



2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

Bank Polska Kasa Opieki S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	5,070	5,615	5,603	5,779	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	4,969	5,531	5,561	5,723	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,070	5,615	5,603	5,779	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	4,969	5,531	5,561	5,723	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,614	6,176	6,147	6,302	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	5,513	6,092	6,104	6,247	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	32,528	35,364	36,415	36,937	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	32,463	35,309	36,387	36,901	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	15.59%	15.88%	15.39%	15.64%	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	15.31%	15.66%	15.28%	15.51%	(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	15.59%	15.88%	15.39%	15.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.31%	15.66%	15.28%	15.51%	(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	17.26%	17.46%	16.88%	17.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.98%	17.25%	16.78%	16.93%	(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	72,804	76,129	79,649	79,262	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	6.96%	7.38%	7.03%	7.29%	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.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,070	5,615	5,603	5,779	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	4,969	5,531	5,561	5,723	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	72,804	76,129	79,649	79,262	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	72,703	76,044	79,606	79,206	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.96%	7.38%	7.03%	7.29%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.83%	7.27%	6.99%	7.23%	[A.2]/[B.2]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	5,814	6,176	6,147	6,302	C01.00 (0000,0000)	Articles 41 and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,070	5,815	5,803	5,779	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,031	2,166	2,180	2,181	C01.00 (0000,0000)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	503	369	367	517	C01.00 (0000,0000)	Articles 36(1) para (c), 36(2) and 36(1) para (e) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-254	-206	-247	-231	C01.00 (0000,0000)	Articles 41(10), 36(1) para (e) and 36(1) para (f) of CRR
	A.1.4	Other Reserves	2,515	3,071	3,095	3,099	C01.00 (0000,0000)	Articles 41(17) and 36(1) para (a) of CRR
	A.1.5	Funds for general banking risk	426	457	460	460	C01.00 (0000,0000)	Articles 41(21), 36(1) para (f) and 36(1) para (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	160	134	176	167	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) para (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-409	-464	-460	-460	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(23), 36(1) para (b) and 37 of CRR, Article 41(25), 36(1) para (b) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	-1	-1	-1	C01.00 (0000,0000)	Article 36(1) para (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) para (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) para (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Article 36(1) para (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) para (f) and 89 of CRR, Article 36(1) para (f), 34(2) para (b), 24(4) para (b) and 29 of CRR, Article 36(1) para (f) and 27(2) of CRR, Article 36(1) para (f) and 130(b) of CRR and Article 36(1) para (f) and 130(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (f), 24(2) para (b), 24(4) para (b) and 29 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	C01.00 (0000,0000)	Articles 42(7), 36(1) para (f), 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	C01.00 (0000,0000)	Articles 36(1) para (c) and 39, Article 40(1) para (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) para (f), 43 to 46, 47, 49(2) para (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-6	-6	-8	-8	C01.00 (0000,0000)	Articles 36(1) para (e) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (e) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (e) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C01.00 (0000,0000)	Article 3 CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	401	85	43	55	WA1 (1.1.0 + 1.1.1 + 1.1.2)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 40(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	101	85	43	55	C01.00 (0000,0000)	Articles 480 to 472, 479 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0000,0000)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,070	5,815	5,803	5,779	C01.00 (0000,0000)	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	544	561	544	523	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	544	561	544	523	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	32,528	35,364	36,415	36,937	C01.00 (0000,0000)	Articles 90(3), 90, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	65	55	28	36	C01.00 (0000,0000)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.99%	15.88%	15.39%	15.64%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.99%	15.88%	15.39%	15.64%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.24%	17.49%	16.88%	17.06%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,969	5,031	5,061	5,723	A.1.A.12.A.1.1+MIN(A.1.A.12.A.2.1-A.1.A.19.A.1.1,0)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.31%	15.66%	15.28%	15.51%	(B.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	101	85	43	55	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	65	55	28	36	C01.00 (0000,0000)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

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Overview of Risk exposure amounts

Bank Polska Kasa Opieki S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	27,794	29,774	30,756	31,312	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 (r0490, c0010)
Of which the standardised approach	27,794	29,774	30,756	31,312	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	565	420	422	434	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 (r0490, c0010)
Credit valuation adjustment - CVA	35	24	25	22	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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)	260	314	341	295	C 02.00 (r0520, c0010)
Of which the standardised approach	260	314	341	295	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,874	4,833	4,871	4,875	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	459	4,833	4,871	4,875	C 02.00 (r0610, c0010)
Of which advanced measurement approach	3,415	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	32,528	35,364	36,415	36,937	

