



2024 EU-wide Transparency Exercise

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

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

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Key Metrics

Powszechna Kasa Oszczednosci Bank Polski 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	9,262	9,616	9,641	9,770	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	8,965	9,299	9,482	9,596	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	9,262	9,616	9,641	9,770	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	8,965	9,299	9,482	9,596	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	9,741	10,095	10,092	10,190	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	9,444	9,778	9,933	10,016	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	48,113	54,116	55,375	56,968	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	47,816	53,799	55,216	56,794	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	19.25%	17.77%	17.41%	17.15%	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	18.75%	17.28%	17.17%	16.90%	(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	19.25%	17.77%	17.41%	17.15%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.75%	17.28%	17.17%	16.90%	(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	20.25%	18.65%	18.22%	17.89%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.75%	18.18%	17.99%	17.64%	(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	108,796	123,094	122,848	125,897	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	8.51%	7.81%	7.85%	7.76%	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

Powszechna Kasa Oszczednosci Bank Polski 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
A.1	Tier 1 capital - transitional definition	9,262	9,616	9,641	9,770	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	8,965	9,299	9,482	9,596	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	108,796	123,094	122,848	125,897	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	108,796	123,094	122,848	125,897	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.51%	7.81%	7.85%	7.76%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.24%	7.55%	7.72%	7.62%	[A.2]/[B.2]	

		(in 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	9,741	10,085	10,092	10,190	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,262	9,816	9,841	9,770	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)	270	288	290	290	C01.00 (0000,0000)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	2,797	2,990	3,009	2,732	C01.00 (0000,0000)	Articles 36(1) point (c), 36(2) and 36(1) point (g) of CRR
	A.1.3	Accumulated other comprehensive income	-893	-781	-703	-660	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 38(1) point (i) of CRR
	A.1.4	Other Reserves	6,763	6,827	6,870	7,268	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (h) of CRR
	A.1.5	Funds for general banking risk	231	247	248	248	C01.00 (0000,0000)	Articles 41(1), 36(1) point (f) and 36(1) point (j) 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	367	365	392	338	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-520	-587	-576	-582	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 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 DTLs)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (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) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) point (i) and 80 to 84 of CRR, Article 36(1) point (i), 34(1) point (b), 24(1) point (b) and 29 of CRR, Article 36(1) point (i), 34(1) point (b) and 29 of CRR, Article 36(1) point (i), 34(1) point (b) and 29 of CRR, Article 36(1) point (i), 34(1) point (b) and 29 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (i), 34(1) point (b), 24(1) point (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) point (i), 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) point (c) and 39 of CRR, Article 40(1) point (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) point (i), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-41	-48	-48	-58	C01.00 (0000,0000)	Articles 36(1) point (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	297	317	159	174	NAI (1.1.6 - 1.1.8 - 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48(1) to (3), 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 (+/-)	297	317	159	174	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) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,262	9,816	9,841	9,770	C01.00 (0000,0000)	Articles 37 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	479	479	461	420	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	479	479	461	420	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	48,113	54,116	55,375	56,968	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	297	317	159	174	C01.00 (0000,0000)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.25%	17.77%	17.41%	17.15%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.25%	17.77%	17.41%	17.15%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.25%	18.65%	18.22%	17.89%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,965	9,299	9,482	9,596	A.1.A.12.A.1.1+MIN(A.2.1.A.2.2-A.2.4+MIN(A.2.1.A.2.3-A.2.3))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.75%	17.28%	17.17%	16.90%	SR 1(5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	297	317	159	174	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 RWs due to IFRS 9 transitional arrangements	297	317	159	174	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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Powszechna Kasa Oszczednosci Bank Polski 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	41,239	46,428	46,681	47,822	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	41,239	46,428	46,681	47,822	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	1,003	1,014	941	1,010	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	112	83	76	94	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)	312	360	385	479	C 02.00 (r0520, c0010)
Of which the standardised approach	312	360	385	479	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	5,446	6,231	7,291	7,564	C 02.00 (r0590, c0010)
Of which basic indicator approach	874	932	1,031	1,032	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	4,573	5,299	6,261	6,532	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	48,113	54,116	55,375	56,968	

