999,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0001) + C 01.00 (0990,0001) + C 01.00 (0991,0001)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	30,728	31,301	31,094	33,049	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	89	110	77	68	C 01.00 (0010,0001)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.50%	15.96%	15.79%	15.93%	GA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.50%	15.96%	15.79%	15.93%	GA3 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	17.34%	17.81%	17.61%	17.69%	GA3 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,489	4,711	4,790	5,158	GA3 (4)	GA3 (4) = A.1.1 + A.1.2 + A.1.3 + A.1.4 + A.1.5 + A.1.6 + A.1.7 + A.1.8 + A.1.9 + A.1.10 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.14.1 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.18A + A.1.18B + A.1.18C + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3 + A.2 + A.2.1 + A.2.2 + A.2.3 + A.2.4 + A.3 + A.4 + A.4.1 + A.4.2 + A.4.3
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.65%	15.10%	15.44%	15.64%	(B.1)/(E-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	202	225	119	105	C 01.00 (0440,0001)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	131	146	77	68	C 01.00 (0440,0001)	-

⁽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 formulae 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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank Polska Kasa Opieki S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	27,007	26,778	26,660	28,379	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	27,007	26,778	26,660	28,379	C 02.00 (r0050, 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	818	580	516	535	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	41	30	31	36	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)	237	282	300	269	C 02.00 (r0520, c0010)
Of which the standardised approach	237	282	300	269	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 (r010, 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	2,626	3,631	3,587	3,831	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	453	470	455	478	C 02.00 (r0610, c0010)
Of which advanced measurement approach	2,172	3,161	3,132	3,352	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	30,728	31,301	31,094	33,049	

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.

2023 EU-wide Transparency Exercise

P&L

Bank Polska Kasa Opieki S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,794	2,608	859	1,867
Of which debt securities income	247	399	203	464
Of which loans and advances income	1,518	2,205	684	1,455
Interest expenses	340	616	315	690
(Of which deposits expenses)	264	485	268	596
(Of which debt securities issued expenses)	72	127	47	95
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	6	0	6
Net Fee and commission income	435	592	144	310
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	3	10	0	4
Gains or (-) losses on financial assets and liabilities held for trading, net	12	5	14	24
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-5	0	4	5
Gains or (-) losses from hedge accounting, net	-1	-1	0	1
Exchange differences (gain or (-) loss), net	2	36	18	40
Net other operating income /(expenses)	6	9	4	7
TOTAL OPERATING INCOME, NET	1,911	2,650	727	1,573
(Administrative expenses)	697	965	256	554
(Cash contributions to resolution funds and deposit guarantee schemes)	138	143	41	43
(Depreciation)	98	132	33	71
Modification gains or (-) losses, net	-416	-232	50	122
(Provisions or (-) reversal of provisions)	69	133	8	43
(Payment commitments to resolution funds and deposit guarantee schemes)	17	17	0	0
(Commitments and guarantees given)	-1	6	-8	16
(Other provisions)	54	109	15	27
Of which pending legal issues and tax litigation ¹	0	80	0	0
Of which restructuring ²	0	-1	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)	190	422	29	71
(Financial assets at fair value through other comprehensive income)	-2	-3	0	-2
(Financial assets at amortised cost)	192	425	29	73
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	10	10	0	0
(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	1	2	1	2
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	293	616	410	915
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	172	368	311	709
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	172	368	311	709
Of which attributable to owners of the parent	171	367	311	708

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Bank Polska Kasa Opieki S.A.

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	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	4,097				2,988				3,892				3,405				IAS 1.54 (i)	
Financial assets held for trading	4,058	154	3,893	11	3,423	155	3,245	22	3,077	192	2,878	7	2,974	304	2,669	2	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	68	0	0	68	79	0	0	79	86	0	0	86	90	0	0	90	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	3,586	1,302	1,273	1,011	3,787	1,441	1,291	1,056	3,317	1,396	722	1,199	3,515	1,552	765	1,198	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	44,233				48,084				50,740				53,166				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	74	0	74	0	60	0	60	0	81	0	81	0	117	0	117	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(e); IFRS 9.6.5.8	
Other assets ¹	1,557				1,656				1,483				1,611					
TOTAL ASSETS	57,675				60,077				62,676				64,878				IAS 1.9(e); ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		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	3,459	13	0	-7	-1	0	3,650	14	0	-7	-1	0	3,168	14	0	-7	0	0	3,388	19	0	-6	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	55	0	0	-1	0	0	55	0	0	-1	0	0	56	0	0	-1	0	0	25	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	9,036	10	8	-14	-1	-8	13,400	0	5	-17	0	-5	16,384	0	5	-18	0	-5	16,934	11	5	-19	0	-5	Annex V.Part 1.31, 44(b)
	Loans and advances	30,587	4,263	1,930	-163	-289	-1,318	30,237	4,147	2,165	-180	-278	-1,522	30,245	3,793	2,126	-175	-276	-1,455	32,153	3,733	2,267	-184	-259	-1,579	Annex V.Part 1.32, 44(a)

