

2016 EU-wide Stress Test

Bank Name	Powszechna Kasa Oszczędności Bank Polski SA
LEI Code	P4GTT6GF1W40CVIMFR43
Country Code	PL



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)		31/12/2018	31/12/2018
Cumulative 3y: Net interest income		4,983.00	4,527.57
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		187.20	-132.37
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,029.09	-2,701.03
Cumulative 3y: Profit or (-) loss for the year		991.29	-590.19
Coverage ratio - Default stock	57.99%	48.43%	51.96%
Common Equity Tier 1 capital	5,771.32	6,424.42	4,983.79
Total Risk exposure amount	43,495.47	43,583.52	43,542.16
Common Equity Tier 1 ratio, %	13.3%	14.7%	11.4%
Fully loaded Common Equity Tier 1 ratio, %	13.4%	14.7%	11.4%
Tier 1 capital	5,771.32	6,424.42	4,983.79
Total leverage ratio exposures	62,999.00	62,999.00	62,999.00
Leverage ratio, %	9.2%	10.2%	7.9%
Fully loaded leverage ratio, %	9.3%	10.2%	7.9%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



	i													
								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-II	A-IRB		RB	A-1	IRB	F-IR	В	A-l	IRB	F-	IRB	Coverage Ratio -
		Non-defaulted	Defaulted	Default Stock ¹										
	(min EUR, %)													
	Central banks and 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	0)
	Comorates	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	0	0	0	0	0	0	0	0	0)
	Retail	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	
Powszechna Kasa Oszczędności	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Polski SA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		2
Dank Polski SA	Retail - Quairying Revolving Retail - Other Retail	0	0	0	0	0	0		0		0	0		3
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0			0	0			0		0	0	1 6	3
	Retail - Other Retail - Of Which: SPIE Retail - Other Retail - Of Which: non-SME	0	"		0	0	"		0		0		1	3
	Equity	0		ľ	0			ľ	0	ľ		0		3
	Securitisation	,		Ů	0	Ů		Ů		Ů				
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
	IRB TOTAL	ő	ő	ŏ	ő	ő	ő	ő	ŏ	ő	ő	ő	Ö	i

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-I	RB	F-I	RB	A-	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Poland	Central basks and central covernments Institutions Connortes: Of Which Socialized Lendine Retail - Secured on real estate property Betail - Secured on real estate property Retail - Collection Retail Retail - Collection	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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	
	Equity Securitisation	Ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	

	31/12/2015													
		Exposure	e values			Risk expo	sure amounts			Stock	of provisions			
	A-II	88	F-I	RB	A-1	IRB	F-IF	88	A-l	IRB	F-II	88	Coverage Ratio -	
(min EUR. %)	Non-defaulted	Defaulted	Default Stock ¹											
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		1	
Institutions	0	0	o o	0	0	0	i i	0	0	0	ŏ	i	i -	
Corporates	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(-	
Retail	0	0	0	0	0	0	0	0	0	0	0	(-	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		-	
Retail - Soulifying Revolving Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	,		
Retail - Oudarivinu Revolvinu Retail - Alber Retail	0	0	0	0	0	0	o o	0	0	0	o o	ì	íI .	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	i i	0	0	0	o o	i		
Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō		
Equity	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		-	
IRB TOTAL		0	0		0	0	0	0	0	0	0		-	

							31/12/2015						
		Exposur					sure amounts				of provisions		
		A-IRB	FE	IRB	A-1	IRB	F-18	88	A-I	IRB	F-I	RB .	Coverage Ratio -
	(min EUR, %) Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central banks and central governs	ments	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: Sp		0 0	0	0	0	0	0	0	0	0	0	(-
Corporates - Of Which: Sh	4E	0 0	0	0	0	0	0	0	0	0	0	(-
Retail		0 0	0	0	0	0	0	0	0	0	0	(-
Retail - Secured on real		0 0	0	0	0	0	0	0	0	0	0	(-
	ed on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	(-
	ed on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	0	(-
Retail - Qualifying Revo	living	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0		-
	Retail - Of Which: SME Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		-
	Retail - Ut Which: hon-sme	0		0	0	0	0	0	0	0	0		1
Equity Securitisation			0	0	0	0	0	0	0	0	0		,
Other non-credit obligation assets				0						0		-	,
Other non-credit obligation assets IRB TOTAL		0		0	0	0		0		0		-	
INDIOTAL		0	U	U	U	U	U	U	U	U	U		<u>, </u>



Powszechna Kasa Oszczędności Bank Polski SA

							31/12/2015						
		Exposur	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	В	F-I	IRB	A-1	RB	F-IF	RB	A-	-IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0	0	0	0	0	0	(
Corporates	0	0	0	0	0	0	0	0	0	0	0		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(
Retail	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	(
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	(-
Equity	0	0	0	0	0	0	0	0	0	0	0		
Securitisation													
Other non-credit obligation assets			0		0		0	0	0	0	0)
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	88	F-I	RB	A-1	IRB	F-IR	:B	A-I	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and 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	0	-
Corporates	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	-
Corporates - Of Which: SME	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	-
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0		-
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		-
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		-
Equity	0	0	0	0	0		0	0	0	0	0		
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

l l							31/12/2015						
		Exposure					sure amounts				of provisions		
	A-II	88	E	RB	A-	IRB	F-IR	В	A-	IRB	Fit	IRB .	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
Comorates	0	0	0	0	0	0	0	0	0	0	0	0	3
Carporates - Of Which: Specialised Lendina Carporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-1
Retail	0	0	0	0	ő	0	ő	0	ő	ő	ő	o o	3
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	: :
Retail - Secured on real estate property - Of Which: non-SME	ŏ	ŏ	ő	0	ő	ŏ	ŏ	ő	ŏ	ŏ	ő	ă	i -
Retail - Oualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	31 :1
Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0	3 :
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0			0	0	0	0	
IRB TOTAL		0	0		0	0	0	0		0	0		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

