<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Powszechna Kasa Oszczędności Bank Polski SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>LEI Code</td>
<td>P4GTT6GF1W40CVIMFR43</td>
</tr>
<tr>
<td>Country Code</td>
<td>PL</td>
</tr>
</tbody>
</table>
### Own Funds Ratios

#### Tier 1 Capital

<table>
<thead>
<tr>
<th>Date</th>
<th>CET1 Capital (%)</th>
<th>Tier 1 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.89%</td>
<td>14.61%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
<td>13.42%</td>
</tr>
</tbody>
</table>

#### Tier 2 Capital

<table>
<thead>
<tr>
<th>Date</th>
<th>Tier 2 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

#### Own Funds and CET1 Capital

<table>
<thead>
<tr>
<th>Date</th>
<th>CET1 Capital (%)</th>
<th>Tier 1 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.89%</td>
<td>14.61%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
<td>13.42%</td>
</tr>
</tbody>
</table>

#### Additional Tier 1 Capital

<table>
<thead>
<tr>
<th>Date</th>
<th>Additional Tier 1 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

#### Tier 1 Capital (net of deductions and after transitional adjustments)

<table>
<thead>
<tr>
<th>Date</th>
<th>Tier 1 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

#### Tier 2 Capital (net of deductions and after transitional adjustments)

<table>
<thead>
<tr>
<th>Date</th>
<th>Tier 2 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

### Other Tier 2 Capital Components and Deductions

<table>
<thead>
<tr>
<th>Date</th>
<th>Other Tier 2 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

### Transfers to the Tier 2 Capital Instruments

<table>
<thead>
<tr>
<th>Date</th>
<th>Transfers to Tier 2 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

### Transfers from the Tier 2 Capital Instruments

<table>
<thead>
<tr>
<th>Date</th>
<th>Transfers from Tier 2 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

### Tier 1 Capital (fully loaded)

<table>
<thead>
<tr>
<th>Date</th>
<th>Tier 1 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.89%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.42%</td>
</tr>
</tbody>
</table>

### Tier 2 Capital (fully loaded)

<table>
<thead>
<tr>
<th>Date</th>
<th>Tier 2 Capital (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015-12-31</td>
<td>13.42%</td>
</tr>
<tr>
<td>2016-06-30</td>
<td>13.27%</td>
</tr>
</tbody>
</table>

---

This table provides a detailed breakdown of capital ratios for the given dates, showing the composition and adjustments applied to Tier 1 and Tier 2 capital. The ratios are calculated based on the capital instruments and deductions specified under various articles of the Capital Requirements Regulation (CRR).
# 2016 EU-wide Transparency Exercise

## Risk exposure amounts

Powszechna Kasa Oszczędności Bank Polski SA

<table>
<thead>
<tr>
<th>(mln EUR)</th>
<th>as of 31/12/2015</th>
<th>as of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk exposure amounts for credit risk</td>
<td>40,040</td>
<td>38,260</td>
</tr>
<tr>
<td>Risk exposure amount for securitisation and re-securitisations in the banking book</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount for contributions to the default fund of a CCP</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Risk exposure amount Other credit risk</td>
<td>40,040</td>
<td>38,255</td>
</tr>
<tr>
<td>Risk exposure amount for position, foreign exchange and commodities (Market risk)</td>
<td>1,420</td>
<td>1,776</td>
</tr>
<tr>
<td>of which: Risk exposure amount for securitisation and re-securitisations in the trading book</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Risk exposure amount for Credit Valuation Adjustment</td>
<td>92</td>
<td>101</td>
</tr>
<tr>
<td>Risk exposure amount for operational risk</td>
<td>1,942</td>
<td>1,843</td>
</tr>
<tr>
<td>Other risk exposure amounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td><strong>43,495</strong></td>
<td><strong>41,979</strong></td>
</tr>
</tbody>
</table>

---

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR.
# 2016 EU-wide Transparency Exercise

