



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Powszechna Kasa Oszczednosci Bank Polski S.A.
<b>LEI Code</b>	P4GTT6GF1W40CVIMFR43
<b>Country Code</b>	PL

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

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



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Powszechna Kasa Oszczednosci Bank Polski 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	7,751	8,774	8,548	9,151	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	7,088	8,041	8,290	8,881	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,102	96,851	99,959	110,857	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,102	96,851	99,959	110,857	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.15%	9.06%	8.55%	8.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.45%	8.30%	8.29%	8.01%	[A.2]/[B.2]	

**2023 EU-wide Transparency Exercise**  
Capital

Powszechna Kasa Oszczednosci Bank Polski 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	
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>	<b>8,295</b>	<b>9,326</b>	<b>9,080</b>	<b>9,681</b>	C 01.00 (0000,0000)	Articles 4(1)(8) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>7,751</b>	<b>8,774</b>	<b>8,548</b>	<b>9,151</b>	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	258	267	268	262	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,085	2,654	2,677	2,534	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,278	-1,930	-1,483	-1,269	C 01.00 (0100,0000)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	6,171	6,392	6,407	7,042	C 01.00 (0200,0000)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	221	229	229	241	C 01.00 (0210,0000)	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 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,216	991	991	625	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-487	-528	-515	-538	C 01.00 (0300,0000) + C 01.00 (0340,0000)	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)	0	0	0	0	C 01.00 (0370,0000)	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 (0380,0000)	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 (0390,0000)	Articles 4(1)(8), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	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 (0440,0000)	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	-5	-3	-2	0	C 01.00 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (i), 24(3) point (b), 24(3) point (c) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR, Articles 36(1) point (i) (i) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-5	-3	-2	0	C 01.00 (0460,0000)	Articles 36(1) point (i) (i), 24(3) point (b), 24(3) point (c) 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 (0480,0000)	Articles 4(27), 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	-69	0	0	0	C 01.00 (0490,0000)	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 (0500,0000)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 48(1) point (c) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-24	-31	-33	-36	C 01.00 (0520,0000)	Articles 36(1) point (h) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (h) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	663	733	257	271	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 (0520,0000)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	663	733	257	271	C 01.00 (0526,0000)	Articles 460 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>C 01.00 (0530,0000)</b>	<b>Article 61 of CRR</b>	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0540,0000) + C 01.00 (0540,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0580,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0560,0000) + C 01.00 (0570,0000)	-	
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,751</b>	<b>8,774</b>	<b>8,548</b>	<b>9,151</b>	<b>C 01.00 (0000,0000)</b>	<b>Article 25 of CRR</b>	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>544</b>	<b>552</b>	<b>532</b>	<b>530</b>	<b>C 01.00 (0700,0000)</b>	<b>Article 71 of CRR</b>	
A.4.1	Tier 2 Capital instruments	544	552	532	530	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0680,0000) + C 01.00 (0680,0000) + C 01.00 (0690,0000)	-	
OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>48,399</b>	<b>48,947</b>	<b>45,174</b>	<b>48,817</b>	<b>C 02.00 (0000,0000)</b>	<b>Articles 92(3), 95, 96 and 98 of CRR</b>
	B.1	Of which: Transitional adjustments included	341	443	257	271	C 01.00 (0010,0000)	-
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.01%</b>	<b>17.93%</b>	<b>18.92%</b>	<b>18.75%</b>	<b>CA3 (1)</b>	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.01%</b>	<b>17.93%</b>	<b>18.92%</b>	<b>18.75%</b>	<b>CA3 (2)</b>	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>17.14%</b>	<b>19.05%</b>	<b>20.10%</b>	<b>19.82%</b>	<b>CA3 (3)</b>	-	
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>7,088</b>	<b>8,041</b>	<b>8,290</b>	<b>8,881</b>	<b>CA3 (1)</b>	<b>[(A.1)+(B.1)]</b>
CET1 RATIO (%) Fully loaded <sup>1)</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>14.75%</b>	<b>16.58%</b>	<b>18.46%</b>	<b>18.19%</b>	<b>CA3 (2)</b>	<b>[(A.1)+(B.1)]</b>
Memo Items	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements	341	443	257	271	C 01.00 (0440,0000)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements	341	443	257	271	C 01.00 (0440,0000)	-