							31/12/2015						
		Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
	A-II	B .	F-I	RB	A-1	IRB	F-IF	88	A-l	IRB	F-I	IRB	Coverage Ratio -
(min EUR. %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments		0	0	0	0	0	0	0	0	0	0		1
Institutions	0	0	0	0	0	0	0	0	0	0	0	,	-
Comparates	U	0	U	U	0	0	0	U	U	0	0	,	-
Cornorates - Of Which: Specialised Lendino									U	U			1
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	,	-
Retail		U		U	0			U	U	U			
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	,	-
Retail - Secured on real estate property - Of Which: SME		U		U	0			0	U	U			1
Retail - Senared on real estate anonemy - Of Which: non-SMF	0	0	0	0	0	0	0	0	0	0	0		-
Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		-
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	,	-
Retail - Other Retail - Of Which: non-SME		U		U	0			0	U	U			
Faulty	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		
IRB TOTAL	0	0	0	0	0	0		0		0	0		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	B .	F-I	RB	A-I	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and 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	0	
Comprates	0	0	0	0	0	0	0	0	0	0	0	0	
Cornorates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	U	0	0	0		3
Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	U	0	0	0		3
Retail - Secured on real estate broberty - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	0	n n	0	0	0	n n	o o	n n	0	0	ů ů	i i	
Retail - Qualifying Revolving	0	n n	0	0	0	n n	o o	n n	0	0	ů ů	i i	
Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō		
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	0	0	
Equity	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)
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	

Ī	31/12/2015													
		Exposur					sure amounts				of provisions			
	A-II	88	F	IRB	A-II	RB	F-IR	В	A-I	RB	E	RB	Coverage Ratio -	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹	
Ferriral hanks and ren'nd immersionals. Institution Consocials. Basia Basia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)														

	31/12/2015												
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	88	F-)	RB	A-IRB		F-IRB		A-IRB		F-IRB		Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	-
Institutions	0		0	0	0	0	0	0	0	0	0	0	-
Cornorates	0		0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	-
Retail	0		0	0	0	0	0	0	0	0	0	u u	-
Retail - Secured on real estate property - Of Which: SME	U		0	U	0	U	U	U	U	U		u	-
Retail - Secured on real estate noncert - OF Which: non-SME Retail - Secured on real estate property - OF Which: non-SME	U		0	U	U	U	U	U	U	U		u	-
Retail - Secured on real estate property - Or which: non-said: Retail - Qualifying Revolving	0		0	U	0	0		0	0	U			
Retail - Other Retail	0		0	0	0	0	i i	0	o o	0	0	Ö	
Retail - Other Retail - Of Which: SME	ő	i	0	ů ů	0	ñ	i i	0	o o	ů ů	ő	Ö	_
Retail - Other Retail - Of Which: non-SMF	i i	i	0	i i	0	n n	0	0	0	i i	ō	0	
Equity	o o		ō	ō	0	ō	i o	l ō	0	ō	ō	ō	
Securitisation													
Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	
IND TOTAL Computed on Charles of annihims for definited state I defined the defined in accompany 60 and 61 of the Mathedalanian arts).													



		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio
Instit	ral banks and central governments tutions	-	0	-	-	0		-	0	
Corpo	orates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Powszechna Kasa Oszczędności	il Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Bank Polski SA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	:	0	-	-	0	-	-	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
	ty ritisation r non-credit obligation assets		0	-	-	0	-		0	
IRBT		-	0	-		0			0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
	0	-		0	-		0							
-	0	-	-	0	-	-	0							
	0		1	0		1	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							

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17	31/12/2018		
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0	-		0	-		0	
	Institutions Corporates		0	1	1	0				
	Corporates - Of Which: Specialised Lending	-	ő	-	-	o o		-	l ŏ	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	-	0	-	-	0	-	-	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-		
Poland	Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME		0		1	0			l ő	
roland	Retail - Qualifying Revolving	-	ő	-	-	o o		-	l ŏ	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME Equity	-	0	-	-	0	-	-		
	Securitisation		0		-					
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	
	IRB TOTAL		0		-	0			0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹				Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	U	
- :	0		1	0		1	0	
	0	_		0			0	
	0	_		0			0	
	0			0			0	
	0			0			0	
-	ō	-	-	ō	-	-	ō	
-	0	-	-	0	-	-	0	
	0			0			0	
	0			0	-		0	

	Baseline Scenario								
		31/12/20	016		31/12/20	17		31/12/20:	18
	Impairment	Stock of			Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments		0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates		0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation								1	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL	-	0	-	-	0		-	0	

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
	0			0			0						
	0		-	0		-	0						
	0	-	-	0	1	-	0	-					
	0			0	-	- :	0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	1	-	0	-					
	0	-	-	0	1	-	0	-					
-	0	-		0		-	0	-					
-	0		- :	0		-	0	-					

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/20:	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0	-	-	0		,	0	
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0		-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0			0	-
Securitisation									
Other non-credit obligation assets	-	0	-	ŀ	0	-		0	-
IRB TOTAL	-	0	-	-	0			0	
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario												
	31/12/20			31/12/20			31/12/20:						
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio					
	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	l-	l-	o o		l-	0	-					
	0	l-	l-	0	_		0	_					
				_									
	0		_	0			0						
	0	_		0			0						



Powszechna Kasa Oszczędności Bank Polski SA

					Baseline Sce	nario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
 (min EUR, %)	rate	Provisions		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		0	-	-	0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets		0			0			0	
IRB TOTAL		0	-		0			0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0	-	-	0	-		0	-
1	0	-		0			0	1
1	0			0			0]
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-1
1	0			0	-		0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
	0			0	-		0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
				0			0	
-	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity		0	-	_	0	-	_	0	
Securitisation									
Other non-credit obligation assets	-	0		-	0		-	0	
IRB TOTAL	-	0	-	-	0		-	0	