**P&L**

*Powszechna Kasa Oszczędności Bank Polski SA*

<table>
<thead>
<tr>
<th>(mln EUR)</th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>2,257</td>
<td>1,082</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>1,923</td>
<td>921</td>
</tr>
<tr>
<td><strong>Interest expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>596</td>
<td>232</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>493</td>
<td>182</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>103</td>
<td>33</td>
</tr>
<tr>
<td><strong>Dividend income</strong></td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Net Fee and commission income</strong></td>
<td>657</td>
<td>291</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net</strong></td>
<td>24</td>
<td>107</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on financial assets and liabilities held for trading, net</strong></td>
<td>-156</td>
<td>14</td>
</tr>
<tr>
<td><strong>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</strong></td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Gains or (-) losses from hedge accounting, net</strong></td>
<td>-1</td>
<td>-1</td>
</tr>
<tr>
<td><strong>Exchange differences (gain or (-) loss), net</strong></td>
<td>251</td>
<td>28</td>
</tr>
<tr>
<td><strong>Net other operating income/(expenses)</strong></td>
<td>32</td>
<td>7</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING INCOME, NET</strong></td>
<td>2,473</td>
<td>1,301</td>
</tr>
<tr>
<td><strong>Administrative expenses</strong></td>
<td>1,203</td>
<td>605</td>
</tr>
<tr>
<td><strong>Depreciation</strong></td>
<td>183</td>
<td>84</td>
</tr>
<tr>
<td><strong>Provisions or (-) reversal of provisions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>-4</td>
<td>-1</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>-6</td>
<td>0</td>
</tr>
<tr>
<td><strong>Of which pending legal issues and tax litigation</strong></td>
<td>-1</td>
<td></td>
</tr>
<tr>
<td><strong>Of which restructuring</strong></td>
<td>-6</td>
<td></td>
</tr>
<tr>
<td><strong>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</strong></td>
<td>342</td>
<td>172</td>
</tr>
<tr>
<td><strong>Loans and receivables</strong></td>
<td>334</td>
<td>161</td>
</tr>
<tr>
<td><strong>Held to maturity investments, AFS assets and financial assets measured at cost</strong></td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td><strong>Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets</strong></td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td><strong>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</strong></td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td><strong>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</strong></td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</strong></td>
<td>760</td>
<td>439</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</strong></td>
<td>622</td>
<td>345</td>
</tr>
<tr>
<td><strong>Profit or (-) loss after tax from discontinued operations</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>PROFIT OR (-) LOSS FOR THE YEAR</strong></td>
<td>622</td>
<td>345</td>
</tr>
<tr>
<td><strong>Of which attributable to owners of the parent</strong></td>
<td>622</td>
<td>345</td>
</tr>
</tbody>
</table>

*Information available only as of end of the year*
### Market Risk

**Powszechna Kasa Oszczędności Bank Polski SA**

#### 2016 EU-wide Transparency Exercise

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Traded Debt Instruments</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VaR (Memorandum item)</td>
<td>1,412</td>
<td>1,372</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>491</td>
<td>476</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>921</td>
<td>897</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equities</td>
<td>8</td>
<td>401</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: General risk</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which: Specific risk</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Foreign exchange risk</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>1,420</td>
<td>1,776</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>All Price Risks Capital Charge</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Risk Exposure Amount</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>201512</th>
<th>201606</th>
<th>201512</th>
<th>201606</th>
</tr>
</thead>
<tbody>
<tr>
<td>VaR</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total Risk Exposure Amount</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Note:**
- **VaR (Memorandum item)**: Value at Risk, representing the maximum potential loss over a given time period at a certain confidence level.
- **STRESSED VaR (Memorandum item)**: STRESSED VaR, representing the maximum potential loss under stressed market conditions.
- **INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE**: Capital required to cover potential credit losses.
- **ALL PRICE RISKS CAPITAL CHARGE FOR CTP**: Capital charge for credit and market risks.

**Dates:**
- As of 31/12/2015
- As of 30/06/2016
## Credit Risk - Standardised Approach

### Powszechna Kasa Oszczędności Bank Polski SA

#### Standardised Approach

<table>
<thead>
<tr>
<th>Category</th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure Value</td>
</tr>
<tr>
<td>Central governments or central banks</td>
<td>11,191</td>
<td>11,839</td>
</tr>
<tr>
<td>Regional governments or local authorities</td>
<td>2,715</td>
<td>2,448</td>
</tr>
<tr>
<td>Public sector entities</td>
<td>637</td>
<td>50</td>
</tr>
<tr>
<td>Multilateral Development Banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Institutions</td>
<td>1,649</td>
<td>1,276</td>
</tr>
<tr>
<td>Corporates</td>
<td>17,662</td>
<td>11,142</td>
</tr>
<tr>
<td>of which: SME</td>
<td>1,542</td>
<td>817</td>
</tr>
<tr>
<td>Retail</td>
<td>22,986</td>
<td>20,234</td>
</tr>
<tr>
<td>of which: SME</td>
<td>3,699</td>
<td>2,980</td>
</tr>
<tr>
<td>Secured by mortgages on immovable property</td>
<td>10,146</td>
<td>10,032</td>
</tr>
<tr>
<td>of which: SME</td>
<td>108</td>
<td>99</td>
</tr>
<tr>
<td>Exposures in default</td>
<td>3,264</td>
<td>1,884</td>
</tr>
<tr>
<td>of which: SME</td>
<td>114</td>
<td>114</td>
</tr>
<tr>
<td>Items associated with particularly high risk</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Covered bonds</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Claims on institutions and corporates with a ST credit assessment</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Collective investments undertakings (CIU)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity</td>
<td>277</td>
<td>277</td>
</tr>
<tr>
<td>Securitisation</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other exposures</td>
<td>3,621</td>
<td>3,615</td>
</tr>
<tr>
<td><strong>Consolidated data</strong></td>
<td><strong>74,266</strong></td>
<td><strong>62,916</strong></td>
</tr>
</tbody>
</table>

