

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,136	3,698	4,002	4,217	3,054	3,086	3,060
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	250	88	88	88	19	66	66
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-279	-282	-549	-497	-1,209	-1,225	-807
Profit or (-) loss for the year	703	1,473	1,413	1,543	-302	1	243
Coverage ratio: non-performing exposure (%)	55.39%	51.84%	48.85%	46.81%	56.90%	54.23%	53.13%
Common Equity Tier 1 capital	8,649	9,237	10,068	10,913	6,651	6,438	6,429
Total Risk exposure amount (all transitional adjustments included)	48,943	48,905	48,914	49,006	48,826	48,671	48,491
Common Equity Tier 1 ratio, %	17.67%	18.89%	20.58%	22.27%	13.62%	13.23%	13.26%
Fully loaded Common Equity Tier 1 ratio, %	16.48%	18.58%	20.40%	22.27%	13.03%	12.91%	13.26%
Tier 1 capital	8,649	9,237	10,068	10,913	6,651	6,438	6,429
Total leverage ratio exposures	97,072	97,072	97,072	97,072	97,072	97,072	97,072
Leverage ratio, %	8.91%	9.52%	10.37%	11.24%	6.85%	6.63%	6.62%
Fully loaded leverage ratio, %	8.25%	9.32%	10.26%	11.24%	6.51%	6.45%	6.62%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.50%	18.59%	20.42%	22.28%	13.05%	12.93%	13.29%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		А	-IRB	F	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		0	0	0	0	0	0	0	0	0		0	0	0	
	Central governments		0	0	0	0	0	0	0	0	0		0	0	0	-
	Institutions		0	0	0	0	0	0	0	0	0		0		0	
	Corporates		0	0	0	0	0	0	0	0	0		0		0	
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	(0	0	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		0		0	
	Retail		0	0	0	0	0	0	0	0	0		0		0	
wszechna Kasa Oszczedności	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		0		0	
Bank Polski S.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail		0	0	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0		0	0	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	
	Securitisation															
	Other non-credit obligation assets		0			0	0			0	0		0	0	0	
	IRB TOTAL		0		0	0	0		0	0	0		0			

									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	RB	FI	IRB	A-	IRB	E	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0		0	0			0					0		
	Central governments	0	0	0	0	0		0	0			0	0	0	0	
	Institutions	0	0	0	0	0		0	0			0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
FOLAND	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	0	0	0	0	-
	Equity	0	0			0	0			0	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	1
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks		0		0 0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	
	Central governments		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
	Institutions		0	_	0	0	0	-	0	0	0	0	0	0	,	0	0		0	0	0	
	Corporates		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
	Corporates - Of Which: Specialised Lending		0	_	0	0	0	-	0	0	0	0	0	0	,	0	0		0	0	0	
	Corporates - Of Which: SME		0		0	0	C	-	0	0	0	0	0	0		0	0		0	0	0	
	Retail		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
1 1/ 0 1 1	Retail - Secured on real estate property		0	_	0	0	0	-	0	0	0	0	0	0	,	0	0		0	0	0	
owszechna Kasa Oszczednosci	Retail - Secured on real estate property - Of Which: SME		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
Bank Polski S.A.	Retail - Secured on real estate property - Of Which: non-SME		0	_	0	0	0	-	0	0	0	0	0	0		0	0		0	0	0	
Darik Fulski J.A.	Retail - Qualifying Revolving		0		0	0	C	-	0	0	0	0	0	0		0	0		0	0	0	
	Retail - Other Retail		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
	Retail - Other Retail - Of Which: SME		0	_	0	0	0	-	0	0	0	0	0	0	,	0	0		0	0	0	
	Retail - Other Retail - Of Which: non-SME		0		0	0	0	l-	0	0	0	0	0	0	-	0	0) (0	0	0	-
	Equity		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
	Securitisation																					
	Other non-credit obligation assets		0	_	0	0	0	-	0	0	0	0	0	0		0	0) (0	0	0	
	IRB TOTAL				0	0	9	-		0	0					0	0			0	9	

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 0	0			0	-	0	0		0 0	0	0			0	0	0	0		j -
	Central governments		0	0				-	0	0		0 0	0	0			0	0	0	0	0	1 -
	Institutions		0	0			0	-	0	0		0 0	0	0			0	0	0	0		1 -
	Corporates		0 0	0			0	-		0		0 0	0	0			0	0	0	0	0	1 -
	Corporates - Of Which: Specialised Lending		0 0	0			0	-		0		0 0	0	0			0	0	0	0	0	1 -
	Corporates - Of Which: SME		0 0				0	-		0		0 0		0			0	0	0	0	0	1 -
	Retail		0 0					-			-	0 0		0			0		0	- 0		4
	Retail - Secured on real estate property		0 0					-			-	0 0		0			0		0	- 0		4
POLAND	Retail - Secured on real estate property - Of Which: SME		0		-			-		0		0 0		0			0		0	01		4
	Retail - Secured on real estate property - Of Which: non-SME		0		-			-		0		0 0		0			0		0	01		4
	Retail - Qualifying Revolving		0		-			-		0		0 0		0			0		0	01		4
	Retail - Other Retail		0 0	0			0					0 0					0	0	0	- 0	0	4*
	Retall - Other Retall - Of Which: SME		0 0	0			0	-		0		0 0	0	0			0	0	0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME		0	0				-	0	0		0 0	0	0	•		0	0	0	0		4-
	Equity		0					-				0 0	0				0	0				4
	Securitisation																				-	
	Other non-credit obligation assets		0 0	0			0	-		0		0 0	0	0			0	0	0	0		1 -
	IRR TOTAL																					