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	5,037	7,235	1,828	3,407
Of which debt securities income	1,055	1,572	440	916
Of which loans and advances income	3,853	5,483	1,344	2,402
Interest expenses	2,150	2,978	611	1,189
(Of which deposits expenses)	1,283	1,839	429	820
(Of which debt securities issued expenses)	160	227	58	127
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	3
Net Fee and commission income	747	1,093	304	608
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	8	14	3	7
Gains or (-) losses on financial assets and liabilities held for trading, net	-105	-173	27	77
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	10	2	1
Gains or (-) losses from hedge accounting, net	4	3	0	1
Exchange differences [gain or (-) loss], net	124	215	0	-21
Net other operating income /(expenses)	-645	-1,118	-271	83
TOTAL OPERATING INCOME, NET	3,025	4,304	1,282	2,978
(Administrative expenses)	1,152	1,723	449	910
(Cash contributions to resolution funds and deposit guarantee schemes)	61	65	63	63
(Depreciation)	218	314	83	170
Modification gains or (-) losses, net	-4	-7	-5	-106
(Provisions or (-) reversal of provisions)	-25	-14	-22	270
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-26	-17	-24	9
(Other provisions)	1	3	1	261
Of which pending legal issues and tax litigation ¹	0	498	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)	194	305	69	94
(Financial assets at fair value through other comprehensive income)	8	18	-2	1
(Financial assets at amortised cost)	186	288	71	93
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	13	27	30	74
(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	57	81	32	46
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	2	1	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,468	1,960	637	1,338
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,035	1,269	476	1,015
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,035	1,269	476	1,015
Of which attributable to owners of the parent	1,035	1,269	476	1,015

⁽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
Powszechna Kasa Oszczednosci Bank Polski 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	3,929				4,508				3,992				4,919				IAS 1.54 (i)	
Financial assets held for trading	1,869	107	1,862	0	2,070	134	1,937	0	1,791	106	1,675	0	1,658	115	1,544	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	788	71	5	712	820	74	5	741	778	73	5	699	743	73	5	665	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	19,727	17,734	1,935	58	24,514	13,854	10,598	62	21,363	19,778	1,522	63	21,884	14,869	6,910	105	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	71,312				78,865				82,626				83,732				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	294	0	294	0	271	0	271	0	122	0	122	0	152	0	152	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	24				0				-6				-6				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,406				3,795				3,838				3,888					
TOTAL ASSETS	101,539				114,844				114,495				116,950				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 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	18,606	128	3	-8	-2	0	24,434	93	3	-13	-2	0	21,279	94	3	-11	-2	0	21,798	99	3	-15	-2	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	17,356	91	0	-11	-4	0	20,018	92	0	-12	-4	0	22,705	122	0	-13	-5	0	23,621	267	0	-13	-7	0	Annex V Part 1.31.44(b)
	Loans and advances	45,709	8,374	1,924	-228	-794	-1,178	49,705	9,330	2,018	-249	-890	-1,228	51,116	9,034	2,016	-201	-959	-1,232	50,329	9,675	2,166	-252	-957	-1,210	Annex V Part 1.32.44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Powszechna Kasa Oszczednosci Bank Polski 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	1,800	2,210	1,855	1,645	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	87,114	98,105	97,670	99,786	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	691	689	698	625	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	97	100	56	45	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	553	1,122	1,222	1,400	IAS 37.10; IAS 1.54(l)
Tax liabilities	112	259	286	180	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	1,345	1,910	1,635	2,356	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	91,712	104,396	103,422	106,038	IAS 1.9(b); IG 6
TOTAL EQUITY	9,827	10,447	11,072	10,912	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	101,539	114,844	114,495	116,950	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