**Standardised Total**

|                                                | **74,266**        | **62,916**        | **40,040**          | **1,368** | **72,222** | **60,601** |

**Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).**
### 2016 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**

Powszechna Kasa Oszczędności Bank Polski SA

**IRB Approach**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2015</th>
<th></th>
<th></th>
<th>As of 30/06/2016</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Exposure</td>
<td>Risk exposure amount</td>
<td>Value adjustments and provisions</td>
<td>Original Exposure</td>
<td>Exposure</td>
</tr>
<tr>
<td></td>
<td>(mln EUR, %)</td>
<td>Value</td>
<td>Of which: defaulted</td>
<td>Of which: defaulted</td>
<td>Value</td>
<td>Of which: defaulted</td>
</tr>
<tr>
<td>Central banks and central governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Corporates</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Secured on real estate property</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Secured on real estate property - Of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Secured on real estate property - Of which: non-SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Qualifying Revolving</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Other Retail</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Other Retail - Of which: SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail - Other Retail - Of which: non-SME</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Securitisation</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other non credit obligation assets</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

---

1. Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
## 2016 EU-wide Transparency Exercise
### Sovereign Exposure

Powszechna Kasa Oszczędności Bank Polski SA

<table>
<thead>
<tr>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
<th>As of 31/12/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Held for trading^1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Designated at not held for trading through profit or loss^2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Available-for-sale^3</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loans and Receivables^4</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Held-to-maturity investments</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Loans and advances</td>
<td></td>
</tr>
<tr>
<td></td>
<td>of which: Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:**
- The amounts reported should be interpreted as "financial exposure to "general governments" in Article 41 of the Annex V of ITS. As of 31/12/2015, sovereign exposure was reported by central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); public entities such as the European Central Bank, the International Monetary Fund and the Bank for International Settlements.

^1 Includes "trading financial assets" for banks reporting under IFRS

^2 Includes "trading financial assets" for banks reporting under IFRS

^3 Includes "available-for-sale financial assets" for banks reporting under IFRS

^4 Includes "loans and receivables" for banks reporting under IFRS

**Memo:**
- Loans and Receivables include loans and receivables, factoring, and other financing.
### 2016 EU-wide Transparency Exercise

**Sovereign Exposure**

Powszechna Kasa Oszczędności Bank Polski SA

#### Financial assets: Carrying Amount

<table>
<thead>
<tr>
<th>Country / Region</th>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>of which: Loans and Advances (mln EUR)</td>
<td>Held to maturity</td>
</tr>
<tr>
<td></td>
<td>of which: Debt Securities (mln EUR)</td>
<td>Held for trading</td>
</tr>
<tr>
<td></td>
<td>of which: Debt Securities (mln EUR)</td>
<td>Designated at fair value through profit or loss</td>
</tr>
<tr>
<td>TOTAL - ALL COUNTRIES</td>
<td>9,959.6</td>
<td>1,533.7</td>
</tr>
</tbody>
</table>

|                  | Loans and Receivables (mln EUR) |
|                  | of which: Loans and Advances | of which: Debt Securities |
| TOTAL - ALL COUNTRIES | 6,379.6 | 2,129.5 |

**Note:**

- The information reported here is related to “sovereign governments” as defined in paragraph 41 (b) of Annex V to the regulatory reporting. Sovereign governments, state or regional governments, and local governments, including governmental bodies and non-economic central bodies, but not public companies and private companies held by these administrations that have a commercial activity (which shall be reported under “non-financial corporations”); local security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

- Includes “Trading financial assets” portfolio for banks reporting under IFRS.

- Includes “Non-trading non-derivative financial assets measured at fair value through profit or loss” portfolio for banks reporting under IFRS.