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

											Adverse Scenario										
				31/12/2023							31/12/2024							31/12/2025			
(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
Central banks	0	0	c	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		<u> </u>
	0	0		0	0	0		0	0	0	0	0			0	0	0	0	0	0	<u> </u>
	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	<u> </u>
	0	0		0	0	0			0	0	0	0			0		0	0	0		<u> </u>
	0	0		0	0	0		0	0	0	0	0			0	0	0	0	0	0	<u> </u>
	0	0		0	0	0			0	0	0	0			0		0	0	0		<u> </u>
	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		<u> </u>
	0	0		0	0	0		0	0	0	0	0	0		0	0	0	0	0		1-
	0	0		0	0	0			0	0	0	0			0		0	0	0		<u> </u>
Retail - Other Retail - Of Which: non-SME	0	0		0	0	0		0	0	0	0	0	0		0	0	0	0	0		1-
Equity	0	0		0	0	0		0	0	0	0	0	0	-	0	0	0	0	0		<u>+</u>
	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	1-
IRB TOTAL	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0,	f-
TRE TOTAL	0	0,	0			0		0	0			. 01	0	1	0	0	. 0	0	0	0	_
	Central downments Comparison of White's Secretard Leading Retail Contract Of Marks Secretary Retail Contract Of Marks Secretary Retail Contract Of Marks Secretary Retail Color Retail Color Retail Color Retail Retail Color Retail Color Retail Color Retail Retail Color Retail Color Retail Color Retail Retail Color Retail Color Retail Color Retail	Central basids Central promotes Central promotes Comparison Com	Central banks Combined Central banks Combined Central banks Combined Central banks Combined Central banks Centr	Central banks Central banks Central banks Central banks Central banks Central banks Central content b	Stage 1 Stage 2 Stage 3 Stag	Stage 1	Stage 1 Stage 2 Stage 3 Stag	Stage 2 Stage 2 Stage 3 Stage 3 Stage 4 Stack of provisions for provi	Stock of provisions for exposure Stock of provisions for Stock of Stock of provisions for Stock of provisions for Stock of Stock of provisions for Stock of provisions for Stock of Stock of provisions for Stock of Sto	Stage 1 Stage 2 Stage 2 Stage 3 Stage 3 Stack of Expression for Expre	Stope 1 Stope 2 Stope 3 Stope 3 Stope 4 Stock of provisions for provi	Stage Stag	Stage 1 Stage 2 Stage 3 Stage 3 Stage 3 Stage 4 Stage 3 Stage 4 Stage 5 Stage 5 Stage 6 Stage 6 Stage 6 Stage 7 Stag	Stock of S	Stock of cycles Stock of c	Stage Stag	Stops Stop	Stope Stop	Stage Stag	Supplement Sup	Supplied Supplied

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0		0		-	0	0	0	0	0	0	-		0	0	0	0	0) -
	Central governments	0		0		0		-	0	0	0	0	0	0	-			0	0	0		3 -
	Institutions	0		0		0		-	0	0	0	0	0	0	-			0	0	0		J -
	Corporates	0		0		0		-	0	0	0	0	0	0	-			0	0	0		J -
	Corporates - Of Which: Specialised Lending	0		0		0		-	0	0	0	0	0	0	-			0	0	0		J -
	Corporates - Of Which: SME	0		0		0		-	0	0	0	0	0	0	-			0	0	0		3 -
	Retail	0	0	0		0		-	0	0	0	0	0	0	l-		0	0	0	0) -
	Retail - Secured on real estate property	0	0	0		0			0	0	0	0	0	0	-		0	0	0	0		J -
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0		0			0	0	0	0	0	0			0	0	0	0) -
POLAND	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		-	0	0	0	0	0	0	-			0	0	0		3 -
	Retail - Qualifying Revolving	0	0	0		0		-	0	0	0	0	0	0	l-		0	0	0	0		j -
	Retail - Other Retail	0	0	0		0			0	0	0	0	0	0			0	0	0	0) -
	Retail - Other Retail - Of Which: SME	0	0	0		0			0	0	0	0	0	0			0	0	0	0) -
	Retail - Other Retail - Of Which: non-SME	0	0	0		0			0	0	0	0	0	0			0	0	0	0) -
	Equity	0	0	0		0			0	0	0	0	0	0			0	0	0	0) -
	Securitisation																					
	Other non-credit obligation assets	0	0	0		0			0	0	0	0	0	0			0	0	0	0		١-
	IRB TOTAL	0	0	0	0	0			0	0	0	0	0	0	-	0	0	0	0	0		<i>i</i> -

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA Powszechna Kasa Oszczedności Bank Polski S.A.

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2.487		0		844		0	0	0		0.00%
	Central governments	26.492	0	1.794	0	12.697	5	31	0	0	10	32.05%
	Regional governments or local authorities	3.101	0	579	0	2.329	68		4	2		0.00%
	Public sector entities	710		190	0	58	105		0	11		34,75%
	Multilateral Development Banks	759			0	315			0	0		0.00%
	International Organisations	0			0				0	0		0.00%
	Institutions	5.092		993	0	2.110	0		3	0		0.75%
	Corporates	23.411	600	14.242	336		1.841	559	75	200	276	
	of which: SME	3.461	98	1.644	36	1.615	247		7	34	1	0.00%
Powszechna Kasa Oszczedności Bank	Retail	17,861	1,259	10,314	450		2,328	1,171				
Polski S.A.	of which: SME	5,699	410	2,828	122		1,386				103	
FUSKI J.A.	Secured by mortgages on immovable property	21,769	279		117		2,618	433	36	317	200	
	of which: SME	1,862	36	815	8	1,328	322 51	27	ь	45		0.00% 51.32%
	Items associated with particularly high risk	509		345		280	51	2/	3	ь	14	0.00%
	Covered bonds									0		0.00%
	Claims on institutions and corporates with a ST credit assessment	94								0		0.00%
	Collective investments undertakings (CIU)	94		149 54						0		
	Equity Securitisation	A		54	0					0		0.00%
		7.333		2,130								0.00%
	Other exposures	109.642				66,295		2.223	233	795		
	Standardised Total		2,138		903		7,016				1,231	

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2.487		0	0	844	0	0	0	0	0	0.00%
	Central governments	25.781		1.647	0	12.697	5	31			10	32.05%
	Regional governments or local authorities	3,101		579	0	2,329	68	0	4	2		0.00%
	Public sector entities	710		190	0	58	105			11		34,75%
	Multilateral Development Banks	759			0	315	0	0				0.00%
	International Organisations	0			0	0	0	0	0			0.00%
	Institutions	805		15	0	2,110	0		3			0.75%
	Corporates	21.126			327	15.573	1.841	559	75	200	276	
	of which: SME	3.372		1.577	32	1.615	247		7	34	1	0.00%
	Retail	17,721	1,244		433	15,171	2,328	1,171	111		731	
POLAND	of which: SME	5,655				4,707	1,386	199	34		103	
	Secured by mortgages on immovable property	21.653			117	16.918	2.618	433	36	317	200	
	of which: SME	1,833		805	8	1,328	322	0	6	45		0.00%
	Items associated with particularly high risk	509		345	0	280	51	27	3	6	14	51.32%
	Covered bonds	0			0		0					0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0			0.00%
	Collective investments undertakings (CIU)	94		149	0	0	0	0	0			0.00%
	Equity	24		54	0	0	0	0			0	0.00%
	Securitisation											
	Other exposures	7,271		2,104	0	0	0	0	0		0	0.00%
	Standardised Total	102,041	2,110	37,212	878	66,295	7,016	2,223	233	795	1,231	55.39%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk STA Powszechna Kasa Oszczedności Bank Polski S.A.