Powszechna Kasa Oszczednosci Bank Polski S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2,477	2,830	2,551	2,262	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	14	69	2	8	Annex V.Part 1.31
Deposits	Central banks	2	2	2	3	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	2	2	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,034	3,563	3,959	3,750	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,567	3,349	3,233	3,079	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	766	774	656	783	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	430	516	425	506	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	404	1,403	1,130	1,228	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	170	857	596	661	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	13,394	16,091	14,640	14,960	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	9,122	11,651	10,322	10,417	ECB/2013/33 Annex 2.Part 2.9.1
	Households	64,160	70,498	70,938	72,179	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	38,076	42,600	43,833	46,223	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,412	4,666	5,334	5,730	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		588	639	630	642	Annex V.Part 1.37
Other financial liabilities		941	1,107	1,011	1,154	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		89,605	101,005	100,223	102,056	

2024 EU-wide Transparency Exercise

Market Risk

Powszechna Kasa Oszczednosci Bank Polski 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	307	348	0	0	0	0						0	0	0	0								
Of which: General risk	200	245	0	0	0	0						0	0	0	0								
Of which: Specific risk	106	102	0	0	0	0						0	0	0	0								
Equities	4	11	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	4	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	310	359	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	377	471	0	0	0	0						0	0	0	0								
Of which: General risk	269	301	0	0	0	0						0	0	0	0								
Of which: Specific risk	108	169	0	0	0	0						0	0	0	0								
Equities	6	5	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	3	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	383	476	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

Powszechna Kasa Oszczednosci Bank Polski 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	32,537	39,456	1,994		39,262	46,170	2,067	
	Regional governments or local authorities	4,174	3,924	785		4,529	4,390	878	
	Public sector entities	887	431	216		944	485	243	
	Multilateral Development Banks	1,331	1,330	0		1,852	1,852	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,973	4,548	1,294		6,215	4,539	1,314	
	Corporates	29,828	13,993	13,592		31,842	16,133	15,687	
	of which: SME	2,546	1,312	1,028		2,579	1,487	1,163	
	Retail	19,994	15,917	11,048		23,933	19,061	13,308	
	of which: SME	6,660	5,028	2,882		7,378	5,571	3,190	
	Secured by mortgages on immovable property	21,720	20,926	9,250		22,407	21,646	9,407	
	of which: SME	2,024	1,629	824		1,999	1,605	812	
	Exposures in default	2,103	768	919	1,166	2,284	892	1,108	1,164
	Items associated with particularly high risk	408	208	312		453	216	325	
	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)	98	98	156		104	104	167	
Equity	251	251	620		284	284	702		
Other exposures	6,208	6,137	2,055		6,641	6,565	2,236		
Standardised Total²	125,512	107,987	42,242	2,266	140,751	122,338	47,441	2,272	

⁽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

Powszechna Kasa Oszczednosci Bank Polski 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	38,401	45,861	1,995		40,557	47,686	2,180	
	Regional governments or local authorities	4,702	4,478	896		4,649	4,448	890	
	Public sector entities	956	480	240		971	472	236	
	Multilateral Development Banks	2,385	2,385	0		2,183	2,183	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,382	3,699	1,128		5,616	3,926	1,144	
	Corporates	31,599	15,904	15,444		31,956	16,261	15,805	
	of which: SME	2,502	1,540	1,207		2,481	1,528	1,188	
	Retail	25,082	20,198	14,139		25,880	20,920	14,655	
	of which: SME	7,396	5,690	3,258		7,620	5,874	3,371	
	Secured by mortgages on immovable property	22,481	21,699	9,275		22,661	21,755	9,200	
	of which: SME	2,062	1,641	830		2,311	1,795	909	
	Exposures in default	2,244	902	1,123	1,120	2,428	996	1,266	1,180
	Items associated with particularly high risk	462	177	265		509	188	282	
	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)	105	105	168		105	105	168		
Equity	319	319	786		274	274	675		
Other exposures	6,001	5,966	2,163		6,066	6,053	2,331		
Standardised Total²	140,119	122,194	47,621	2,202	143,858	125,268	48,832	2,372	