¹This 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	3,937	3,503	2,892	2,695	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	47,409	49,683	52,608	54,200	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	1,004	679	544	442	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	226	300	305	358	IAS 37.10; IAS 1.54(l)
Tax liabilities	5	6	25	103	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	776	1,044	916	1,232	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	53,357	55,213	57,290	59,029	IAS 1.9(b);IG 6
TOTAL EQUITY	4,318	4,863	5,386	5,848	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,675	60,077	62,676	64,878	IAS 1.1G6

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

2023 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		4,807	3,994	3,357	3,003	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	130	187	79	133	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	3,519	2,933	2,981	2,773	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,532	2,645	2,574	2,368	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	552	440	503	441	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	350	322	226	322	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,309	1,393	1,336	1,670	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,040	855	976	1,095	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,778	12,085	14,028	13,353	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,250	8,814	9,466	9,926	ECB/2013/33 Annex 2.Part 2.9.1
	Households	26,148	28,464	30,045	32,026	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	21,462	21,638	22,298	23,637	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,349	2,804	2,281	2,467	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		585	596	610	628	Annex V.Part 1.37
Other financial liabilities		1,758	1,565	1,434	1,470	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		52,350	53,864	56,045	57,337	

2023 EU-wide Transparency Exercise

Market Risk
Bank Polska Kasa Opleki 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			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	235	281	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	209	242	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	18	31	0	0	0	0						0	0	0	0							0	0	
Equities	2	1	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	1	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	237	282	0	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 30/06/2023											
Traded Debt Instruments	207	265	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	247	251	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	45	10	0	0	0	0						0	0	0	0							0	0	
Equities	4	4	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	3	4	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	300	269	0	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 CUI 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.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	9,417	15,041	628		12,853	18,571	436	
	Regional governments or local authorities	1,296	1,381	276		1,208	1,328	265	
	Public sector entities	666	1,391	205		642	1,246	208	
	Multilateral Development Banks	907	988	0		1,041	1,205	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,455	5,511	354		6,696	4,634	259	
	Corporates	24,516	14,947	14,100		25,968	15,037	14,287	
	of which: SME	2,060	1,545	1,180		2,189	1,584	1,278	
	Retail	10,344	7,513	5,384		9,593	6,690	4,760	
	of which: SME	2,601	1,465	848		2,748	1,513	877	
	Secured by mortgages on immovable property	11,837	11,168	4,815		13,191	12,454	5,161	
	of which: SME	654	499	326		777	546	377	
	Exposures in default	2,295	683	856	1,344	2,544	564	709	1,745
	Items associated with particularly high risk	876	173	259		713	161	241	
	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	135	131	145		148	144	160		
Other exposures	1,929	1,929	801		2,073	2,073	872		
Standardised Total ²	71,674	60,855	27,824	1,924	76,672	64,107	27,357	2,342	

⁽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 adjustments and provisions for the consolidated data include general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised 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
(mln EUR, %)									
Consolidated data	Central governments or central banks	14,922	21,316	493		14,423	19,600	579	
	Regional governments or local authorities	1,271	1,326	265		1,439	1,443	288	
	Public sector entities	660	1,162	205		680	1,062	212	
	Multilateral Development Banks	1,542	1,692	0		1,687	1,831	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,816	4,743	338		7,034	5,308	632	
	Corporates	26,473	14,737	13,940		25,687	15,559	14,737	
	of which: SME	2,216	1,605	1,300		2,424	1,753	1,420	
	Retail	9,441	6,586	4,670		9,944	6,946	4,921	
	of which: SME	2,817	1,581	916		3,005	1,690	979	
	Secured by mortgages on immovable property	13,423	12,711	5,391		14,280	13,480	5,738	
	of which: SME	697	474	315		703	463	312	
	Exposures in default	2,462	605	773	1,605	2,729	597	699	1,889
	Items associated with particularly high risk	594	142	212		525	119	178	
	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	158	174		166	162	179		
Other exposures	1,708	1,708	715		1,754	1,754	749		
Standardised Total ²	79,474	66,884	27,176	2,188	80,348	67,861	28,913	2,481	

⁽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 adjustments and provisions for the consolidated data include general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		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				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	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.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		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			
(mIn 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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	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.