- Includes “Non-trading non-derivative financial assets measured at fair value through other comprehensive income” portfolio for banks reporting under IFRS.
### 2016 EU-wide Transparency Exercise

**Performing and non-performing exposures**

Powszechna Kasa Oszczędności Bank Polski SA

#### As of 31/12/2015

<table>
<thead>
<tr>
<th>Debt securities (including at amortised cost and fair value)</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
<th>Gross carrying amount</th>
<th>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions</th>
<th>Collaterals and financial guarantees received on non-performing exposures</th>
</tr>
</thead>
<tbody>
<tr>
<td>(mln EUR, %)</td>
<td></td>
<td>Of which: performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt; Of which: performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt; Of which: performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt; Of which: performing but past due &gt;30 days and &lt;=90 days</td>
<td>Of which non-performing&lt;sup&gt;1&lt;/sup&gt; Of which: performing but past due &gt;30 days and &lt;=90 days</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>10,785</td>
<td>0 119 0 2 28 0</td>
<td>11,286 0 146 0 4 36 0</td>
<td>201512</td>
<td>201512</td>
<td>201512</td>
</tr>
<tr>
<td>Central banks</td>
<td>2,354</td>
<td>0 0 0 0 0 0</td>
<td>1,854 0 0 0 0 0</td>
<td>201512</td>
<td>201512</td>
<td>201512</td>
</tr>
<tr>
<td>General governments</td>
<td>6,709</td>
<td>0 0 1 0 0 0</td>
<td>7,801 0 0 0 2 0</td>
<td>201512</td>
<td>201512</td>
<td>201512</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>356</td>
<td>0 1 0 0 1 0</td>
<td>330 0 1 0 0 1</td>
<td>201512</td>
<td>201512</td>
<td>201512</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0 0 0 0 0 0</td>
<td>35 0 0 0 0 0</td>
<td>201512</td>
<td>201512</td>
<td>201512</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>1,366</td>
<td>0 118 0 1 27 0</td>
<td>1,287 0 145 0 2 35 0</td>
<td>201512</td>
<td>201512</td>
<td>201512</td>
</tr>
<tr>
<td>Loans and advances(including at amortised cost and fair value)</td>
<td>48,823</td>
<td>222 3,479 2,553 132 1,801 1,580</td>
<td>46,922 183 3,282 2,480 128 1,771 1,471</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>Central banks</td>
<td>2,342</td>
<td>0 0 0 0 0 0</td>
<td>1,927 0 0 0 0 0</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>General governments</td>
<td>1,714</td>
<td>0 16 6 5 2 2</td>
<td>1,540 0 8 6 4 2</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>1,027</td>
<td>0 0 0 0 0 0</td>
<td>959 0 0 0 0 0</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1,143</td>
<td>0 2 1 0 0 0</td>
<td>328 0 2 0 0 1</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>11,009</td>
<td>30 1,718 1,154 33 752 966</td>
<td>10,959 27 1,128 87</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>5,459</td>
<td>11 1,210 866 20 553 658</td>
<td>5,614 20 1,096 821 21 536 561</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>Households</td>
<td>31,590</td>
<td>192 1,743 1,102 93 1,045 611</td>
<td>31,209 156 1,670 1,344</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>59,608</td>
<td>222 3,597 2,553 134 1,830 1,580</td>
<td>58,208 183 3,428 2,480</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
<tr>
<td>OFF-BALANCE SHEET EXPOSURES</td>
<td>13,515</td>
<td>20 0 15 4 0</td>
<td>12,495 15 0</td>
<td>201606</td>
<td>201606</td>
<td>201606</td>
</tr>
</tbody>
</table>

1. For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 20
2. Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
3. Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)
### 2016 EU-wide Transparency Exercise

**Forborne exposures**

Powszechna Kasa Oszczędności Bank Polski SA

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2015</th>
<th></th>
<th>As of 30/06/2016</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td>Gross carrying amount of exposures with forbearance measures</td>
</tr>
<tr>
<td></td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
<td>Of which non-performing exposures with forbearance measures</td>
</tr>
<tr>
<td>Debt securities (including at amortised cost and fair value)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans and advances (including at amortised cost and fair value)</td>
<td>1,261</td>
<td>663</td>
<td>223</td>
<td>202</td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
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<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>455</td>
<td>271</td>
<td>68</td>
<td>66</td>
</tr>
<tr>
<td>of which: small and medium-sized enterprises at amortised cost</td>
<td>303</td>
<td>177</td>
<td>36</td>
<td>34</td>
</tr>
<tr>
<td>Households</td>
<td>805</td>
<td>392</td>
<td>155</td>
<td>137</td>
</tr>
<tr>
<td>DEBT INSTRUMENTS other than HFT</td>
<td>1,261</td>
<td>663</td>
<td>223</td>
<td>202</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Notes:**

1. For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2 Template related instructions, subtitle 30.