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	844	0	0	0	0	0	0.00%	844		0	0	0	0	0.00%	844	0	0	0	0	0	0.009
	Central governments	12,697	5	31	0	0	12	40.00%	12,697	5	31	0	0	12	40.00%	12,697	5	31	0		12	40.009
	Regional governments or local authorities	2,315	75	8	3	2	3	44.54%	2,302	81	15	3	2	6	42.39%	2,288	87	22	3	2	9	41.599
	Public sector entities	58	105	1		3		40,00%	58	104		0	2	1	40.00%	58	104	2		2	1	40.009
	Multilateral Development Banks	314		1		0		40,00%	313		2	0		1	40.00%	312	0	3			1	40.009
	International Organisations					0		0.00%			0	0			0.00%		0					0.009
	Institutions	2,102		9		0	- 4	40.00%	2.095		17	3		7	40.00%	2,087	0	25			10	40.009
	Corporates	14,554	2,766	653	30	234	309	47,42%	13,497		804	34	268	364	45,23%	12,465	4,499	1.008	32	265	437	43.329
	of which: SME	1.414	425	23	- 4	37	9	38,63%	1.225		67	4	44	24	35,75%	1.059	675	129	3	43	45	35.009
Powszechna Kasa Oszczedności Bank	Retail	14,073	2,934		97	281	943	56.70%	13,131		2,278	107	291	1,210	53.09%	12,239	3,423	3,009	99	261	1,525	
	of which: SME	4,285	1,572		45	127	212	48.75%	3,851			49	123	360	47.75%	3,437	1,728	1,127	43	106	533	
Polski S.A.	Secured by mortgages on immovable property	15,854	3,570	546	30	320	237	43.39%	14,571		798	32	355	318	39.88%	13,438	5,401	1,130	29	340	427	37.759
	of which: SME	1,023	594	34	7	60	14	40.70%	805	756	89	7	63	37	40.99%	644	841	166	5	56	68	41.179
	Items associated with particularly high risk	135	170	53	2	0	27	50.94%	55	171	133	1	0	74	56.12%	19	115	224	0	0	131	58.399
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	- 0	0	0	0	0	0.00%	0	0	0	0	0		0.00%	- 0	0	- 0	0	0	- 0	0.009
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.009
	Standardised Total	62,944	9,625	2,965	165	840	1.537	51.84%	59.562	11.894	4,078	180	918	1.992	48.85%	56,447	13.634	5.453	166	869	2,553	46,819

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	844	0	0		0	0	0.00%	844	0		0	0	0	0.00%	844	0	0	0	0		0.00
	Central governments	12,697	5	31		0	12	40.00%	12,697	5	31	. 0	0	12	40.00%	12,697	5	31	0	0	17	40.00
	Regional governments or local authorities	2,315	75	8	,,	2	3	44.54%	2,302	81	15	3	2	6	42.39%	2,288	87	22	3	2	9	41.5
	Public sector entities	58	105			3		40,00%	58	104	- 1		2	1	40,00%	58	104	2		2		40.0
	Multilateral Development Banks	314	0	1		0	0	40.00%	313	0	2	0	0	1	40.00%	312	0	3	0	0	1	40.0
	International Organisations	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Institutions	2,102	0	9	,,	0	4	40.00%	2,095		17	3	0	7	40.00%	2,087	0	25	3	0	10	40.0
	Corporates	14,554	2,766	653	30	234	309	47,42%	13,497		804	34	268	364	45,23%	12,465	4,499	1.008	32	265	437	43.33
	of which: SME	1,414	425	23		37	9	38.63%	1,225	570	67	4	44	24	35.75%	1,059	675	129	3	43	45	35.00
	Retail	14,073	2,934	1,664	97	281	943	56.70%	13,131	3,261	2,278	107	291	1,210	53.09%	12,239	3,423	3,009	99	261	1,525	50.7 47.2
POLAND	of which: SME	4,285	1,572	436	45	127	212	48.75%	3,851	1,688	754	49	123	360	47.75%	3,437	1,728	1,127	43	106	533	
	Secured by mortgages on immovable property	15,854	3,570	546	30	320	237	43.39%	14,571	4,600	798	32	355	318	39.88%	13,438	5,401	1,130	29	340	427	37.79
	of which: SME	1,023	594	34		60	14	40.70%	805	756	89	7	63	37	40.99%	644	841	166	5	56	68	41.17
	Items associated with particularly high risk	135	170	53		0	27	50.94%	55	171	133	1	0	74	56.12%	19	115	224	0	0	131	58.39
	Covered bonds	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Collective investments undertakings (CIU)	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Equity	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Securitisation																					
	Other exposures	0	0	0		0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00 46.81
	Standardised Total	62,944	9,625	2.965	165	840	1.537	51.84%	59,562	11.894	4.078	180	918	1,992	48.85%	56,447	13.634	5,453	166	869	2,553	46.819

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk STA Powszechna Kasa Oszczedności Bank Polski S.A.