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.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,747	3,935	1,055	2,131
Of which debt securities income	690	1,021	291	590
Of which loans and advances income	2,115	2,981	769	1,552
Interest expenses	1,014	1,421	339	690
(Of which deposits expenses)	874	1,223	286	578
(Of which debt securities issued expenses)	141	199	52	111
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	7	0	7
Net Fee and commission income	452	630	152	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	7	8	5	13
Gains or (-) losses on financial assets and liabilities held for trading, net	35	38	10	24
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	12	5	4
Gains or (-) losses from hedge accounting, net	0	1	0	0
Exchange differences [gain or (-) loss], net	45	63	10	19
Net other operating income /(expenses)	8	11	3	6
TOTAL OPERATING INCOME, NET	2,289	3,283	901	1,826
(Administrative expenses)	801	1,132	306	631
(Cash contributions to resolution funds and deposit guarantee schemes)	41	44	39	39
(Depreciation)	101	146	37	78
Modification gains or (-) losses, net	165	233	0	-48
(Provisions or (-) reversal of provisions)	50	138	36	89
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	16	16
(Commitments and guarantees given)	11	27	-7	9
(Other provisions)	39	112	26	64
Of which pending legal issues and tax litigation ¹	0	93	0	0
Of which restructuring ¹	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)	108	99	31	69
(Financial assets at fair value through other comprehensive income)	-2	-3	-1	0
(Financial assets at amortised cost)	110	101	32	69
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	5	1	1
(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	2	4	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	1,356	1,955	454	872
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,051	1,518	351	682
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,051	1,518	351	682
Of which attributable to owners of the parent	1,050	1,517	351	681

⁽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."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank Polska Kasa Opieki S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	3,266				2,997				3,328				3,290				IAS 1.54 (f)	
Financial assets held for trading	2,417	172	2,244	2	2,484	245	2,213	26	2,426	360	2,049	19	2,075	275	1,785	15	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	86	0	0	86	106	0	0	106	122	0	0	122	120	0	0	120	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,233	1,652	1,787	793	3,816	1,858	792	1,166	3,735	1,933	629	1,173	3,495	1,824	749	922	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	55,187				59,020				62,011				62,348				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	134	0	134	0	185	0	185	0	128	0	128	0	101	0	101	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	1,653				1,856				1,800				1,900					
TOTAL ASSETS	66,978				70,465				73,610				73,360				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						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	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	
		Financial assets at fair value through other comprehensive income	Debt securities	4,112	25	0	-5	-1	0	3,706	9	0	-6	0	0	3,643	2	0	-5	0	0	3,365	5	0	-5	0
	Loans and advances	20	0	0	0	0	19	0	0	0	0	0	19	0	0	0	0	0	34	23	0	-1	0	0	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	Debt securities	19,570	30	5	-19	-1	-5	21,463	19	0	-19	-1	0	23,346	17	0	-20	-1	0	23,035	16	0	-21	0	0	Annex V Part 1.31.44(b)
	Loans and advances	31,723	3,561	2,207	-182	-252	-1,559	33,164	3,944	2,294	-183	-218	-1,565	34,120	4,110	2,107	-179	-237	-1,413	34,770	4,166	1,635	-192	-257	-997	Annex V Part 1.31.44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Bank Polska Kasa Opieki S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,256	2,316	2,197	1,989	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	56,595	58,700	61,667	62,681	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	354	329	300	273	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	354	581	581	627	IAS 37.10; IAS 1.54(l)
Tax liabilities	271	349	422	141	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	1,026	1,200	1,098	1,102	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	60,857	63,475	66,265	66,811	IAS 1.9(b); IG 6
TOTAL EQUITY	6,121	6,991	7,346	6,548	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	66,978	70,465	73,610	73,360	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2,516	2,471	2,332	2,048	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	93	174	164	213	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	3,585	3,982	5,099	4,617	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,657	3,578	4,348	3,885	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	417	300	276	316	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	328	281	226	263	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,605	1,944	2,000	2,230	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	1,134	1,173	1,330	1,739	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,427	13,772	13,232	12,909	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	10,037	10,029	8,466	8,819	ECB/2013/33 Annex 2.Part 2.9.1
	Households	31,335	34,035	36,007	37,354	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	22,759	24,800	26,115	27,209	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,756	2,936	3,416	3,732	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		615	641	656	646	Annex V.Part 1.37
Other financial liabilities		1,469	1,731	1,637	1,523	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		59,205	61,345	64,164	64,942	