	Adverse Scenario													
	31/12/20	16		31/12/20	17	31/12/2018								
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
-	0			0			0							
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
1 -	0	-	-	0	-	-	0	-						
-	0	-	-	0			0	-						
_	0	-	-	0		-	0							

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20:	18
	Impairmen		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments		- 0			0			0	
Institutions		- 0	-	-	0	-	-	0	
Corporates		- 0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending		- 0	-	-	0	-	-	0	
Corporates - Of Which: SME		- 0	-	-	0	-	-	0	
Retail		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		- 0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non	-SME	- 0	-	-	0	-	-	0	
Retail - Qualifying Revolving		- 0	-	-	0	-	-	0	
Retail - Other Retail		- 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMF		- 0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME		- 0	-	-	0	-	-	0	
Equity		- 0	-	-		-	-	0	
Securitisation									
Other non-credit obligation assets		- 0	-	-	0			0	
IRB TOTAL		- 0	-	-	0		-	0	
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/2017 31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ³
	0			0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-		0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-				0		-	0	
	0			0			0	
	0			0		,	0	
	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central banks and central governments	-	0		-	0			0	
Institutions		0	-	-	0	-	-	0	
Comorates		0	-	-	0	-	-	0	
Comprates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
Corporates - Of Which: SME		0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SMF		0	-	-	0	-	-	0	
Retail - Qualifying Revolving		0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	1	U	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SMC Retail - Other Retail - Of Which: non-SME	1	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-swic		0	-		0	-			
Faurt Securitisation		U		-	U			U	
Securitisation Other non-credit obligation assets		0			0			0	
Urner non-creat obligation assets IRB TOTAL		ů	-		0		_		
INDIVIAL.									

				Adverse Sce	nario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
-	0		-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
	0			0			0		
-	0	_		0	_		0		
-	ō	-	-	ō	-	-	ō	-	
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0	-	-	0	-	
-	0	-	-	0		-	0		
1	0			0			0		
-	ō	-	-	ō		-	ō		
	0			0			0		
-	0	-	-	0	-	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario					
			31/12/20	016		31/12/20	17		31/12/20	18		
									Stock of	Coverage Ratio		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock		
	Central banks and central governments	,	0	-		0		-	0			
	institutions	-	0	-	-	0	-	-	0			
C	Corporates	-	0	-	-	0	-	-	0			
	Comprates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0			
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0			
R	Retail	-	0	-	-	0	-	-	0			
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0			
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0			
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0			
	Retail - Oualifying Revolving	-	0	-	-	0	-	-	0			
	Retail - Other Retail	-	0	-	-	0	-	-	0			
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0			
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0			
	lauitv	-	0	-	-	0	-	-	0			
	Securitisation											
	Other non-credit obligation assets					0		-	0			
I	RB TOTAL		0	<u> </u>	-	0			0			

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
1	0		1	0		1	0	
-	0	_	_	0	_		0	_
-	ō	-	-	ō	-	-	ō	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0			0	
	0			0			0	
-	ő			ő			ő	

					Baseline Sce	nario				
		31/12/20	16		31/12/20	17	31/12/2		2/2018	
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio	
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	
Central hanks and central governments		0			0		-	0		
Institutions	-	0	-	-	0	-		0		
Corporates	-	0	-	-	0	-	-	0		
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-		0		
Corporates - Of Which: SME	-	0	-	-	0	-	-	0		
Retail	-	0	-	-	0	-		0		
Retail - Secured on real estate property	-	0	-	-	0	-	-	0		
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-		0		
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0		
Retail - Qualifying Revolving	-	0	-	-	0	-		0		
Retail - Other Retail	-	0	-	-	0	-	-	0		
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0		
Retail - Other Retail - Of Which; non-SME	-	0	-	-	0	-	-	0		
Equity	-	0	-	-	0	-	-	0		
Securitisation										
Other non-credit obligation assets	-	0	-	-	0	-	-	0		
TOR TOTAL		0	_		0	-		_		

				Adverse Scen	nario			
	31/12/20	16		31/12/2017 31/12/2018				18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					Stock of Provisions	Coverage Ratio Default Stock ¹
	0			0		-	0	
-	0	-	-	0	-	-	0	ì
-	0	-	-	0	-	-	0	i
-	0	-	-	0	-	-	0	ì
-	0	-		0	-	-	0	i
-	0	-	-	0	-	-	0	ì
-	0	-	-	0	-	-	0	i .
-	0	-	-	0	-	-	0	ì
-	0	-	-	0	-	-	0	i .
-	0	-	-	0	-	-	0	ì
-	0	-	-	0	-	-	0	ì
-	0	-	-	0	-	-	0	i
-	0	-	-	0	-	-	0	ì
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	

					Baseline Sce	nario			
		31/12/20	116		31/12/20	17	31/12/2018		
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Comparates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	_	0		-	0	
Retail - Other Retail - Of Which: SME	-	ō	-	-	ō		-	ō	
Retail - Other Retail - Of Which: non-SMF	-	0	-	_	0		-	0	
Equity		0	-	_	0		_	i o	
Securitisation					_				
Other non-credit obligation assets		0		-	0	-	-	0	
IRB TOTAL		ō		-	ō	-	-	ō	
¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario													
	31/12/20			31/12/2017 31/12/2018										
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
	0			0	-		0							
	0	1		0	-		0							
-	0	-	-	0	-	-	0							
	0	1		0	-		0							
-	0	-	-	0	-	-	0							
	0	1		0	-		0							
-	0	1		0			0							
	0	1	-	0			0							
-	0	1		0			0							
	0		- :	0	-	- :	0							