<sup>1)</sup> The fully loaded CET1 ratio is an estimate calculated based on banks' 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 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

Powszechna Kasa Oszczednosci Bank Polski 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) <sup>1</sup>	40,288	40,582	39,289	41,353	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	40,288	40,582	39,289	41,353	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) <sup>2</sup>	2,066	1,065	856	1,078	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (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	105	99	130	107	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)	276	905	507	669	C 02.00 (r0520, c0010)
Of which the standardised approach	276	905	507	669	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (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	5,663	6,296	4,393	5,610	C 02.00 (r0590, c0010)
Of which basic indicator approach	813	843	865	911	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	4,849	5,454	3,528	4,699	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,399	48,947	45,174	48,817	

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

<sup>2</sup> 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

Powszechna Kasa Oszczednosci Bank Polski S.A.

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

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> 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**

Powszechna Kasa Oszczednosci Bank Polski S.A.

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

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

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
	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	11,834	0	3	-5	0	0	0	13,480	95	3	0	-5	0	15,594	90	3	-4	-5	0	19,478	149	3	-4	-3	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	13,932	71	0	-7	-5	0	0	14,584	72	0	-10	-5	0	14,803	72	0	-9	-5	0	16,253	93	0	-10	-4	0	Annex V.Part 1.31, 44(b)
	Loans and advances	43,054	8,991	1,906	-171	-657	-1,187	-1,187	44,877	7,227	1,898	-205	-710	-1,174	45,917	7,671	1,928	-215	-766	-1,190	48,440	8,086	1,998	-239	-815	-1,242	Annex V.Part 1.32, 44(a)

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> 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

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

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

## 2023 EU-wide Transparency Exercise

### Market Risk

Powszechna Kasa Oszczednosci Bank Polski S.A.

	5A		1M										1M											
	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	272	420	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	119	216	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	153	194	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	1	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	481	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>276</b>	<b>904</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	494	443	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	251	305	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	242	132	0	0	0	0						0	0	0	0							0	0	
Equities	11	3	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	4	1	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	5	2	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	221	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>506</b>	<b>667</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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

Powszechna Kasa Oszczedności Bank Polski S.A.

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

<sup>(1)</sup> 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).

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

<sup>(3)</sup> 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

Powszechna Kasa Oszczedności Bank Polski S.A.

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

<sup>(1)</sup> 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).

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

<sup>(3)</sup> 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

Powszechna Kasa Oszczednosci Bank Polski S.A.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mIn 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	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			
	<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

<sup>(1)</sup> 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).

<sup>(2)</sup> 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

Powszechna Kasa Oszczednosci Bank Polski S.A.

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mIn 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			
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			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>				

<sup>(1)</sup> 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).

<sup>(2)</sup> 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**

Powszechna Kasa Oszczednosci Bank Polski S.A.

As of 31/12/2022														
		Direct exposures								Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures				
		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			Nominal	Provisions
				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			
	Africa													
	Others													
	<b>Total</b>	<b>710</b>	<b>710</b>	<b>0</b>	<b>0</b>	<b>557</b>	<b>153</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Notes and definitions**

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (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 nGAP