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	844	0	0	0	0	0	0.00%	844	0	0	0	0	0	0.00%	844	0	0	0	0	0	0.009
	Central governments	12,697	5	31	0	0	12	40.00%	12,697	5	31	0	0	12	40.00%	12,697	5	31	0	0	12	40.009
	Regional governments or local authorities	2,312	76	9	4	2	- 4	43.77%	2,291	86	20	3	2	8	41.75%	2,277	93	28	3	2	11	41.269
	Public sector entities	58	105	1	0	3	0	40,00%	58	104	2	0	2	- 1	40,00%	58	104	2	0	2		40.009
	Multilateral Development Banks	313	0	1	1	0	0	40.00%	312	0	3	0	0	1	40.00%	311	0	4	0	0		40.009
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.009
	Institutions	2.100	0	11	5	0	4	40,00%	2.089	0	22	3	0	9	40.00%	2.080	0	31	3		12	40.009
	Corporates	14.175	3,038	760	76	302	429	56,51%	12.781	4.126	1.065	55	357	565	53.07%	11.685	4,946	1.342	47	290	682	51.299
	of which: SME	1.353	465	45	9	46	20	45,06%	1.120		124	6	52	54	43.57%	953	704	205	5	44	89	43.249
Powszechna Kasa Oszczedności Bank	Retail	13,409	3,179	2,082	299	341	1,245	59.80%	11,727		3,365	237	343	1,930	57.35%	10,493	3,606	4,572	191	281	2,571	56.259
	of which: SME	4,068	1,621	603	95	150	334	55.29%	3,463		1,118	67	138	618	55.29%	3,037	1,694	1,562	56	104	863	55.299
Polski S.A.	Secured by mortgages on immovable property	15,560	3,794	615	85	307	312	50.66%	13,665	5,166	1,138	54	440	523	45.94%	12,466	5,906	1,598	44	430	718	44.939
	of which: SME	985	613	53	15	70	32	60.42%	745	771	134	14	69	81	60.68%	576	838	237	10	56	144	60.839
	Items associated with particularly high risk	81	194	83	0	0	37	44.17%	16	91	251	0	0	149	59.19%	4	40	314	0	0	192	61.149
	Covered bonds	0	0			0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Faulty	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.009
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.009
	Standardised Total	61.550	10.391	3.593	469	955	2.044	56.90%	56,480	13.157	5.897	353	1.144	3,198	54,23%	52,915	14,699	7.921	288	1.005	4,208	53,139

	i											Adverse Scenario									1	
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	844	0	0	0	0	0	0.00%	844	0		0	0	0	0.00%	844	0	0	0			0.00%
	Central governments	12,697	5	31	0	0	12	40.00%	12,697		31	0	0	12	40.00%	12,697	5	31	0		. 17	2 40.00%
	Regional governments or local authorities	2,312	76	9	4	2	4	43.77%	2,291	86	20	3	2	8	41.75%	2,277	93	28	3	2	17	1 41.26%
	Public sector entities	58	105		0	3		40,00%	58	104		0	2		40,00%	58	104	2				1 40.00%
	Multilateral Development Banks	313	0	1		0	0	40.00%	312	0	3	0	0		40.00%	311	0	4	0			1 40.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Institutions	2,100		11	5	0	4	40.00%	2,089		22	3	0	9	40.00%	2,080	0	31	3		. 17	2 40.00%
	Corporates	14,175	3.038	760	76	302	429	56,51%	12.781		1.065	55	357	565	53,07%	11.685	4.946	1.342	47	290	68F	8 51.29%
	of which: SME	1,353	465	45	9	46	20	45.06%	1,120		124	6	52	54	43.57%	953	704	205	5	44	85	9 43.24%
	Retail	13,409			299	341	1,245	59.80%	11,727			237	343	1,930	57.35%	10,493	3,606	4,572	191	281	2,571	1 56.25%
POLAND	of which: SME	4,068		603	95	150	334	55.29%	3,463		1,118	67	138	618	55.29%	3,037	1,694	1,562	56	104	. 86?	3 55.29%
	Secured by mortgages on immovable property	15,560	3,794	615	85	307	312	50.66%	13,665		1,138	54	440	523	45.94%	12,466	5,906	1,598	44	430	715	8 44.93%
	of which: SME	985	613	53	15	70	32	60.42%	745	771	134	14	69	81	60.68%	576	838	237	10	56	. 144	4 60.83%
	Items associated with particularly high risk	81	194	83	0	0	37	44.17%	16	91	251	0	0	149	59.19%	4	40	314	0		. 197	2 61.14%
	Covered bonds				0			0.00%	0			0			0.00%	0	0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Equity	0	0	0		0	0	0.00%	0	0		0			0.00%	0	0	0	0			0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0	0	0			0.00%
	Standardised Total	61,550	10,391	3,593	469	955	2,044	56.90%	56,480	13,157	5,897	353	1,144	3,198	54.23%	52,915	14,699	7,921	288	1,005	4,208	53.13%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Powszechna Kasa Oszczedności Bank Polski S.A.

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates		٥	. 0	. 0	. 0					۰				
	Companies - Of Which: Specialized Lendino Companies - Of Which: SNE	- 0													-
	Datail	- 0		- 0	- 0	- 0		- 0							
Powszechna Kasa	Retail - Secured on real estate property	- 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	
Oszczedności Bank	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	ń	0	0	n	0	0	
Polski S.A.	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	Ó	0	0	-
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	٥	0	0	0	0	0	0	0	٥	0	0	0	
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0		0	0	0	0	-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	- 0												- 0	1-

									Public guara	ntees - Actual						
									31/1	2/2022						
			Exposu	re values	Risk expos	iure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio
		(min ELIR, %)	A-198	F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2016 2
- 1		Central banks														
		Central governments														
		Institutions														
		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
		Corporates - Of Which: Specialised Lending														
		Corporates - Of Which: SME														
		Retail	0	0		0		0	0	0	0	0	0	0	0	
		Retail - Secured on real estate property														
	POLAND	Retail - Secured on real estate property - Of Which: SME														
	FOLAND	Retail - Secured on real estate property - Of Which: non-	0	0		0		0	0	0	0	0	0	0	0	
		Retail - Qualifying Revolving														
		Retail - Other Retail														
		Retail - Other Retail - Of Which: SME														
		Retail - Other Retail - Of Which: non-SME														
		Equity														
		Securitisation														
		Other non-credit obligation assets														
		TRETOTAL	•	•	•				•	•	•	•		•		



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Powszechna Kasa Oszczednosci Bank Polski S.A.