		31/12/2015								
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹		
	Central governments or central banks	11,869	0	891	0	0	0	0.0%		
	Regional governments or local authorities	2,742	7	499	10	2	0	32.2%		
	Public sector entities	634	9	25	12	1	1	95.9%		
	Multilateral Development Banks	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0.0%		
	Institutions	1,527	0	439	0	7	0	0.0%		
	Corporates	17,444	1,928		1,738	65	659	53.7%		
	of which: SME	1,495	0	630	0	8	0	57.5%		
Powszechna Kasa Oszczędności	Retail	22,650	381	14,648	295	157	277	66.8%		
i owazecinia Rasa oszczędności	of which: SME	3,382	0	1,706	0	34	0	69.3%		
Bank Polski SA	Secured by mortgages on immovable property of which: SMF	10,152	517		357	36	175	70.6%		
		107	U	42 172	U	2	0	0.0%		
	Items associated with particularly high risk Covered bonds	114	U	1/2	U	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	U		U	"	0	0.0%		
	Collective investments undertakings (CIU)	0	U	I 4	U	"	0	0.0%		
	Equity	277	0	578	0	1 0	0	0.0%		
	Securitisation	2//		370	U		Ů	0.070		
	Other exposures	3.621	0	930	0	6		0.0%		
	Standardised Total	71,035	2,842		2,412	273	1,113	58.0%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	11,647	0	603	0	0	0	0.0%
	Regional governments or local authorities	2,725	7	495	10	2	0	32.2%
	Public sector entities	634	9	25	12	1	1	95.9%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,372	0	332	0	7	0	0.0%
	Corporates	16,211	1,957		1,692	33	659	53.7%
	of which: SME	1,480	0	614	0	5	0	57.5%
	Retail	22,299	512	14,463	293		274	66.8%
Poland	of which: SME	3,351	0	1,693	0	30	0	69.3%
Folatiu	Secured by mortgages on immovable property	10,073	517	8,412	357	31	175	70.6%
	of which: SME	105	0	42	0	2	0	0.0%
	Items associated with particularly high risk	110	0	166	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	277	0	578	0	0	0	0.0%
	Securitisation							
	Other exposures	3,436	0	817	0	3	0	0.0%
	Standardised Total	68,785	3,002	34,866	2,363	161	1,110	58.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



				31/12/2015			
	Exposure	values	Risk exposu	ıre amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	(0	(0.0%
Regional governments or local authorities	0	0	0	(0	(0.0%
Public sector entities	0	0	0	(0	(0.0%
Multilateral Development Banks	0	0	0	(0	(0.0%
International Organisations	0	0	0	(0	(0.0%
Institutions	0	0	0	(0	(0.0%
Corporates	0	0	0	(0	(0.0%
of which: SME	0	0	0	(0	(0.0%
Retail	0	0	0	(0	(0.0%
of which: SME	0	0	0	(0	(0.0%
Secured by mortgages on immovable property	0	0	0	(0	(0.0%
of which: SME	0	0	0	(0	(0.0%
Items associated with particularly high risk	0	0	0	(0	(0.0%
Covered bonds	0	0	0	(0	(0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	(0.0%
Collective investments undertakings (CIU)	0	0	0	(0	(0.0%
Equity	0	0	0		0	(0.0%
Securitisation							
Other exposures	0	0	0		0		0.0%
Standardised Total	0	0	0		0		0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0		0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0		0.0%
Multilateral Development Banks	0	0	0	0	0		0.0%
International Organisations	0	0	0	0	0		0.0%
Institutions	0	0	0	0	0		0.0%
Corporates	0	0	0	0	0	, e	0.0%
of which: SME	0	0	0	0	0		0.0%
Retail	0	0	0	0	0	, e	0.0%
of which: SME	0	0	0	0	0	, e	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	, e	0.0%
of which: SME	0	0	0	0	0	, e	0.0%
Items associated with particularly high risk	0	0	0	0	0		0.0%
Covered bonds	0	0	0	0	0	, e	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.0%
Collective investments undertakings (CIU)	0	0	0	0	0		0.0%
Equity	0	0	0	0	0		0.0%
Securitisation							
Other exposures	0	0	0	0	0		0.0%
Standardised Total	0	0	0	0	0		0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Powszechna Kasa Oszczędności Bank Polski SA

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation	0						0.00/
Other exposures	0	0	0	0	0	0	0.0%
 Standardised Total	0	0	0		0		0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Powszechna Kasa Oszczędności Bank Polski SA

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0		0	0	0.0%
Regional governments or local authorities	0	0	0		0	0	0.0%
Public sector entities	0	0	0		0	0	0.0%
Multilateral Development Banks	0	0	0		0	0	0.0%
International Organisations	0	0	0		0	0	0.0%
Institutions	0	0	0		0	0	0.0%
Corporates	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Retail	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Secured by mortgages on immovable property	0	0	0		0	0	0.0%
of which: SME	0	0	0		0	0	0.0%
Items associated with particularly high risk	0	0	0		0	0	0.0%
Covered bonds	0	0	0		0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0.0%
Collective investments undertakings (CIU)	0	0	0		0	0	0.0%
Equity	0	0	0		0		0.0%
Securitisation							
Other exposures	0	0	0		0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			16		31/12/20	17	31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	1.2%	2	100.0%	1.2%	5	100.0%	1.2%	7	100.0%
	Regional governments or local authorities	0.2%	13	77.4%	0.2%	18	86.4%	0.2%	23	90.2%
	Public sector entities	0.2%	2	96.1%	0.2%	2	96.3%	0.2%	2	96.5%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations		0			0			0	
	Institutions	0.0%		75.0%		0	75.0%	0.0%		75.0%
	Corporates	0.7%	1,254	51.1%		1,350	49.1%	0.7%	1,443	47.5%
	of which: SME	1.0%	26	41.3%		37	38.2%	1.0%	48	36.9%
Powszechna Kasa Oszczędności	Retail	0.9%	920	58.2%		1,090	54.1%	0.8%	1,256	51.7%
	of which: SME Secured by mortgages on immovable property	2.7% 0.6%	115 109	33.6% 38.4%		198 175	33.6% 38.2%	2.7% 0.5%	275 233	33.6% 37.2%
Bank Polski SA	of which: SME	2.1%	109	22.9%		1/3	22,9%	2.0%	233	22.9%
	Items associated with particularly high risk	2.170	3	22.970	2.0%		22.970	2.076	,	22.970
	Covered honds		0			0			0	
	Claims on institutions and corporates with a ST credit assessment		0			0			0	
	Collective investments undertakings (CIU)		0			0	_		0	
	Equity	-	Ö	-	-	0	-	-	ő	-
	Securitisation									
	Other exposures		0			0		-	0	
	Standardised Total	0.7%	2,300	53.1%	0.7%	2,639	50.4%	0.7%	2,964	48.4%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
1.8%	3	100.0%	2.5%	8	100.0%	2.9%	13	100.0
0.3%	15	84.1%	0.4%	26	92.2%	0.5%	38	95.0
0.3%	2	100.0%	0.4%	2	100.0%	0.5%	2	100.0
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0
1.2%	1,481	57.1%	1.7%	1,708	53.4%	1.9%	1,952	50.7
1.8%	35	45.0%	2.4%	62	41.7%	2.7%	90	40.6
1.8%	1,207	63.6%	2.2%	1,666	58.0%	2.3%	2,105	55.4
4.6%	180	38.7%	6.4%	372	38.7%	7.2%	552	38.3
1.0%	150	41.4%	1.4%	303	41.7%	2.1%	525	43.:
3.5%	5	26.3%	4.9%	9	26.3%	5.5%	13	26.3
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0		-	0	-	-	0	
1.4%	2,859	58.8%	1.8%	3,713	54.4%	2.0%	4,636	52.0