2024 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	256	311	0	0	0	0						0	0	0	0								
Of which: General risk	236	285	0	0	0	0						0	0	0	0								
Of which: Specific risk	16	22	0	0	0	0						0	0	0	0								
Equities	4	3	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	4	2	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	260	314	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	333	289	0	0	0	0						0	0	0	0								
Of which: General risk	318	279	0	0	0	0						0	0	0	0								
Of which: Specific risk	11	4	0	0	0	0						0	0	0	0								
Equities	8	6	0	0	0	0						0	0	0	0								
Of which: General risk	0	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	7	5	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	342	295	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 CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(min EUR, %)									
Consolidated data	Central governments or central banks	17,835	22,929	587		18,664	24,564	570	
	Regional governments or local authorities	1,447	1,471	294		1,484	1,617	321	
	Public sector entities	653	1,024	202		517	806	159	
	Multilateral Development Banks	1,839	1,972	0		1,973	2,109	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,227	4,468	552		5,884	3,785	383	
	Corporates	25,273	14,882	14,088		26,763	15,698	14,871	
	of which: SME	2,224	1,532	1,235		2,349	1,576	1,269	
	Retail	10,252	7,169	5,084		11,790	8,334	5,895	
	of which: SME	3,009	1,696	979		4,248	2,034	1,170	
	Secured by mortgages on immovable property	14,237	13,404	5,850		15,127	14,236	6,155	
	of which: SME	983	736	512		1,077	793	547	
	Exposures in default	2,673	624	751	1,742	2,808	645	785	1,920
	Items associated with particularly high risk	130	21	32		134	24	36	
	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	158	154	171		171	168	187		
Other exposures	1,927	1,927	750		2,111	2,111	832		
Standardised Total²	82,651	70,046	28,359	2,286	87,424	74,097	30,194	2,448	

⁽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.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank Polska Kasa Opieki S.A.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(min EUR, %)									
Consolidated data	Central governments or central banks	21,977	26,982	649		21,371	26,235	637	
	Regional governments or local authorities	1,585	1,623	323		1,629	1,611	321	
	Public sector entities	573	786	162		930	979	294	
	Multilateral Development Banks	1,885	2,020	0		1,620	1,753	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,135	3,956	445		5,689	3,511	414	
	Corporates	26,514	16,381	15,536		26,520	16,483	15,496	
	of which: SME	2,347	1,669	1,346		2,346	1,737	1,400	
	Retail	12,555	8,991	6,369		12,772	9,307	6,590	
	of which: SME	4,320	2,126	1,221		4,317	2,220	1,275	
	Secured by mortgages on immovable property	14,852	13,949	5,893		15,214	14,327	6,225	
	of which: SME	1,071	763	502		1,034	756	509	
	Exposures in default	2,675	643	793	1,761	2,087	617	753	1,240
	Items associated with particularly high risk	139	26	39		128	25	37	
	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	161	161	180		153	153	173		
Other exposures	1,937	1,937	787		2,005	2,005	804		
	Standardised Total²	90,988	77,455	31,177	2,274	90,118	77,007	31,745	1,841

⁽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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank Polska Kasa Opieki S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 31/12/2023

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	U.S.		220	125	0	0	0	0	220	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			487	220	0	0	0	0	487	0	0	0	0	0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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)	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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	97	97	0	0	0	0	0	0	0	0	0	0	0	0	212	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal	1,626	1,626	2	0	0	0	344	0	1,282	0	0	0	0	0	136	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	1,844	1,844	59	0	0	0	369	0	1,415	0	0	0	0	0	69	1
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,720	1,720	42	0	0	0	589	0	1,089	0	0	0	0	1	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		3,707	3,707	100	0	0	0	950	0	3,106	0	0	0	0	1	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		3,963	3,963	44	0	0	0	389	0	3,529	0	0	0	0	1	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		792	792	19	0	0	0	138	0	635	0	0	0	0	6	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		53,748	53,748	267	0	0	0	2,333	0	11,147	0	0	0	0	485	1	1,635