⁽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

Powszechna Kasa Oszczednosci Bank Polski 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			
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

Powszechna Kasa Oszczednosci Bank Polski 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			
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

Powszechna Kasa Oszczednosci Bank Polski 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									
		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	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	636	636	0	0	0	0	635	2	0	0	0	0	0	0	0	0	0	0
		636	636	0	0	0	0	635	2	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

Powszechna Kasa Oszczednosci Bank Polski S.A.

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet													Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [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	751	907	0	0	638	113	0	0	0	0	0	0	0	0
		907	907	0	0	788	179	0	0	0	0	0	0	0	0
		51	51	0	0	49	2	0	0	0	0	0	0	0	0
		36	36	0	0	1	35	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	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
		1,806	1,806	0	0	1,477	329	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 e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Powszechna Kasa Oszczednosci Bank Polski S.A.

	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					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ⁴		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 ⁴		Collaterals 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				Of which Stage 3 ⁵				
(in EUR)																				
Cash balances at central banks and other demand deposits	2,952	0	0	0	0	1	0	0	0	3,499	0	0	0	0	1	0	0	0	0	
Debt securities (including at amortised cost and fair value)	37,284	0	13	0	13	24	0	0	44,732	0	13	13	0	32	0	0	0	0	0	
Central banks	3,561	0	0	0	0	0	0	0	6,677	0	0	0	0	0	0	0	0	0	0	
General governments	26,814	0	0	0	0	17	0	0	29,981	0	0	0	0	27	0	0	0	0	0	
Credit institutions	1,593	0	0	0	0	0	0	0	2,052	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	4,553	0	0	0	0	1	0	0	5,322	0	0	0	0	1	0	0	0	0	0	
Non-financial corporations	748	0	13	13	13	6	0	0	692	0	13	13	0	4	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	66,715	219	2,042	2,009	1,924	1,008	1,187	1,178	61,787	245	2,143	2,104	2,018	1,128	1,238	1,228	517			
Central banks	268	0	0	0	0	0	0	0	179	0	0	0	0	0	0	0	0	0	0	
General governments	1,024	0	9	9	9	12	0	0	1,341	0	14	14	14	17	1	1	1	12		
Credit institutions	2,632	0	0	0	0	2	0	0	2,728	0	0	0	0	2	0	0	0	0	0	
Other financial corporations	623	0	4	4	4	2	2	1	894	0	3	3	3	2	2	2	1			
Non-financial corporations	19,548	69	912	896	884	460	487	489	20,612	94	926	901	897	482	492	492	492	333		
of which: small and medium-sized enterprises	9,843	48	708	701	682	270	303	306	10,152	65	270	265	271	373	372	372	372	238		
of which: Loans collateralised by commercial immovable property	5,277	1	427	424	409	202	207	207	5,410	2	396	387	372	208	211	211	211	150		
Households	32,623	150	1,118	1,102	1,028	532	606	601	36,034	149	1,196	1,185	1,185	622	756	756	734	176		
of which: Loans collateralised by residential immovable property	21,689	99	347	339	328	230	237	227	23,069	95	364	360	349	271	245	245	237	116		
of which: Credit for consumption	6,666	41	535	527	491	239	311	319	7,212	43	580	575	538	251	333	340	340	8		
DEBT INSTRUMENTS other than HFT	66,932	219	2,056	2,022	1,927	1,033	1,187	1,178	62,002	245	2,154	2,117	2,021	1,156	1,238	1,228	517			
OFF-BALANCE SHEET EXPOSURES	20,267		134	131	85	144	19	18	21,823		287	290	114	180	14	11	0			