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment			Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	1.2%	2	100.0%	1.2%	5	100.0%	1.2%	7	100.0%
	Regional governments or local authorities	0.2%	13	77.4%	0.2%	18	86.4%		23	90.2%
	Public sector entities	0.2%	2	96.1%	0.2%	2	96.3%	0.2%	2	96.5%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0		-	0	-
	Institutions	0.0%	0	75.0%	0.0%	0	75.0%		0	75.0%
	Corporates	0.7%	1,254	51.1%	0.7%	1,350	49.1%		1,443	47.5%
	of which: SME	1.0%	26	41.3%	1.0%	37	38.2%		48	36.9%
	Retail	0.9%	920	58.2%	0.8%	1,090	54.1%	0.8%	1,256	51.7%
Poland	of which: SME	2.7%	115	33.6%	2.7%	198	33.6%		275	33.6%
Folatiu	Secured by mortgages on immovable property	0.6%	109	38.4%	0.6%	175	38.2%	0.5%	233	37.2%
	of which: SME	2.1%	3	22.9%	2.0%	5	22.9%	2.0%	7	22.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures		0			0		-	0	
	Standardised Total	0.7%	2,300	53.1%	0.7%	2,639	50.4%	0.7%	2,964	48.4%
1 Computed as: Stock of provisions for defaulted stock / (default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
1.8%	3	100.0%	2.5%	8	100.0%	2.9%	13	100.0%
0.3%	15	84.1%	0.4%	26	92.2%	0.5%	38	95.0%
0.3%	. 2	100.0%	0.4%	2	100.0%	0.5%	2	100.0%
-	0		-	0			0	
-	. 0	-	-	0	-	-	0	-
0.0%	0	75.0%	0.0%	0	75.0%	0.0%	0	75.0%
1.2%	1,481	57.1%	1.7%	1,708	53.4%	1.9%	1,952	50.7%
1.8%	35	45.0%	2.4%	62	41.7%	2.7%	90	40.6%
1.8%	1.207	63.6%	2.2%	1.666	58.0%	2.3%	2,105	55.4%
4.6%	180	38.7%	6.4%	372	38.7%	7.2%	552	38.7%
1.0%	150	41.4%	1.4%	303	41.7%	2.1%	525	43.1%
3.5%	5	26.3%	4.9%	9	26.3%	5.5%	13	26.3%
-	, o	-	-	0	-		0	-
-	0	-	-	Ó	-		Ó	-
-	0			Ó			i i	
	ō			ō			ō	
	, ō			0			0	
				-			-	
	0			0			0	
1.4%	2,859	58.8%	1.8%	3,713	54.4%	2.0%	4,636	52.0%

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0			0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions		0	-	-	0	-	-	0	_
Corporates	-	Ó	-	-	Ó	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail		0	-	-	0	-	-	0	_
of which: SME		0	-	-	0	-	-	0	
Secured by mortgages on immovable property		0	-	-	0	-	-	0	
of which: SME		Ó	-	-	Ó	-	-	o o	_
Items associated with particularly high risk		0	-	-	0	-	-	0	
Covered bonds		0		-	0		-	0	
Claims on institutions and corporates with a ST credit assessment		Ó	-	-	Ó	-	-	o o	_
Collective investments undertakings (CIU)	-	Ó	-	-	Ó	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures		0		-	0			0	
Standardised Total	-	ō		-	ō		-	ō	-
Consider the Control of the State and the St									

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	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			U	
	U			U			U	
	0						0	
	0		-	0		-	0	