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 31/12/2022

(min EUR)		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M]	Africa																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Others	228	228	0	0	0	0	228	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		729	729	0	0	0	0	729	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	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	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		957	957	0	0	0	0	957	0	0	0	0	0	0	0	0	0	-1

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2023

(min EUR)		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank Polska Kasa Opieki S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾			Of which performing best performing >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	3,117	0	0	0	0	3	0	0	0	2,067	0	0	0	0	2	0	0	0	0	
Debt securities (including at amortised cost and fair value)	12,537	0	19	19	8	23	17	8	0	17,082	0	18	18	5	24	16	5	0	0	
Central banks	6	0	0	0	0	0	0	0	0	2,830	0	0	0	0	0	0	0	0	0	
General governments	7,286	0	0	0	0	10	0	0	0	3,052	0	0	0	0	12	0	0	0	0	
Credit institutions	1,794	0	0	0	0	2	0	0	0	1,732	0	0	0	0	2	0	0	0	0	
Other financial corporations	2,261	0	14	14	3	2	12	3	0	2,257	0	13	13	0	2	11	0	0	0	
Non-financial corporations	912	0	5	5	5	9	5	5	0	921	0	5	5	5	9	5	5	0	0	
Loans and advances (including at amortised cost and fair value)	37,166	193	2,184	2,184	1,930	449	1,451	1,318	390	36,942	267	2,453	2,453	2,165	456	1,695	1,522	533		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	424	0	23	23	23	1	23	23	0	368	0	24	24	24	2	24	24	0	0	
Credit institutions	898	2	31	31	31	0	0	0	24	883	0	27	27	27	0	0	0	0	22	
Other financial corporations	1,016	11	48	48	41	0	24	24	14	970	1	48	48	48	0	24	23	15		
Non-financial corporations	17,315	20	1,107	1,107	1,040	182	760	720	154	16,785	61	1,106	1,106	1,020	207	754	716	140		
of which: small and medium-sized enterprises	3,282	17	334	334	295	18	152	129	37	3,498	52	353	353	308	24	155	125	32		
of which: Loans collateralised by commercial immovable property	5,007	0	447	447	412	76	300	288	140	4,029	0	202	202	163	70	89	73	113		
Households	17,582	161	975	975	795	266	644	541	190	17,837	205	1,248	1,248	1,046	247	893	756	355		
of which: Loans collateralised by residential immovable property	11,769	112	334	334	292	65	165	137	168	12,489	115	573	573	523	68	203	170	344		
of which: Credit for consumption	2,543	18	267	267	260	91	181	178	8	2,574	18	260	260	251	93	177	174	5		
NET INSTRUMENTS other than NPT	52,840	193	2,203	2,203	1,937	475	1,468	1,320	390	56,092	267	2,471	2,471	2,170	482	1,711	1,527	533		
OFF-BALANCE SHEET EXPOSURES	12,269		101	101	97	54	22	21	27	14,716		78	78	74	67	18	17	27		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).
²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than NPT 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 PFRB framework (template F 16.00 / 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 term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB 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 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank Polska Kasa Opieki S.A.