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank Polska Kasa Opieki S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		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)	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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
		Of which: defaulted	Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾	Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾							
<i>(in EUR)</i>																						
Cash balances at central banks and other demand deposits	2,398	0	0	0	0	1	0	0	0	0	2,880	0	0	0	0	2	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	23,781	0	24	24	5	28	20	5	28	0	25,218	0	22	22	0	28	18	0	0	0	0	
Central banks	5,934	0	0	0	0	0	0	0	0	0	4,464	0	0	0	0	0	0	0	0	0	0	
General governments	11,489	0	0	0	0	13	0	0	13	0	13,444	0	0	0	0	14	0	0	0	0	0	
Credit institutions	1,769	0	0	0	0	2	0	0	2	0	2,197	0	0	0	0	2	0	0	0	0	0	
Other financial corporations	3,692	0	19	19	0	3	15	0	3	0	3,960	0	22	22	0	1	16	0	0	0	0	
Non-financial corporations	878	0	5	5	5	9	5	5	9	0	1,123	0	0	0	0	9	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	37,903	115	2,545	2,545	2,207	430	1,809	1,559	306	39,862	247	2,861	2,861	2,294	391	1,843	1,566	381				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	344	0	0	0	0	2	0	0	0	269	0	0	0	0	2	0	0	0	0	0	0	
Credit institutions	672	0	16	16	16	0	0	0	16	434	0	14	14	14	0	0	0	0	0	0	14	
Other financial corporations	1,422	0	128	128	119	0	72	71	11	1,148	0	142	142	131	2	83	81	81	10		10	
Non-financial corporations	17,577	4	1,081	1,081	1,004	192	717	670	139	18,122	116	1,013	1,013	938	206	632	588	144				
of which: small and medium-sized enterprises	6,074	3	399	399	348	57	184	146	25	6,664	3	423	423	383	63	193	151	41				
of which: Loans collateralised by commercial immovable property	4,302	0	164	164	132	64	76	68	88	4,300	0	184	184	158	72	87	78	97				
Households	17,089	11	1,322	1,322	1,078	237	1,019	934	140	19,891	131	1,493	1,493	1,213	182	1,127	896	211				
of which: Loans collateralised by residential immovable property	12,828	81	599	599	544	114	485	443	113	13,822	95	726	726	669	88	540	496	189				
of which: Credit for consumption	2,697	19	272	272	261	84	194	189	1	2,900	21	293	293	281	76	211	205	1				
DEBT INSTRUMENTS other than HFT	63,973	115	2,569	2,569	2,312	458	1,829	1,566	306	67,160	247	2,883	2,883	2,294	419	1,859	1,566	381				
OFF-BALANCE SHEET EXPOSURES	14,245		195	195	183	51	44	43	11	15,179		129	129	127	61	65	64	34				

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

⁽²⁾ Institutions report here the cumulative amount of 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank Polska Kasa Opieki S.A.