Powszechna Kasa Oszczędności Bank Polski SA

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock
Central governments or central banks	-	0	-	-	0	-	-	0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	
Public sector entities	-	0	-	-	0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	
International Organisations	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	
Items associated with particularly high risk	-	0	-	-	0	-	-	0	
Covered bonds	-	0	-	-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
Equity		0	-	-	0		-	0	
Securitisation									
Other exposures	-	0	-	-	0		-	0	
Standardised Total		0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	0		-	0	-		0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0		-	0	-		0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-		0	-	-	0	
	0			0			0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0			0			0	
Regional governments or local authorities	-	0	-		0	-	-	0	
Public sector entities	-	0	-		0	-		0	
Multilateral Development Banks	-	0	-		0	-	-	0	
International Organisations	-	0	-		0	-	-	0	
Institutions	-	0	-		0	-		0	
Corporates	-	0	-		0	-		0	
of which: SME	-	0	-		0	-	-	0	
Retail	-	0	-		0	-	-	0	
of which: SME	-	0	-		0	-	-	0	
Secured by mortgages on immovable property	-	0	-		o	-	-	0	
of which: SME	-	0	-		0	-	-	0	
Items associated with particularly high risk		o	-		0		-	0	
Covered bonds		o	-		0		-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-		0	-	-	0	
Collective investments undertakings (CIU)	-	0	-		0	-	-	0	
Equity	-	0	-		0	-	-	0	
Securitisation									
Other exposures		0			0			0	
Standardised Total	-	0		-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0		-	0			0	
	0			0			0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	ents or central banks	-	0	-	-	0	-	-	0	-
	nents or local authorities	-	0	-	-	0	-	-	0	-
Public sector enti		-	0	-	-	0	-	-	0	-
Multilateral Devel	opment Banks	-	0	-	-	0	-	-	0	-
International Org	anisations	-	0	-	-	0	-	-	0	-
Institutions		-	0	-	-	0		-	0	-
Corporates		-	0	-	-	0	-	-	0	-
of which: SME		-	Ó	-	-	0		-	0	-
Retail		-	0	-	-	0	-	-	0	-
of which: SME		-	0	-	-	0		-	0	-
Secured by mortg	ages on immovable property	-	0	-	-	0		-	0	-
of which: SME		-	0	-	-	0		-	0	-
Items associated	with particularly high risk	-	0	-	-	0		-	0	-
Covered bonds		-	0	-	-	0	-	-	0	-
Claims on institut	tions and corporates with a ST credit assessment	-	0	-	-	0		-	0	-
Collective investn	nents undertakings (CIU)	-	0	-	-	0		-	0	
Equity		-	0	-	-	0	-	-	0	-
Securitisation										
Other exposures		-	0	-	-	0		-	0	
Standardised Tota		-	0		-	0		-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0	-	-	0	-	-	0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0		-	0	-	-	()
Regional governments or local authorities		0		-	0	-	-	()
Public sector entities		0		-	0	-	-	()
Multilateral Development Banks		0		-	0	-	-	()
International Organisations		0		-	0	-	-	(1
Institutions		0		-	0		-	()
Corporates		0		-	0	-	-	()
of which: SME		0		-	0	-	-	()
Retail		0		-	0		-	()
of which: SME		0		-	0)
Secured by mortgages on immovable property		0		-	0		-)
of which: SME		0		-	0)
Items associated with particularly high risk		0		-	0		-)
Covered bonds		0		-	0		-)
Claims on institutions and corporates with a ST credit assessment		0		-	0)
Collective investments undertakings (CIU)		0		-	0		-	()
Equity		0		-	0		-	()
Securitisation									
Other exposures		0		-	0				
Standardised Total		0	-	-	0	-	-		

	Adverse Scenario											
	31/12/20	16		31/12/20:	17		31/12/20	18				
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -				
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0	-	-	0	-	-	0	-				
-	0		-	0		-	0	-				
-	0		-	0		-	0	-				
-	0		-	0		-	0	-				
-	0		-	0		-	0	-				
-	0		-	0		-	0	-				
-	0		-	0	-	-	0	-				
-	0		-	0	-	-	0	-				
-	0		-	0		-	0	-				
-	0		-	0	-	-	0	-				
-	0		-	0	-	-	0	-				
-	0		-	0		-	0					
-	0		-	0		-	0					
-	0		-	0	-	-	0	-				
-	0			0			0					
-	0		-	0		-	0	-				

1	Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio -
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks		0	-	-	0	-	-	0	-
Regional governments or local authorities		0	-	-	0	-	-	0	-
Public sector entities		0	-	-	0	-	-	0	-
Multilateral Development Banks		0	-		0	-	-	0	-
International Organisations		0	-		0	-	-	0	-
Institutions		0	-	-	0	-	-	0	-
Corporates		0	-		0	-	-	0	
of which: SME		o	-	-	Ó	-	-	0	-
Retail		0	-		0	-	-	0	
of which: SME		0	-	-	0	-	-	0	-
Secured by mortgages on immovable property		0	-	-	0	-	-	0	-
of which: SME		0	-	-	0	-	-	0	-
Items associated with particularly high risk		0	-		0	-	-	0	
Covered bonds		0	-		0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)		0	-		0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation									
Other exposures		0			0			0	
Standardised Total		0			0	-		0	

	Adverse Scenario												
	31/12/20	16		31/12/20:	17		31/12/20	18					
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -					
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹					
-	0			0			0						
	0	-	-	0			0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
	0	-	-	0			0						
	0	-	-	0			0						
	0	-	-	0			0						
-	0	-	-	0	-	-	0	-					
-	0	-	-	0	-	-	0	-					
	0	-	-	0			0						
	0	-	-	0			0						
	0	-	-	0			0						
	0	-	-	0			0	-					
	0	-	-	0			0						
-	0	-	-	0	-	-	0	-					
	0	-	-	0	-		0	-					
-	0	-	-	0		-	0	-					
	0	-	-	0			0						
	0	-		0	-	-	0	-					

Computed as: S	Stock of provisions for	defaulted stock / default	t stock (as defined in pa	aragraphs 59 and 61 of the I	Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	entral governments or central banks	-	0	-	-	0	-	-	0	-
	legional governments or local authorities	-	0		-	0	-	-	0	-
	ublic sector entities	-	0	-	-	0	-	-	0	-
	Iultilateral Development Banks	-	0	-	-	0	-	-	0	-
	nternational Organisations	-	0	-	-	0	-	-	0	-
In	nstitutions	-	0		-	0	-	-	0	-
Co	orporates	-	0		-	0	-	-	0	-
	of which: SME	-	0		-	0	-		0	-
Re	etail	-	0		-	0	-		0	-
	of which: SME	-	0		-	0	-	-	0	-
Se	ecured by mortgages on immovable property	-	0		-	0	-		0	-
	of which: SME	-	0		-	0	-		0	-
It	tems associated with particularly high risk	-	0		-	0	-		0	-
Co	overed bonds	-	0		-	0	-		0	-
CI	laims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-		0	-
Co	ollective investments undertakings (CIU)	-	0		-	0	-	-	0	-
Ec	quity	-	0		-	0	-	-	0	-
Se	ecuritisation									
Oi	ther exposures	-	0		-	0	-		0	-
St	tandardised Total	-	0		-	0	-		0	-