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

² Institutions report here the cumulative amount of 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 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 FREDP framework (temporarily FREDP / FREDP), 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 credits 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
Powszechna Kasa Oszczędności Bank Polski 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 ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾			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⁾			Collaterals and financial guarantees received on non-performing exposures
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾						Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾					
(in EUR)																						
Cash balances at central banks and other demand deposits	3,076	0	0	0	0	0	0	0	0	0	4,000	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	44,284	0	14	14	3	31	0	0	0	45,889	0	13	13	3	36	0	0	0	0	0	0	
Central banks	2,847	0	0	0	0	0	0	0	0	3,478	0	0	0	0	0	0	0	0	0	0	0	
General governments	33,338	0	0	0	0	26	0	0	0	34,414	0	0	0	0	28	0	0	0	0	0	0	
Credit institutions	2,082	0	0	0	0	0	0	0	0	2,081	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	5,355	0	0	0	0	2	0	0	0	5,135	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	670	0	14	14	3	3	0	0	0	761	0	13	13	3	6	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	62,857	228	2,137	2,099	2,034	1,192	1,235	1,232	509	62,844	243	2,294	2,261	2,166	1,188	1,212	1,210	655				
Central banks	294	0	0	0	0	0	0	0	0	92	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,359	0	14	14	14	18	0	0	12	1,402	0	13	13	13	14	0	0	0	0	0	11	
Credit institutions	1,990	0	0	0	0	1	0	0	0	1,655	0	0	0	0	1	0	0	0	0	0	0	
Other financial corporations	1,027	0	6	6	4	4	3	1	1	883	1	5	5	5	4	3	3	1				
Non-financial corporations	21,402	94	914	887	881	530	482	482	338	21,407	95	1,098	1,076	1,075	539	496	495	481				
of which: small and medium-sized enterprises	9,888	65	650	641	622	272	358	358	244	9,956	62	682	676	651	261	353	352	278				
of which: Loans collateralised by commercial immovable property	5,522	5	374	372	365	216	203	205	153	5,581	14	373	370	353	221	183	188	167				
Households	36,796	132	1,505	1,519	1,165	639	749	747	159	37,405	147	1,156	1,146	1,075	636	712	712	581				
of which: Loans collateralised by residential immovable property	23,307	83	336	331	319	296	222	214	119	23,972	95	323	319	308	300	210	203	110				
of which: Credit for consumption	7,380	40	615	610	573	265	364	372	8	7,612	41	573	568	534	264	336	345	7				
DEBT INSTRUMENTS other than HFT	118,217	228	2,151	2,113	2,038	1,223	1,235	1,232	509	112,713	243	2,307	2,275	2,169	1,223	1,210	1,210	655				
OFF-BALANCE SHEET EXPOSURES	22,447		378	378	34	340	11	10	0	23,224		211	192	192	171	16	16	0				

(1) For the distribution of non-performing exposures please refer to Article 47(2) of Regulation (EU) No 575/2013 (CRR).
(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 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 FRRNP framework (paragraphs F 18.20 / 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) 2012/461 - ITD on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRRNP 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

Powszechna Kasa Oszczednosci Bank Polski 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)	13	13	0	0	0	0	13	13	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	13	13	0	0	0		13	13	0	0	0	
Loans and advances (including at amortised cost and fair value)	538	380	177	166	288	169	529	381	175	164	278	169
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	309	229	95	92	203	131	293	227	98	94	188	127
of which: small and medium-sized enterprises	211	144	55	51	150		206	142	58	55	143	
Households	228	151	81	74	85	38	236	154	77	69	89	42
DEBT INSTRUMENTS other than HFT	551	393	177	166	288		542	394	175	164	278	
Loan commitments given	10	8	2	2	0	0	10	9	2	2	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