															Pu	ablic guarantees -	Baseline Scenario														
						31/12	2/2023									31/12/	/2024									31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	sverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Whith: Spanished Landon			0	0									0		0	0	0				٥	0			0	-	0 1	0	0 -	
	Committee - Of White-State Landon		-							-																					
	Batal																0	0				٨		0	0	0					
Powszechna Kasa	Retail - Secured on real estate property	_			_	·	_	—					·																		
szczedności Bank	Retail - Secured on real estate property - Of Which: SME																														
	Rutal - Secured on real estate property - Of Which: non-																														
Polski S.A.	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Retal - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME Equity							<u> </u>																				1			
	Securitisation		-																									+			
	Other non-credit oblication assets IRE TOTAL	0	0	0	0	0			0	•		۰	0	۰	0	o ublic guarantees -	Baseline Scenario	ó	٥	٥		0	۰	۰	۰		•	0	۰	0 -	
	Other non-credit obligation assets JRB TOTAL	6		0	0	31/12	2/2023	۰	0			۰	0	0	0	oublic guarantees -		0	0	0		٥	0	٥	۰	31/1:	2/2025	0	0	0 -	
	Other inner verifi distination seets 123, 127.6 (on ESR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	overage Ratio - Stage 3 exposure
	DER TOTAL	exposure	exposure, of which guaranteed	Stape 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Employee (control to the control to	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Des 1974. General Sames (one Staff, for) Control Sames Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Employee (control to the control to	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Sen 1976. Gen D.S., 10 Gen D	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control broke Control Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control banks (refs EA, %) Control banks Control comments Companies Companies Companies Companies Control Control of Banks Supulsed Landon Control of Banks Supulsed Landon	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	See 1971A. Control lands (one Ed. 1). Control lands (one	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Control States Control States Control Control Control Control Control Control Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Contact States (refs SSA, ty) Contact SSA, ty) Contact SSA, ty) State (refs SSA, ty) State (exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Central hands (An Edil, 1) Central hands (An Edil, 1) Contral hands (An Edil, 1) Contral Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Control hashes (one SSA N) Control from SSA N) Control for some security of the SSA N) Each SSA Note of the SSA Note o	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Control Brains Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Central hands (An Edil, 1) Central hands (An Edil, 1) Contract hands (An Edil, 1) Contract hands (An Edil, 1) Contract hands Contract of the Security of Hands Security Indian Contract of the Security of Hands Security Indian East Security of Hands Security Indian East Security of Hands Security Indian East Security Indian Indian Indian Indian East Security Indian Indi	exposure	exposure, of which guaranteed	Steps 2 stapistics	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Descriptions (on D.S. 5) Control formation (on D.S. 5) Control of managements Control of Managements Control of Managements Description of Managements Bell - Secure of Managements	exposure	exposure, of which guaranteed	Starge 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
POLAND	Central hands (An Edil, 1) Central hands (An Edil, 1) Contract hands (An Edil, 1) Contract hands (An Edil, 1) Contract hands Contract of the Security of Hands Security Indian Contract of the Security of Hands Security Indian East Security of Hands Security Indian East Security of Hands Security Indian East Security Indian Indian Indian Indian East Security Indian Indi	exposure	exposure, of which guaranteed	Steps 2 stapious o	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Powszechna Kasa Oszczednosci Bank Polski S.A.

															Pub	blic guarantees - A	Idverse Scenario													
						31/12	2/2023									31/12/2	024								31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Junge 1	Stage 2 exposure, of which guaranteed amount	Junge 3	which pro	ovisions for pro Stage 1	isions for prot tage 2	ick of dons for age 3 expo	3 Stage		Jane 1	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		ge Ratio age 3 cosure
	Central banks																													
	Central governments																													
	Institutions																				_									
	Corporates Corporates - Of Whith: Spanished Landon	- 0	- 0	- 0			- 0						- 0				- 0	- 0	- 0	0 -	_		0	0 0			0 6		0 -	
	Committee - Of White-State Landon									-										_	_			+	-		+			
	Batal	0	0															0					٥	0 /		,			Δ.	
Powszechna Kasa	Retail - Secured on real estate property	Ů	Ů	·		·							·										1	<u> </u>		,		·		
szczedności Bank	Ratal - Secured on real estate property - Of Which: SME																													
	Ratal - Secured on real estate property - Of Which: non-																													
Polski S.A.	Retail - Qualifying Revolving																													
	Retail - Other Retail Street - Other Retail - Of Whirth SMF																													
	Ratel - Other Ratel - Of Which: SME Batel - Other Batel - Of Which: non-SMF									-										_	_			+	-		+			
	Equity							+					-								_		+							
	Securitisation																													
	Other non-credit obligation assets																													
	Other non-credit oblication assets IRS TOTAL	0	0	0	0	٥	d			0		۰	0	٥	0 Pub	o blic guarantesis - A	o idverse Scenario	0	۰	0 -		0	0	0	0	•	0	٥	0 -	
	Other non-credit obligation assets JRB TOTAL	0	0	0	0	31/12	2/2023	۰	0	۰		۰	0	o	Pub	0 blic guarantees - A 31/12/2		ó	۰	0 -		0	0	0 0	31/1	2/2025	0 0	0	0 -	
	Other inner verifi distination seets 123, 127.6 (on ESR, %)	Skage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3 exposure	Stage 3 exposure, of which	ovisions for pro Stage 1	isions for prot tage 2	ock of Coverage spo Stages Segue Seg	3 Stage		Scage 2	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		ge Ratio - age 3 cosure
	Sen TOTAL Control Bonds (min ESC, %)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	Employee (control to the control to	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	Des 1974. General Sames (one Staff, for) Control Sames Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	See 1979A. Contag banks (refs EU, %) Contag banks	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	Sen 1976. Gen D.S., 10 Gen D	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	Control broke Control Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	Control banks (refs EA, %) Control banks Control comments Companies Companies Companies Companies Control Control of Banks Supulsed Landon Control of Banks Supulsed Landon	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
	See 1971A. Control lands (one Ed. 1). Control lands (one	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Control States Control States Control Control Control Control Control Control Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Contact States (refs SSA, ty) Contact SSA, ty) Contact SSA, ty) State (refs SSA, ty) State (exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Control States Control States Control Control Control Control Control Control Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Central hands (An Edil, 1) Central hands (An Edil, 1) Contral hands (An Edil, 1) Contral Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Control hashes (one SSA N) Control from SSA N) Control for some security of the SSA N) Each SSA Note of the SSA Note o	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Descriptions (on D.S. 5) Control formation (on D.S. 5) Control of managements Control of Managements Control of Managements Description of Managements Bell - Secure of Managements	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Control broke Control broke Control broke Control broke Control broke Control	exposure	exposure, of which guaranteed	53age 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3
POLAND	Descriptions (on D.S. 5) Control formation (on D.S. 5) Control of managements Control of Managements Control of Managements Description of Managements Bell - Secure of Managements	exposure	exposure, of which guaranteed	0 Stops 2 41500000	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of pro- which guaranteed	ovisions for pro Stage 1	isions for prot tage 2	ions for Stag	3 Stage	exposure, o which guaranteed	Scage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	age 3

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Powszechna Kasa Oszczedności Bank Polski S.A.