## 2023 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Powszechna Kasa Oszczedności Bank Polski 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			
	Africa															
	Others															
		348	348	0	0	159	189	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(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 HGAAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Powszechna Kasa Oszczednosci Bank Polski 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 <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing best past due >30 days and <90 days		Of which non-performing <sup>3)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>				Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	2,217	0	0	0	0	0	0	0	0	2,795	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	25,994	0	86	86	3	17	0	0	0	28,394	0	90	90	3	20	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0		
General governments	30,080	0	0	0	0	10	0	0	0	22,280	0	0	0	0	11	0	0	0		
Credit institutions	1,465	0	0	0	0	1	0	0	0	1,517	0	0	0	0	0	0	0	0		
Other financial corporations	3,662	0	0	0	0	0	0	0	0	3,263	0	0	0	0	0	0	0	0		
Non-financial corporations	712	0	86	86	3	6	0	0	0	705	0	90	90	3	6	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	54,774	171	2,075	2,002	1,906	805	1,213	1,187	608	54,811	158	2,013	1,962	1,898	891	1,195	1,174	567		
Central banks	63	0	0	0	0	0	0	0	0	108	0	0	0	0	0	0	0	0		
General governments	1,041	0	0	0	0	13	0	0	0	1,074	0	0	0	0	13	0	0	0		
Credit institutions	4,169	0	0	0	0	1	0	0	0	3,074	0	0	0	0	0	0	0	0		
Other financial corporations	582	0	0	0	0	3	0	0	0	591	0	0	0	0	3	0	0	0		
Non-financial corporations	17,288	27	998	997	961	345	526	521	412	17,641	73	949	940	937	400	511	500	384		
of which: small and medium-sized enterprises	8,573	44	746	730	725	203	416	413	282	8,873	45	742	739	732	240	420	418	279		
of which: Loans collateralised by commercial immovable property	4,624	2	522	511	509	166	249	249	269	4,975	1	467	465	463	201	218	218	246		
Households	31,610	93	1,064	992	931	443	684	663	180	32,323	85	1,050	1,009	947	474	682	662	172		
of which: Loans collateralised by residential immovable property	21,024	44	400	366	355	188	274	260	123	21,770	37	385	363	352	188	269	253	116		
of which: Credit for consumption	6,094	41	430	395	361	177	248	245	23	6,282	38	429	416	382	194	254	248	12		
<b>BEST INSTRUMENTS other than HFT</b>	82,985	171	2,141	2,087	1,910	822	1,212	1,187	608	86,000	158	2,102	2,052	1,992	911	1,195	1,174	567		
<b>OFF-BALANCE SHEET EXPOSURES</b>	16,892		168	165	106	120	42	40	0	18,305		176	174	114	134	44	43	0		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have 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.

<sup>4)</sup> 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 FROEP framework (template F 18.00 / F 19.00), which follows a sign convention based on the 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 FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> 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

### Forborne exposures

Powszechna Kasa Oszczedności Bank Polski 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 <sup>2</sup>		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 <sup>2</sup>		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
Debt securities (including at amortised cost and fair value)	86	86	0	0	0	0	90	90	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	86	86	0	0	0		90	90	0	0	0	
Loans and advances (including at amortised cost and fair value)	639	485	238	225	327	206	555	391	195	183	293	165
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	343	278	122	118	210	149	302	224	98	93	195	124
of which: small and medium-sized enterprises	233	169	70	67	156		215	153	61	57	149	
Households	296	206	116	106	117	57	253	167	97	90	98	41
<b>DEBT INSTRUMENTS other than HFT</b>	<b>724</b>	<b>571</b>	<b>238</b>	<b>225</b>	<b>327</b>		<b>645</b>	<b>481</b>	<b>195</b>	<b>183</b>	<b>293</b>	
Loan commitments given	4	2	1	1	0	0	14	13	5	5	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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