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				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*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	Of which performing but past due >90 days and <=90 days			Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					
			Of which: defaulted	Of which Stage 3 ⁽³⁾						Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾										
Cash balances at central banks and other demand deposits	3,065	0	0	0	0	2	0	0	0	2,547	0	0	0	0	1	0	0	0	0			
Debt securities (including at amortised cost and fair value)	19,587	0	20	20	5	26	18	5	0	20,376	0	23	23	5	26	21	5	0	0			
Central banks	4,289	0	0	0	0	0	0	0	0	3,393	0	0	0	0	0	0	0	0	0			
General governments	9,246	0	0	0	0	12	0	0	0	10,886	0	0	0	0	13	0	0	0	0			
Credit institutions	1,245	0	0	0	0	2	0	0	0	1,814	0	0	0	0	2	0	0	0	0			
Other financial corporations	3,358	0	15	15	0	3	13	0	0	3,614	0	18	18	0	3	15	0	0	0			
Non-financial corporations	947	0	5	5	5	9	5	5	0	888	0	5	5	5	8	5	5	0	0			
Loans and advances (including at amortised cost and fair value)	36,581	179	2,438	2,438	2,126	448	1,663	1,455	283	38,564	182	2,595	2,593	2,267	439	1,818	1,579	337	337			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	339	0	0	0	0	2	0	0	0	378	0	0	0	0	3	0	0	0	0			
Credit institutions	452	0	27	27	27	0	0	0	22	354	0	18	18	18	0	0	0	0	18			
Other financial corporations	1,262	0	99	99	90	0	46	44	13	1,405	0	100	100	91	0	38	36	12	12			
Non-financial corporations	16,811	41	1,955	1,955	973	211	974	831	125	17,905	36	1,132	1,130	1,056	198	727	602	160	160			
of which: small and medium-sized enterprises	3,575	38	398	398	349	25	163	127	20	3,841	33	386	386	317	26	174	138	34	34			
of which: Loans collateralised by commercial immovable property	4,125	0	193	193	155	77	88	72	96	4,307	1	188	188	154	75	90	73	98	98			
Households	17,706	137	1,257	1,257	1,038	235	942	780	123	18,523	146	1,345	1,345	1,102	238	1,023	831	147	147			
of which: Loans collateralised by residential immovable property	12,494	77	563	563	513	130	454	413	98	13,300	92	603	603	548	135	485	443	118	118			
of which: Credit for consumption	2,574	19	264	264	255	87	184	180	1	2,762	21	282	282	272	89	202	197	4	4			
DEBT INSTRUMENTS other than HFT	59,232	179	2,458	2,458	2,131	474	1,681	1,460	283	61,487	182	2,618	2,616	2,272	464	1,839	1,584	337	337			
OFF-BALANCE SHEET EXPOSURES	14,958		60	60	57	61	16	15	15	13,864		115	115	111	64	40	39	30	30			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected 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 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 impairment 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 FROPER Framework (templates F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 30/09/2022						As of 31/12/2022						
	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 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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	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)	964	743	503	495	303	142	973	731	510	502	290	128	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	10	4	4	0	0	10	10	4	4	0	0	0
Non-financial corporations	672	564	382	380	185	113	664	544	384	382	154	95	
of which: small and medium-sized enterprises	113	87	29	29	16		108	83	30	30	12		
Households	281	169	117	111	118	29	299	177	122	116	136	33	
DEBT INSTRUMENTS other than HFT	964	743	503	495	303		973	731	510	502	290		
Loan commitments given	6	3	1	1	0	0	4	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	678						670						

⁽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.

2023 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 31/03/2023						As of 30/06/2023						
	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	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	932	712	489	483	314	125	1,157	805	544	533	444	150	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	10	4	4	0	0	12	12	5	5	0	0	0
Non-financial corporations	600	526	361	359	157	102	770	604	403	398	255	125	
of which: small and medium-sized enterprises	106	86	34	34	12		113	87	33	33	15		
Households	323	177	125	119	157	23	375	189	136	130	188	25	
DEBT INSTRUMENTS other than HFT	932	712	489	483	314		1,157	805	544	533	444		
Loan commitments given	4	4	1	1	1	0	33	31	14	13	2	0	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	4						23						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	652						741						

(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.