							Public guara	ntees - Actual					
							31/1	1/2022					
	(min EUR, 16)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector antition												
	Multilateral Development Banks												
	International Groanisations												
	Institutions												_
	Corporates		0	10		15		-		0	1	,	_
Powszechna Kasa	Autor Of			22	- 1	- 3	- 1	- 1			- 1		
	Detail			57		71	13		2	1	4	1	
Oszczedności Bank	of which Off		0	57	11			0		- 1	- 4		
	Carunal by mortoanas on immovable organity					15	0	2					
Polski S.A.	of which: non-SME					14	0	2		0	2		
	Stems associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Faulty												_
	Securitization												_
	Other exposures												_
	Standardized Total			101	42	51	19						
	•							about datum				,	_
							Public guara	ntees - Actual					
	·					*	Public guara	ntees - Actual 1/2022		·			
	(min EUR, NJ.)	Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
	Francis Standa	Exposure values			Stage 1 exposure, of which	Stage 2	Public guara 31/1: Stage 2 exposure, of which	1/2022 Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
		Esposure values			Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Cantral hardra	Esposure values			Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central hards Central covernments Recloral covernments or local authorities Diskly andre anthins	Esposure values			Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central hardra Central governments Replacal governments or local authorities	Exposure values			Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Cardrel Narries Cardrel Governments or local authorities Resional Governments or local authorities Robits authorities Retitional Construction Cardrel Retitional Construction Cardrel Retitional Cardinal Cardrel Retitional Cardinal Cardrel Retitional Cardinal Cardrel Retitional Cardinal Cardinal Cardrel Retitional Cardinal Cardinal Cardrel Retitional Cardinal Cardinal Cardinal Cardrel Retitional Cardinal Cardina Cardinal Car	Exposure values			Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central hards Central covernments Recloral covernments or local authorities Diskly andre anthins	Exposure values			Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/1: Stage 2 exposure, of which guaranteed	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Posterio Annaio. Catellina di Occurrimento il Resistante di Occurrimento di Occasi authorities Resistante di Occurrimento di Occasi authorities Robbito autoro archinia Hittilistanta Diventoranti Esrika Enternational Constitutiona Enternational Constitutions Enternational Constitutions	Exposure values		exposure	Stage 1 exposure, of which guaranteed exposure	Stage 2 exposure	Public guara 31/1: 5tage 2 exposure, of which guaranteed exposure	1/2022 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Consel Annie Central oversmente Ensissed oversmente er local authorities Bullioned oversmente ar local authorities Bullione autonomies Bullione autonomies Bullione autonomies Bullione autonomies Bullione autonomies Bullione Bullione autonomies Bullione Bu	Exposure values	amounts	exposure	Stage I exposure, of which guaranteed services	Stage 2	Public guara 31/1: 5tage 2 exposure, of which guaranteed exposure	1/2022 Stage 3	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Stage
	Control assuments of local authorities Resistant documents or local authorities Resistant documents are local authorities Resistant document to local Resistant document t	Exposure values	amounts	239 222	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guara 31/1: 5tage 2 exposure, of which guaranteed annumb	Stage 3 exposure	exposure, of which guaranteed associati	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
DOLAND.	Control assuments Control assuments or local authorities Resistant operations of the control authorities Resistant operations of the control authorities Enternational Operations Control authorities Control authori	Exposure values 0 0 0	atsucena 0 0	39 22 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure	Public guara 31/11 52age 2 exposure, of which guaranteed arround 6 3 33	Stage 3 exposure	exposure, of which guaranteed execute 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
POLAND	Peanet have consented as the second consented as a final or shortful as a final or shortful as final or shortful as final or shortful as a final or shortful as	0 0 0	atruoma o 0	39 22 57 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure	Public guara 31/1: Stage 2 exposure, of which guaranteed annual	Stage 3 exposure	exposure, of which guaranteed sensored	provisions for Stage 1 exposure 0 0 1 1 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stope
POLAND	Posted interventional analysis of the control of th	Exposure values 0 0 0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
POLAND	Content for the content of the conte	0 0 0	atruoma o 0	39 22 57 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sensored	provisions for Stage 1 exposure 0 0 1 1 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stope
POLAND	Control formation of the State	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
POLAND	Contain Assessment Chair or assessment State and a second or the address State and a second or the address or the addr	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stope
POLAND	Control Manual Contro	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed secured	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stope
POLAND	Construction of the Constr	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed executed 9 23	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
POLAND	Control Manual Contro	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed executed 9 23	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stope
POLAND	Construction of the Constr	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed executed 9 23	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 3	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stope
POLAND	Control Association Control Co	0 0 0	atruoma on one one one one one one one one one o	39 22 27 37 57	Stage 1 exposure, of which guaranteed executed 9 23	Stage 2 exposure 15 5 21 21	Public guara 31/1 Stage 2 exposure, of which guaranteed arrown 6 3 3 13 30	Stage 3 exposure	exposure, of which guaranteed sendered	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	-