Powszechna Kasa Oszczednosci Bank Polski 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 <sup>2</sup>		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 <sup>2</sup>		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)	63	63	-1	-1	0	0	13	13	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	63	63	-1	-1	0		13	13	0	0	0		0
Loans and advances (including at amortised cost and fair value)	564	400	197	186	298	171	556	391	186	173	298	174	174
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	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	317	234	103	97	204	131	319	233	99	94	210	133	133
of which: small and medium-sized enterprises	219	154	61	58	151		218	150	59	55	152		152
Households	247	166	95	88	94	40	237	158	87	80	88	41	41
<b>DEBT INSTRUMENTS other than HFT</b>	<b>627</b>	<b>463</b>	<b>196</b>	<b>185</b>	<b>298</b>		<b>569</b>	<b>404</b>	<b>186</b>	<b>174</b>	<b>298</b>		<b>298</b>
Loan commitments given	8	6	1	1	0	0	11	10	2	2	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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**  
Powszechna Kasa Oszczedności Bank Polski S.A.

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	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 <sup>(1)</sup>	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 <sup>(1)</sup>	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 <sup>(1)</sup>	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 <sup>(1)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	409	21	21	409	25	0	407	19	19	407	25	0	399	18	18	399	25	0	430	21	21	430	26	0
B Mining and quarrying	267	3	3	267	3	0	242	3	3	242	2	0	226	3	3	226	3	0	221	3	2	221	3	0
C Manufacturing	4,646	263	262	4,645	254	0	4,724	216	216	4,723	255	0	4,938	224	224	4,937	222	0	5,285	230	230	5,285	299	1
D Electricity, gas, steam and air conditioning supply	950	4	4	950	16	0	767	2	2	767	14	0	1,196	1	1	1,196	15	0	1,055	1	1	1,055	14	0
E Water supply	292	2	2	292	4	0	308	3	3	308	4	0	313	3	3	313	4	0	380	3	3	380	5	0
F Construction	825	110	109	824	89	0	868	110	110	868	97	0	850	111	111	849	102	0	968	112	112	968	111	0
G Wholesale and retail trade	3,339	159	158	3,337	126	0	3,221	179	179	3,221	135	0	3,511	176	176	3,511	147	0	3,693	179	178	3,692	153	0
H Transport and storage	1,897	92	92	1,896	71	0	1,941	74	74	1,941	71	0	2,064	75	75	2,064	73	0	2,276	81	81	2,276	80	0
I Accommodation and food service activities	414	135	135	414	81	0	409	133	133	409	80	0	411	133	133	411	78	0	410	132	132	410	78	0
J Information and communication	938	9	9	936	9	0	991	9	9	991	9	0	1,130	9	9	1,130	9	0	1,135	9	9	1,135	11	0
K Financial and insurance activities	225	2	2	225	3	0	380	2	2	380	3	0	468	2	2	468	3	0	465	2	2	465	3	0
L Real estate activities	1,811	133	133	1,811	125	0	1,923	132	132	1,923	147	0	1,944	130	130	1,944	146	0	1,980	129	129	1,980	143	0
M Professional, scientific and technical activities	317	17	17	316	13	0	482	19	19	482	16	0	497	19	19	497	16	0	520	21	21	520	19	0
N Administrative and support service activities	505	19	19	504	18	0	542	18	18	542	18	0	714	18	18	714	19	0	752	20	20	752	20	0
O Public administration and defence, compulsory social security	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
P Education	41	5	5	41	4	0	43	5	5	43	4	0	45	5	5	45	4	0	48	5	5	48	4	0
Q Human health services and social work activities	278	11	11	278	10	0	278	11	11	278	11	0	288	12	12	288	11	0	307	13	13	307	12	0
R Arts, entertainment and recreation	91	5	5	91	8	0	95	5	5	95	8	0	98	4	4	98	8	0	101	4	4	101	9	0
S Other services	41	9	9	41	11	0	42	10	10	42	11	0	33	10	10	33	11	0	33	9	9	33	11	0
Loans and advances	17,288	998	997	17,280	878	0	17,681	949	949	17,680	911	0	19,079	952	950	19,077	945	0	19,984	976	974	19,981	1,000	1

<sup>(1)</sup> 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.