				Adverse Sce	nario			
	31/12/20			31/12/20			31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
-	0			0			0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0	-	-	0	-	-	0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-		0	
	0		-	0			0	
		_			1			ı

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



					Baseline Sce	enario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
Central governments or central banks	-	0	-	-	0		-	0	/
Regional governments or local authorities	-	0	-	-	0		-	0	(
Public sector entities	-	0	-	-	0		-	0	/
Multilateral Development Banks	-	0	-	-	0		-	0	1
International Organisations		0	-	-	0		-	0	,
Institutions	-	0	-	-	0		-	0	ı
Corporates	-	0	-	-	0		-	0	1
of which: SME		0	-	-	0		-	0	,
Retail		0	-	-	0		-	0	,
of which: SME		0	-	-	0		-	0	,
Secured by mortgages on immovable property	-	0	-	-	0		-	0	ı
of which: SME		0	-	-	0		-	0	,
Items associated with particularly high risk		0	-	-	0		-	0	,
Covered bonds	-	0	-	-	0		-	0	ı
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0		-	0	1
Collective investments undertakings (CIU)	-	0	-	-	0		-	0	/
Equity	-	0	-	-	0		-	0	1
Securitisation									
Other exposures		0			0			0	,
Standardised Total	-	0	-	-	0	-	-	0	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
-	0	-	-	0	-		0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
	0		-	0			0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
	0	-	-	0	-	-	0	

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				Baseline Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
								Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	0		-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0		-	0	-	-	0	-
	0		-	0	-	-	0	
	0		-	0	-	-	0	-
	0		-	0	-	-	0	-
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	
	0	-	-	0	-	-	0	-
	0		-	0	-	-	0	-
	0		-	0	-	-	0	
	0		-	0	-	-	0	-
	0		-	0		-	0	
	0		-	0	-		0	
	Impairment rate	Impairment Stock of		31/12/2016 Impairment Stock of Coverage Ratio - Impairment	31/12/2016 31/12/20 Impairment Stock of Coverage Ratio - Impairment Stock of	Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio -	31/12/2016 31/12/2017 Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment	31/12/2016 31/12/2017 31/

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	U		-	U	-		0	
	0			0			0	
	0			0			0	
-	ő		-	ő		-	ő	
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0			0		1	0	
	U			U			0	
	0			0			0	
-	Ö			Ö	-	-	Ö	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



2016 EU-wide Stress Test: Securitisations

		24/42/2045		Baseline Scenario		Adverse Scenario			
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Exposure values	STA IRB	0							
	Total	0							
Risk exposure amounts	STA IRB	0	0	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	0	



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M [Belgium	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Cyprus	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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 - 3M [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [France	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 - 3M [Germany	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value (1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 - 3M [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 3M [Luxembourg	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	00000
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Tot	Poland	2,399 484 732 1,190 1,925 3,345 391 10,466	2,399 428 711 1,188 1,922 3,292 387 10,328	9 97 253 485 1.253 2,974 267 5,337	2,345 20 394 614 487 56 21 3,938	43 254 -7 11 12 52 51 417	0 0 0 0 0 0	2 57 70 78 171 210 47 635	3 0 0 0 0 0 0	3 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



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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 - 3M [Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 - 3M [Spain	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	Γ SOVEREIGN EXPOSU	IRES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	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 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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 - 3M [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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
TO - 3M	Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	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
Tot 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)			(accounting value of () 1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [u.s.	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Latin America and the Caribbean	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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



Powszechna Kasa Oszczędności Bank Polski SA

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVI	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value o	gross of provisions) 1)			Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 - 3M [0 0 0 31 31 3 41 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			5 19 2 2 2 2 0 0 30 5,367	8 0 0 0 0 0 0 8 8	0 0 0 0 0 0 0	18 22 0 0 0 0 0 40	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
Widdle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.
After a sound have a matching of the denomination and or accounting dassification of the positions.
Other advanced note EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Venerulable After a matching of the positions.
After a sound have a matching of the positions.

After a sound have a matching of the positions.

After a sound have a matching over a matching



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	40,040	40,064	40,087	40,129	40,040	40,040	40,040
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	40,040	40,064	40,087	40,129	40,040	40,040	40,040
Risk exposure amount for market risk	1,513	1,513	1,513	1,513	1,513	1,513	1,513
Risk exposure amount for operational risk	1,942	1,942	1,942	1,942	1,958	1,974	1,989
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	43,495	43,519	43,542	43,584	43,511	43,527	43,542



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,661	1,661	1,661	1,661	1,654	1,507	1,367
Interest income	2,257	3,337	3,353	3,415	3,600	3,575	3,434
(Interest expense)	-596	-1,616	-1,633	-1,698	-1,946	-2,068	-2,067
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	657	657	657	657	657	657	657
Gains or (-) losses on financial assets and liabilities held for trading, net	94	62	62	62	-137	47	47
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	1				-89		
Other operating income not listed above, net	57	-168	-185	-184	-65	26	26
Total operating income, net	2,470	2,213	2,195	2,196	2,020	2,237	2,097
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-342	-365	-339	-326	-924	-854	-923
Other income and expenses not listed above, net	-1,368	-1,395	-1,386	-1,378	-1,454	-1,400	-1,389
Profit or (-) loss before tax from continuing operations	760	453	471	492	-358	-16	-216
(Tax expenses or (-) income related to profit or loss from continuing operations)	-138	-136	-141	-148	0	0	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	622	317	330	345	-358	-16	-216
Attributable to owners of the parent	622	317	330	345	-358	-16	-216
Amount of dividends paid	297	127	132	138	0	0	0
Attributable to owners of the parent net of estimated dividends	325	190	197	206	-358	-16	-216