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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	180	27	27	179	18	0	186	12	12	186	12	0	168	15	15	168	10	0	186	14	14	186	11	0
B Mining and quarrying	59	1	1	59	1	0	61	1	1	61	1	0	53	2	2	53	1	0	120	2	2	120	1	0
C Manufacturing	4,279	314	314	4,279	312	0	4,586	320	320	4,586	316	0	4,564	291	291	4,564	280	0	4,670	297	297	4,669	291	0
D Electricity, gas, steam and air conditioning supply	1,533	12	12	1,533	11	0	539	11	11	539	9	0	736	11	11	736	11	0	715	11	11	715	11	0
E Water supply	227	3	3	227	4	0	231	3	3	231	4	0	250	5	5	250	3	0	264	4	4	264	5	0
F Construction	1,258	168	168	1,258	161	0	1,118	170	170	1,118	158	0	1,150	167	167	1,150	153	0	854	175	175	854	155	0
G Wholesale and retail trade	3,606	140	140	3,606	130	0	3,798	147	147	3,798	139	0	3,776	119	119	3,776	123	0	3,948	202	202	3,948	144	0
H Transport and storage	1,024	79	79	1,024	28	0	1,042	92	92	1,042	31	0	1,054	117	117	1,054	36	0	1,125	104	104	1,125	39	0
I Accommodation and food service activities	671	36	36	671	40	0	659	36	36	659	42	0	644	16	16	644	21	0	614	17	17	614	17	0
J Information and communication	551	9	9	551	12	0	607	5	5	607	10	0	644	5	5	644	11	0	706	5	5	706	15	0
K Financial and insurance activities	154	13	13	154	2	0	93	14	14	93	1	0	75	14	14	75	1	0	76	15	15	76	1	0
L Real estate activities	1,932	165	165	1,932	155	0	2,079	157	157	2,079	170	0	2,094	155	155	2,093	169	0	2,860	148	148	2,860	176	0
M Professional, scientific and technical activities	1,036	96	96	1,036	43	0	1,045	92	92	1,045	41	0	925	92	92	925	39	0	744	93	93	744	40	0
N Administrative and support service activities	313	18	18	313	11	0	348	18	18	348	10	0	296	21	21	296	10	0	547	17	17	547	11	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	9	0	0	9	0	0	10	0	0	10	0	0	11	0	0	11	0	0
P Education	12	1	1	12	1	0	20	1	1	20	1	0	18	1	1	18	1	0	12	2	2	12	1	0
Q Human health services and social work activities	142	3	3	142	3	0	146	3	3	146	4	0	147	3	3	147	4	0	169	3	3	169	5	0
R Arts, entertainment and recreation	161	3	3	161	3	0	67	3	3	67	3	0	75	3	3	75	3	0	84	3	3	84	4	0
S Other services	173	20	20	173	7	0	152	19	19	152	6	0	132	19	19	132	6	0	110	21	21	110	7	0
Loans and advances	17,315	1,107	1,107	17,315	981	0	16,785	1,106	1,106	16,785	960	0	16,811	1,065	1,065	16,811	885	0	17,905	1,132	1,132	17,904	934	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.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
 Bank Polska Kasa Opieki S.A.

(mth EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		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	Performing		of which past due > 30days <= 90 days	Performing	of which past due > 30days <= 90 days	Performing		of which past due > 30days <= 90 days	Performing	of which past due > 30days <= 90 days							
Gross carrying amount	37,186	35,001	193	2,184	760	36,942	34,490	267	2,453	1,027	36,581	34,143	179	2,438	1,038	36,564	35,969	182	2,595	1,145
Of which secured	31,771	29,997	176	1,774	649	32,159	30,135	171	2,023	911	31,192	29,221	135	1,971	871	32,700	30,616	147	2,083	950
Of which secured with immovable property	17,182	16,337	115	846	367	16,731	15,895	118	836	540	16,615	15,999	79	816	513	17,802	16,950	94	852	519
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,671	3,532		139	101	3,677	3,608		68	35	3,758	3,694		64	33	3,772	3,699		73	34
Of which instruments with LTV higher than 80% and lower or equal to 100%	634	605		29	9	441	410		31	9	493	473		20	3	487	466		21	2
Of which instruments with LTV higher than 100%	998	927		71	14	1,068	1,000		68	11	951	872		80	16	1,134	1,051		83	15
Accumulated impairment for secured assets	1,056	399	23	1,157	253	1,783	400	18	1,383	469	1,730	392	17	1,338	427	1,828	383	19	1,444	528
Collateral																				
Of which value capped at the value of exposure	17,236	16,914	109	322	227	17,938	17,367	114	570	419	17,625	17,138	73	287	157	18,266	18,007	86	259	168
Of which immovable property	14,662	14,359	98	303	213	15,563	15,063	107	499	411	15,485	15,212	70	273	149	16,333	16,106	83	227	143
Of which value above the cap	43,588	40,785	309	2,863	1,234	48,736	45,166	321	3,570	2,096	45,595	41,887	257	3,708	2,183	50,324	46,364	281	3,960	2,276
Of which immovable property	21,037	19,850	146	1,186	637	24,409	22,516	149	1,893	1,328	21,032	19,007	106	2,025	1,477	23,287	21,882	120	2,206	1,552
Financial guarantees received	3,067	2,998	1	69	61	2,419	2,351	2	67	38	2,601	2,535	2	66	58	2,685	2,608	2	76	63
Accumulated partial write-off	-661	0	0	-661	-5	-666	0	0	-666	-6	-648	0	0	-648	-7	-711	0	0	-711	-12

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.