Powszechna Kasa Oszczedności Bank Polski 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)	14	14	0	0	0	0	13	13	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	14	14	0	0	0		13	13	0	0	0	
Loans and advances (including at amortised cost and fair value)	531	360	157	147	290	165	588	401	135	129	351	214
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	1	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	303	227	97	92	199	130	359	281	88	83	251	181
of which: small and medium-sized enterprises	216	142	59	54	151		221	145	48	42	167	
Households	227	133	60	55	91	34	228	121	47	46	99	33
DEBT INSTRUMENTS other than HFT	545	373	157	147	290		602	415	135	129	351	
Loan commitments given	12	8	2	1	0	0	15	12	2	2	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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
 Powszechna Kasa Oszczednosci Bank Polski 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	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	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	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	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				
A Agriculture, forestry and fishing	401	22	22	401	29	0	403	25	24	463	29	0	475	26	25	475	31	0	450	23	23	450	33	0
B Mining and quarrying	227	2	1	227	2	0	336	2	1	336	2	0	374	2	1	374	3	0	390	2	1	390	3	0
C Manufacturing	5,073	216	210	5,073	296	0	5,201	287	244	5,201	309	1	5,401	291	208	5,400	301	1	5,464	246	236	5,463	206	1
D Electricity, gas, steam and air conditioning supply	942	0	0	942	11	0	1,229	0	0	1,229	16	0	1,341	1	1	1,341	14	0	975	1	1	975	10	0
E Water supply	224	3	3	224	4	0	200	3	3	200	4	0	267	3	3	267	6	0	278	4	4	278	6	0
F Construction	915	103	102	915	99	0	896	103	101	896	95	0	1,244	95	94	1,244	95	0	1,248	98	97	1,248	98	0
G Wholesale and retail trade	3,539	163	160	3,539	148	0	3,762	175	170	3,762	155	0	3,928	175	169	3,928	167	0	3,855	205	200	3,855	166	0
H Transport and storage	2,393	63	61	2,393	79	0	2,359	64	62	2,354	60	0	2,615	101	99	2,615	86	0	2,590	276	276	2,590	124	0
I Accommodation and food service activities	372	110	110	372	64	0	309	119	117	309	64	0	376	117	115	376	62	0	394	117	115	394	62	0
J Information and communication	1,233	9	9	1,233	10	0	1,193	9	9	1,193	10	0	1,285	7	7	1,285	8	0	1,555	7	7	1,555	12	0
K Financial and insurance activities	348	1	1	348	3	0	521	1	1	521	1	0	510	1	0	510	1	0	274	1	1	274	3	0
L Real estate activities	1,070	124	124	1,070	135	0	2,007	74	74	2,007	141	0	1,249	69	69	1,249	129	0	1,655	70	70	1,655	110	0
M Professional, scientific and technical activities	609	19	19	609	16	0	608	20	20	607	17	0	764	21	20	764	25	0	775	24	23	775	28	0
N Administrative and support service activities	802	20	20	802	19	0	805	20	20	800	19	0	888	21	20	887	20	0	868	20	20	868	20	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	4	0	0	4	0	0	1	0	0	1	0	0	3	0	0	3	0	0
P Education	47	5	5	47	4	0	54	5	5	54	4	0	63	5	5	63	5	0	67	7	7	67	5	0
Q Human health services and social work activities	288	12	12	288	10	0	260	7	7	260	8	0	254	6	6	254	5	0	263	6	6	263	6	0
R Arts, entertainment and recreation	101	4	4	101	6	0	107	4	4	107	6	0	116	5	5	116	6	0	117	5	5	117	7	0
S Other services	31	8	8	31	11	0	34	8	8	33	10	0	40	8	8	39	11	0	44	7	7	43	10	0
Loans and advances	19,446	612	606	19,444	647	0	20,612	608	601	20,609	674	1	21,492	614	607	21,489	1,012	1	21,407	1,120	1,098	21,404	1,024	1

¹The 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.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.