	As of 31/03/2024										As of 30/06/2024														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾									
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collateral and financial guarantees received on non-performing exposures									
		Of which: defaulted	Of which Stage 3 ⁽⁵⁾				Of which Stage 3 ⁽⁵⁾			Of which: defaulted	Of which Stage 3 ⁽⁵⁾														
(in € bn)																									
Cash balances at central banks and other demand deposits	2,454	0	0	0	0	2	0	0	0	2,403	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	27,031	0	24	24	26	18	0	0	26,447	0	26	26	27	20	0	0	0	0	0	0	0	0	0	0	0
Central banks	6,143	0	0	0	0	0	0	0	5,833	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,774	0	0	0	15	0	0	0	14,606	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,309	0	0	0	1	0	0	0	2,312	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,753	0	24	24	0	18	0	0	2,711	0	26	26	0	1	20	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,054	0	0	0	8	0	0	0	985	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	40,873	203	2,537	2,537	2,167	406	1,717	1,413	384	41,041	233	1,958	1,958	1,639	436	1,366	997	319							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	234	0	0	0	1	0	0	0	286	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	601	0	14	14	14	0	0	0	388	0	12	12	12	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,091	0	129	119	2	80	74	9	1,418	0	80	80	68	2	27	21	8								
Non-financial corporations	18,369	114	936	936	822	220	546	503	151	18,568	131	942	942	807	258	510	464	158							
of which: small and medium-sized enterprises	10,514	3	701	701	606	121	386	343	108	10,875	3	733	733	620	127	385	340	110							
of which: Loans collateralised by commercial immovable property	4,545	0	131	131	63	84	41	33	90	4,919	0	151	151	88	60	53	91								
Households	20,549	89	1,459	1,459	1,154	181	1,092	836	211	20,401	102	921	921	748	176	630	511	142							
of which: Loans collateralised by residential immovable property	14,096	57	661	661	597	90	474	427	189	14,052	69	291	291	227	89	173	124	119							
of which: Credit for consumption	2,959	19	298	298	283	73	216	209	1	3,054	19	270	270	257	66	192	183	0							
DEBT INSTRUMENTS other than HTF	79,268	203	2,561	2,561	2,167	434	1,735	1,413	384	69,891	233	1,983	1,983	1,639	465	1,386	997	319							
OFF-BALANCE SHEET EXPOSURES	15,736		184	184	192	84	46	45	28	15,879		115	115	111	77	49	46	31							

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

(2) Institutions report 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 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 HTF 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/EP 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) 2012/1451 - ITB 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 FTR/EP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opieki S.A.

	As of 30/09/2023						As of 31/12/2023					
	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 ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,146	771	536	525	437	132	690	482	267	268	298	124
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	12	12	3	3	0	0	4	4	-5	-5	0	0
Non-financial corporations	736	572	395	390	237	109	417	329	174	172	161	98
of which: small and medium-sized enterprises	156	96	42	42	16		124	88	27	28	30	
Households	398	187	138	131	199	23	269	149	98	100	136	26
DEBT INSTRUMENTS other than HFT	1,146	771	536	525	437		690	482	267	268	298	
Loan commitments given	14	12	7	7	1	0	39	30	19	19	6	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	21						2					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	710						417					

⁽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.

2024 EU-wide Transparency Exercise

Forborne exposures

Bank Polska Kasa Opleki S.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	637	430	225	225	286	111	658	371	178	177	308	115
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	4	4	-2	-2	0	0	1	1	-4	-4	0	0
Non-financial corporations	360	276	127	126	149	87	396	231	93	88	168	87
of which: small and medium-sized enterprises	204	169	56	57	84		200	167	55	56	81	
Households	273	150	99	102	137	24	260	139	90	93	139	28
DEBT INSTRUMENTS other than HFT	637	430	225	225	286		658	371	178	177	308	
Loan commitments given	37	29	18	18	6	0	50	35	22	22	11	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	1						2					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	362						306					

(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.