2023 EU-wide Stress Test: Credit risk COVID-19 STA Powszechna Kasa Oszczedności Bank Polski S.A.

																Public guarantees	- Saseline Scenari	io													
						31/1	2/2023									31/12	/2024									31/1	2/2025				
	(min EUR)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Regional governments or local authorities		1	-				1							1											1		1			
	Public sector entities			1																								1			
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates				_	_			_		58,89%										54,31%	-	_								
Powszechna Kasa		_			/	- 4				-	30,0075			- 10	_	-	_			-	26,3176	33	- /	- 4	-	1		4	4		50.63%
	Date of the Control o	5		10 2	22 13	9		4 1	4	4	46,11%	40	27	23	3 14	14	5	1	2	6	46,57%	42	25	23	14	18		7 0	2	8	45,70%
Oszczedności Bank																															
Polski S.A.	Served by mortoenes on immovable reposity			0 3	34 0	2			2		52,60%			12	2 0	3			- 1	- 1	46,52%	9		11		9 4		0 0	1	2	45.61%
i diski sirti	of which non-SVE Stems associated with particularly high risk		-	+	+		-	1					-												-	 	-	-			
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity Securitization		1	-				1							1											1		1			
	Other exposures		-	+	+		-	1					-												-	 	-	-			
	Standardised Total	9	7 3	19 5	53 20	13		4 0		7	50,36%	91	35	54	4 21	19	6	1	5	9	46,52%	84	32	54	22	25			4	12	47,81%
						31/1	2/2023									Public guarantees 31/12	1/2024	la								31/1	2/2025				
	(min EUR	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central hanks	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central ocvernments	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hants Central governments Regional governments or local authorities	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central ocvernments	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control teachs Carried covernments Backensi covernments Backensi covernments or local authorities Backensi covernments or local authorities Backensi covernments Multistatural Development Barks International Covernmentors	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Pentral horie Central dovernments Racional overnments Racional overnments or local astherities Racional overnments and the second section of the second section of the second section of the second section of the second sec	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Control Novik Critiri Governmenta Statisma di convernmenta Statisma di convernmenta su local authoribies Sholifar sontro authoribies Molifariari Devolutionenta Stanis International Conveniations International Conveniations Institutions Corrections	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Contest hours Control occurrences Socional occurrences	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	23	exposure, of which		exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
POI AND	Control Novik Critiri Governmenta Statisma di convernmenta Statisma di convernmenta su local authoribies Sholifar sontro authoribies Molifariari Devolutionenta Stanis International Conveniations International Conveniations Institutions Corrections	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
POLAND	Facult constraints American Constraints Am	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
POLAND	Control conservation of control contro	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 50.99%	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$1.00 3 exposure \$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%
POLAND	Amend water Control of Schrichter Control of Schrickter Control of Schrickter Control of Schrichter Control of	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$1.00 3 exposure \$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%
POLAND	Amend values Carlot of secretaries at least a sub-return Millionian of secretaries at least a sub-return Millionian of secretaries at least district of secretaries at	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%
POLAND	Amendment of the control of the cont	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%
POLAND	Amend values Carlot of secretaries at least a sub-return Millionian of secretaries at least a sub-return Millionian of secretaries at least district of secretaries at	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%
POLAND	Amendment of the Control of the Cont	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	# 32	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%
POLAND	Constitution Const	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.31% 46.57%	23	exposure, of which		exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$2.00% \$2.00%

2023 EU-wide Stress Test: Credit risk COVID-19 STA Powszechna Kasa Oszczedności Bank Polski S.A.

																Public guarantees	- Adverse Scenari	io .													
						31/1	2/2023									31/12	/2024									31/	12/2025				
	(min EUR.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Regional governments or local authorities			-				1							1										1	-		_			
	Public sector entities			1																					1	1					
	Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates				_						62,48%		_								57,34%	-	_			_					
Powszechna Kasa		_			/		_		- 2	_	54,403						_		-	4	57,34%	31		- 4	_		1	4		- 4	54,91%
	Detail	4	9 2	9 2	23 14	- 11		5 1	4		47,14%	40	25	21	3 14	15	7	1	1	8	45,71%	37	22	22	2 1	3 2	24	10	1 1	11	45,14%
Oszczedności Bank																															
Polski S.A.	Served by mortoenes on immousble rennerty		7 1	0 3	34 0	3			2	1	51.18%			12	2 0	- 4		0	- 1	2	45,02%		0	- 11	1	0	4	0	0 1	2	42,65%
i diski sirti	of which non-SVE Stems associated with particularly high risk	_		+	+	-		-		-	-		-												-	+			_		
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity Securitization			-				1							1										1	-		_			
	Other exposures	_		+	+	-		1		-	-		-												-	+			_		
	Standardised Total	9	3 3	7 5	54 20	16		5 1	12		49,80%	. 82	32	22	5 21	25	8	1	4	12	45,42%	76	29	54	4 2	1 3	33	11	1 3	35	53,80%
						31/1	2/2023									Public guarantees 31/12	1/2024	to								31/	12/2025				
	(min TUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central hanks	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments Regional governments or local authorities	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control towas Control covernments Basinani covernments Basinani covernments or local authorities Basinani covernments or local authorities Basinani covernments Multistarial Development Bannis International Covernments	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Pentral hories Central dovernments Racional convernments Racional convernments or local authorities Racional convernments are received authorities Racional convernments are received authorities Racional Convernment Service Racional Convernment Serv	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	Counts Analy. Control comments Society of comments Mobilization Control Society of Co	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Contest hours Critical convenents of local authorities Regional convenents of local authorities Regional convenents of local authorities Regional Convenents of local Convenents of which 200	exposure	exposure, of which guaranteed	Stage 2	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
POI AND	Counts Analy. Control comments Society of comments Mobilization Control Society of Co	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
POLAND	Famous Announce Carried Communication of Early State Communication Solid Communication of Early Solid Communication of Early Solid Communication Solid	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
POLAND	Owned sources. Control conversance for class absolute Social conversance for class absolute Social conversance for class absolute Social conversance for class Social conversance for conversance for conversance Social conversance for conversance Social conversance	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%
POLAND	Control Contro	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%
POLAND	Joseph Grand Control C	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%
POLAND	Control Contro	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%
POLAND	Joseph Grand Control C	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%
POLAND	Amend Manual Control of the Control	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	exposure 42	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%
POLAND	Constitution Const	exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed amounted	Stage 3 exposure	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	6 33 43 43 43 43 44 45 45 45 45 45 45 45 45 45 45 45 45	exposure, of which guaranteed errount		Stage 2 exposure, of which	31/12 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$tage 3 exposure 57,34%		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	\$4.91% \$4.91%



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	41,290	41,417	41,503	41,705	41,290	41,290	41,290
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	41,290	41,417	41,503	41,705	41,290	41,290	41,290
Risk exposure amount for market risk	1,004	1,004	1,004	1,004	905	905	905
Risk exposure amount for operational risk	6,296	6,296	6,296	6,296	6,296	6,296	6,296
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	48,590	48,718	48,803	49,006	48,491	48,491	48,491
Total Risk exposure amount (transitional)	48,943	48,905	48,914	49,006	48,826	48,671	48,491
Total Risk exposure amount (fully loaded)	48,590	48,718	48,803	49,006	48,491	48,491	48,491