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	6,354	6,587	6,793	7,007	5,874	5,820	5,566
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	5,771	6,005	6,210	6,424	5,292	5,237	4,984
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	293	293	293	293	293	293	293
	A.1.1.1	Of which: CET1 instruments subscribed by Government	86	86	86	86	86	86	86
	A.1.2	Retained earnings	326	516	713	919	-32	-48	-264
	A.1.3	Accumulated other comprehensive income	-32	-32	-32	-32	-289	-289	-289
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-48	-48	-48	-48	-247	-247	-247
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	85	85	85	85	27	27	27
	A.1.4	Other Reserves	5,656	5,656	5,656	5,656	5,656	5,656	5,656
	A.1.5	Funds for general banking risk	251	251	251	251	251	251	251
	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	-3	-3	-8	-12	-3	-8	-12
	A.1.8	(-) Intangible assets (including Goodwill)	-655	-655	-655	-655	-655	-655	-655
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0
	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	-393	-262	-131	0	-262	-131	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant	0	0	0	0	0	0	0
	A.1.15 A.1.16	investment	0	0	-	0	0		0
OWN FUNDS	A.1.16 A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.17	(-) Cert instruments of infancial sector entities where the institution has a significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	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	Transitional adjustments	329	242	123	4	333	169	4
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	-3	19	10	0	99	49	0
	A.1.21.4) Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-65	-44	-22	0	-32	-16	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	397	266	135	4	266	135	4
	A.1.21.5.1	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.1.21.5.2	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
	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	393	262	131	0	262	131	0
	A.2.4	Additional Tier 1 transitional adjustments	-393	-262	-131	0	-262	-131	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,771	6,005	6,210	6,424	5,292	5,237	4,984
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	582	582	582	582	582	582	582
	A.4.1	Tier 2 Capital instruments	582	582	582	582	582	582	582
	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
TOTAL RISK EXPOSURE AMOUNT	В	TOTAL RISK EXPOSURE AMOUNT	43,495	43,519	43,542	43,584	43,511	43,527	43,542
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	13.27%	13.80%	14.26%	14.74%	12.16%	12.03%	11.45%
Transitional period	C.2	Tier 1 Capital ratio	13.27%	13.80%	14.26%	14.74%	12.16%	12.03%	11.45%
	C.3	Total Capital ratio Common Equity Tier 1 Capital ratio (1)	14.61%	15.14%	15.60%	16.08%	13.50%	13.37% 11.95%	12.78%
CAPITAL RATIOS (%)	D.1 D.2	Common Equity Tier 1 Capital ratio (1) Tier 1 Capital ratio (2)	13.42%	13.85%	14.28%	14.73%	12.00%	11.95%	11.44%
Fully loaded	D.2 D.3	Tier 1 Capital ratio (2) Total Capital ratio (3)	13.42%	13.85%	15.62%	14.73%	12.00%	11.95%	12.77%
	D.3	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	14.78%	13.10%	13.02%	10.07%	13.3470	13.28%	12.77%
	F	(cumulative conversions) (4) Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into					0	0	0
	F.1	Common Equity Tier 1 or are written down upon a trigger event (5) Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	62,999	62,999	62,999	62,999	62,999	62,999	62,999
	G.2	Total leverage ratio exposures (fully loaded)	63,064	63,064	63,064	63,064	63,064	63,064	63,064
	G.3	Leverage ratio (transitional)	9.16%	9.53%	9.86%	10.20%	8.40%	8.31%	7.91%
	G.4	Leverage ratio (fully loaded)	9.25%	9.55%	9.86%	10.18%	8.28%	8.25%	7.90%
		.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0))/[B-B.1] A.1.21+A.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3.0)1/[B-B.1]							

⁽¹⁾ hilly loaded TL1 capital ratio estimation: [A1-A1.21+A1.21+A1.21+A1.21+A1.24-A2.A4.30,0]/[B-B.1]
(3) Fully loaded TCa capital ratio estimation: [A1-A1.21+A.2-A.2.4-A4.A4.3)/[B-B.1]. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.
(4) Conversions not considered for CET1 computation
(5) Excluding instruments included in row E



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	10,785	10,666	119	0	2	28	0
Central banks	2,354	2,354	0	0	0	0	0
General governments	6,709	6,709	0	0	1	0	0
Credit institutions	356	355	1	0	0	1	0
Other financial corporations	0	0	0	0	0	0	0
Non-financial corporations	1,366	1,248	118	0	1	27	0
Loans and advances(including at amortised cost and fair value)	48,825	45,346	3,478	2,553	131	1,801	1,579
Central banks	2,342	2,342	0	0	0	0	0
General governments	1,714	1,697	16	6	5	2	2
Credit institutions	1,027	1,027	0	0	0	0	0
Other financial corporations	1,143	1,141	2	1	0	2	0
Non-financial corporations	11,009	9,291	1,718	1,154	33	752	966
Households	31,590	29,848	1,742	1,392	93	1,045	611
DEBT INSTRUMENTS other than HFT	59,610 56,012 3,597			2,553	133	1,829	1,579
OFF-BALANCE SHEET EXPOSURES	13,515		20	0	15	4	0

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 29

² Insitutions report here collective allowances for incurrred 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 Insitutions 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 Stress Test

Information on forborne exposures¹ Powszechna Kasa Oszczędności Bank Polski SA

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairs changes in fair value and provisions for ex forbearance measure	due to credit risk cposures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,261	663	223	203	460
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	1	0	0	0	0
Non-financial corporations	455	271	68	66	205
Households	805	392	155	137	255
DEBT INSTRUMENTS other than HFT	1,261	663	223	203	460
Loan commitments given	0	0	0	0	0

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