2024 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 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Gross carrying amount		Of which: non-performing		Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
A Agriculture, forestry and fishing	187	14	14	187	9	0	201	14	14	201	10	0	197	17	17	197	10	0	208	17	17	208	10	0	0
B Mining and quarrying	392	2	2	392	1	0	509	1	1	509	2	0	434	1	1	434	1	0	440	1	1	440	2	0	0
C Manufacturing	4,513	280	280	4,513	288	0	4,614	283	283	4,614	274	0	4,546	291	291	4,546	288	0	4,777	284	284	4,778	287	0	0
D Electricity, gas, steam and air conditioning supply	868	11	11	868	11	0	867	9	9	867	14	0	1,038	8	8	1,038	13	0	867	7	7	867	11	0	0
E Water supply	285	8	8	285	8	0	283	9	9	283	4	0	272	4	4	272	6	0	284	4	4	284	8	0	0
F Construction	744	141	141	744	121	0	697	125	125	697	100	0	750	116	116	750	94	0	743	121	121	743	94	0	0
G Wholesale and retail trade	3,846	208	208	3,846	161	0	3,932	206	206	3,932	153	0	3,913	202	202	3,913	147	0	3,667	178	178	3,667	114	0	0
H Transport and storage	1,159	102	102	1,159	36	0	1,159	114	114	1,159	39	0	1,222	120	120	1,222	39	0	1,249	129	129	1,249	47	0	0
I Accommodation and food service activities	972	15	15	972	15	0	933	24	24	933	26	0	920	61	61	920	17	0	938	61	61	938	17	0	0
J Information and communication	702	6	6	702	13	0	704	6	6	704	13	0	703	5	5	703	13	0	763	6	6	763	16	0	0
K Financial and insurance activities	86	13	13	86	1	0	84	14	14	84	1	0	159	18	18	159	1	0	82	17	17	82	1	0	0
L Real estate activities	2,972	148	148	2,972	178	0	2,895	104	104	2,895	138	0	2,914	66	66	2,914	84	0	3,060	65	65	3,060	92	0	0
M Professional, scientific and technical activities	795	80	80	795	40	0	804	33	33	804	35	0	815	31	31	815	35	0	1,058	36	36	1,058	42	0	0
N Administrative and support service activities	647	18	18	647	10	0	487	17	17	487	12	0	467	16	16	467	11	0	632	16	16	632	12	0	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	7	0	0	7	0	0	6	0	0	6	0	0	13	0	0	13	0	0	0
P Education	13	2	2	13	1	0	18	2	2	18	1	0	18	1	1	18	1	0	18	1	1	18	1	0	0
Q Human health services and social work activities	178	3	3	178	5	0	212	4	4	212	5	0	225	4	4	225	5	0	235	4	4	235	5	0	0
R Arts, entertainment and recreation	76	3	3	76	3	0	85	3	3	85	4	0	86	3	3	86	4	0	89	3	3	89	4	0	0
S Other services	87	19	19	87	7	0	84	19	19	84	7	0	89	11	11	89	6	0	93	12	12	93	1	0	0
Loans and advances	17,977	1,081	1,081	17,976	609	0	18,122	1,013	1,013	18,121	837	0	18,369	936	936	18,368	764	0	18,568	942	942	18,568	767	0	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 FRRREP framework (template F.08.01), 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.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Bank Polska Kasa Opieki S.A.

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days	Loans and advances		Performing	Non-performing	Of which past due > 30days <= 90 days	Loans and advances		Performing	Non-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				Performing	Of which past due > 30days <= 90 days			
Gross carrying amount	37,963	35,359	115	2,546	1,028	39,862	37,201	247	2,661	1,114	40,873	38,335	203	2,537	1,022	41,041	39,084	233	1,958	843
Of which secured	32,498	30,438	110	2,018	884	35,205	33,132	238	2,163	1,015	38,916	36,862	196	2,053	946	38,034	35,483	228	1,470	572
Of which secured with immovable property	17,369	16,487	81	822	514	18,328	17,359	96	970	626	18,839	17,693	57	846	539	18,126	16,643	70	483	187
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,681	3,563		127	89	3,207	3,087		121	89	3,349	3,285		64	27	3,355	3,297		58	22
Of which instruments with LTV higher than 80% and lower or equal to 100%	539	510		21	13	538	533		25	9	895	871		24	8	1,395	1,176		19	7
Of which instruments with LTV higher than 100%	1,547	1,069		37	17	1,768	1,074		90	9	1,188	1,136		52	2	1,324	1,330		21	3
Accumulated impairment for secured assets	1,788	179	18	1,410	495	1,811	144	26	1,488	537	1,706	185	24	1,841	458	1,447	389	29	758	137
Collateral																				
Of which value capped at the value of exposure	17,724	17,460	73	234	154	18,932	18,614	87	318	223	19,865	19,558	52	307	227	20,027	20,281	62	240	164
Of which immovable property	15,870	15,660	71	210	136	16,837	16,547	84	290	211	17,479	17,197	49	282	206	18,013	17,800	59	213	137
Of which value above the cap	49,950	48,207	257	3,743	2,226	57,471	53,200	294	4,271	2,728	46,940	42,246	243	3,793	2,258	46,415	43,861	300	2,354	1,050
Of which immovable property	23,134	20,829	109	2,295	1,588	26,723	24,969	127	2,654	1,973	24,199	21,815	83	2,291	1,641	23,164	21,153	125	1,011	404
Financial guarantees received	3,767	2,835	1	72	56	2,677	2,614	1	63	48	2,794	2,717	2	76	53	2,650	2,575	3	74	59
Accumulated partial write-off	477	0	0	477	-8	486	0	0	486	-9	484	0	0	484	-8	475	0	0	475	-6

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.