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		9,201	9,789	10,620	11,465	7,203	6,990	6,981
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		8,649	9,237	10,068	10,913	6,651	6,438	6,429
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		267	267	267	267	267	267	267
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		2,661	3,691	4,681	5,761	2,359	2,359	2,530
A.1.3	Accumulated other comprehensive income		-1,930	-1,930	-1,930	-1,930	-3,051	-3,051	-3,051
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,846	-1,846	-1,846	-1,846	-2,968	-2,968	-2,968
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-4	-4	-4	-4	-4	-4	-4
A.1.3.3	Other OCI contributions		-79	-79	-79	-79	-79	-79	-79
A.1.4	Other Reserves		6,392	6,392	6,392	6,392	6,392	6,392	6,392
A.1.5	Funds for general banking risk		229	229	229	229	229	229	229
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		991	991	991	991	1,289	1,289	1,289
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-81	-81	-81	-81	-81	-81	-81
A.1.7.2	Cash flow hedge reserve		1,115	1,115	1,115	1,115	1,413	1,413	1,413
A.1.7.3	Other adjustments		-43	-43	-43	-43	-43	-43	-43
A.1.8	(-) Intangible assets (including Goodwill)		-528	-528	-528	-528	-528	-528	-528
A.1.8.1	of which: Goodwill (-)		-205	-205	-205	-205	-205	-205	-205
A.1.8.2	of which: Software assets (-)		-204	-204	-204	-204	-204	-204	-204
A.1.8.3	of which: Other intangible assets (-)		-118	-118	-118	-118	-118	-118	-118
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-129	-129	-25
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-3	-3	-3	-3	-3	-3	-3
	A.1.14.1	of which: from securitisation positions (-)		-3	-3	-3	-3	-3	-3	-3
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-43	0	0	0	-499	-519	-520
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-30	-59	-141	-266	-9	-48	-151
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-625	-606	-675	-630	-903	-953	-811
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	167	167	167	167	167	167	167	167
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		81	81	81	81	81	81	81
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		16	16	16	16	16	16	16
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		485	461	555	491	880	952	750
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		92	87	113	94	211	232	171
	A.1.22	Transitional adjustments		643	187	110	0	335	180	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		353	187	110	0	335	180	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		353	187	110	0	335	180	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		290	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,649	9,237	10,068	10,913	6,651	6,438	6,429
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		552	552	552	552	552	552	552
	A.4.1	Tier 2 Capital instruments		552	552	552	552	552	552	552
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		48,590	48,718	48,803	49,006	48,491	48,491	48,491
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		353	187	110	0	335	180	0
	C.1	Common Equity Tier 1 Capital ratio		17.67%	18.89%	20.58%	22.27%	13.62%	13.23%	13.26%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.67%	18.89%	20.58%	22.27%	13.62%	13.23%	13.26%
	C.3	Total Capital ratio		18.80%	20.02%	21.71%	23.40%	14.75%	14.36%	14.40%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,006	9,051	9,958	10,913	6,316	6,258	6,429
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		8,006	9,051	9,958	10,913	6,316	6,258	6,429
	D.3	TOTAL CAPITAL (fully loaded)		8,558	9,602	10,510	11,465	6,868	6,810	6,981



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		16.48%	18.58%	20.40%	22.27%	13.03%	12.91%	13.26%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.48%	18.58%	20.40%	22.27%	13.03%	12.91%	13.26%
	E.3	Total Capital ratio		17.61%	19.71%	21.54%	23.40%	14.16%	14.04%	14.40%
	H.1	Total leverage ratio exposures (transitional)		97,072	97,072	97072	97072	97072	97072	97072
	H.2	Total leverage ratio exposures (fully loaded)		97,072	97,072	97072	97072	97072	97072	97072
Leverage ratios (%)	H.3	Leverage ratio (transitional)		8.91%	9.52%	10.37%	11.24%	6.85%	6.63%	6.62%
	H.4	Leverage ratio (fully loaded)		8.25%	9.32%	10.26%	11.24%	6.51%	6.45%	6.62%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.02%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
Transitional combined	P.3	O-SII buffer		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.52%	4.52%	4.52%	4.52%	4.52%	4.52%	4.52%
	R.1	Pillar 2 capital requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	R.1.1	of which: CET1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	R.1.2	of which: AT1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	R.2.1	of which: CET1		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.52%	12.52%	12.52%	12.52%	12.52%	12.52%	12.52%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.02%	9.02%	9.02%	9.02%	9.02%	9.02%	9.02%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		8,031						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			9,075	9,983	10,938	6,341	6,283	6,454
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		48,678						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			48,806	48,891	49,094	48,579	48,579	48,579
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		16.50%	18.59%	20.42%	22.28%	13.05%	12.93%	13.29%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,136	3,698	4,002	4,217	3,054	3,086	3,060
Interest income	4,938	7,404	6,319	6,103	7,755	6,848	6,523
Interest expense	-1,802	-3,706	-2,317	-1,886	-4,692	-3,073	-2,362
Dividend income	3	3	3	3	2	2	2
Net fee and commission income	978	978	978	978	817	811	804
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	250	88	88	88	19	66	66
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-23		
Other operating income not listed above, net	-453	-262	-265	-274	-638	-594	-613
Total operating income, net	3,914	4,505	4,806	5,011	3,232	3,371	3,319
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-279	-282	-549	-497	-1,209	-1,225	-807
Other income and expenses not listed above, net	-2,630	-2,119	-2,237	-2,310	-2,454	-2,145	-2,164
Profit or (-) loss before tax from continuing operations	1,004	2,104	2,019	2,204	-431	1	348
Tax expenses or (-) income related to profit or loss from continuing operations	-301	-631	-606	-661	129	0	-104
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	703	1,473	1,413	1,543	-302	1	243
Amount of dividends paid and minority interests after MDA-related adjustments	0	442	424	463	0	0	73
Attributable to owners of the parent net of estimated dividends	703	1,031	989	1,080	-302	1	170
Memo row: Impact of one-off adjustments		204	204	204	190	189	187
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		1,473	1,413	1,543	-302	1	243



2023 EU-wide Stress Test: Major capital measures and realised losses

	(mln EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0