



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

Powszechna Kasa Oszczednosci Bank Polski SA

Row Num	(mln EUR, %)	1	2	3	4	5	6	7	
		Actual	Baseline Scenario				Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	Net interest income	2,259	2,055	2,001	1,978	1,908	1,854	1,842	
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-102	-9	-9	-9	-30	-9	-9	
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-399	-278	-220	-189	-981	-591	-443	
4	Profit or (-) loss for the year	-559	569	536	522	-145	126	224	
5	Coverage ratio: non-performing exposure (%)	68.05%	57.80%	53.74%	50.65%	55.20%	48.73%	45.46%	
6	Common Equity Tier 1 capital	8,513	8,797	9,051	9,279	8,223	8,062	7,975	
7	Total Risk exposure amount (all transitional adjustments included)	50,094	50,955	51,274	51,419	51,509	52,105	51,876	
8	Common Equity Tier 1 ratio, %	16.99%	17.26%	17.65%	18.05%	15.96%	15.47%	15.37%	
9	Fully loaded Common Equity Tier 1 ratio, %	16.39%	16.86%	17.43%	17.98%	15.05%	14.96%	15.19%	
10	Tier 1 capital	8,513	8,797	9,051	9,279	8,223	8,062	7,975	
11	Total leverage ratio exposures	86,512	86,512	86,512	86,512	86,512	86,512	86,512	
12	Leverage ratio, %	9.84%	10.17%	10.46%	10.73%	9.51%	9.32%	9.22%	
13	Fully loaded leverage ratio, %	9.42%	9.88%	10.30%	10.68%	8.87%	8.96%	9.09%	
Memorandum items									
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0	
15	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	0	0	0	0	0	
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0	

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
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18	New definition of default?	Yes
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2021 EU-wide Stress Test: Credit risk STA
Powszechna Kasa Oszczednosci Bank Polski SA

RowNum	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
2	Central governments	6,730	0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%	6,730	0	0	0	0	0	0	0.00%
3	Regional governments or local authorities	2,476	21	3	1	1	40.00%	2,471	23	5	1	1	2	40.00%	2,467	25	7	1	1	3	40.00%	
4	Public sector entities	141	10	1	0	0	45.56%	141	10	1	0	0	0	44.5%	141	10	1	0	0	0	43.70%	
5	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
6	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
7	Institutions	741	0	0	0	0	40.00%	740	0	2	0	0	1	40.00%	739	0	0	0	0	0	1	40.00%
8	Corporates	14,042	2,030	1,383	28	125	58.70%	13,966	1,977	1,572	26	120	890	54.00%	13,779	1,929	1,748	25	121	884	50.56%	
9	of which: SME	1,674	442	73	9	26	22.42%	1,650	408	131	8	24	29	21.99%	1,628	378	184	8	23	39	21.44%	
10	Retail	14,571	1,877	1,520	84	136	65.67%	14,319	1,812	1,837	82	129	1,139	62.02%	14,068	1,799	2,140	80	125	1,261	58.91%	
11	of which: SME	4,286	971	383	24	55	38.05%	4,103	1,015	522	21	57	347	37.74%	3,941	1,044	654	21	60	239	36.52%	
12	Secured by mortgages on immovable property	15,134	3,003	604	12	198	39.83%	15,066	2,859	838	11	188	294	35.06%	14,996	2,734	1,033	11	169	346	33.80%	
13	of which: SME	945	334	94	24	29	30.45%	917	283	173	6	20	53	30.47%	890	244	239	5	17	73	30.34%	
14	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
15	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
17	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
18	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
19	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
20	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
21	Standardised Total	53,835	6,941	3,533	125	460	57.80%	53,373	6,681	4,254	120	437	2,286	53.74%	52,920	6,457	4,932	118	416	2,498	50.65%	

RowNum	(min EUR, %)	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
23	Central governments	6,730	0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%	
24	Regional governments or local authorities	2,476	21	3	1	1	40.00%	2,471	23	5	1	1	2	40.00%	2,467	25	7	1	1	3	40.00%	
25	Public sector entities	141	10	1	0	0	45.56%	141	10	1	0	0	0	44.5%	141	10	1	0	0	0	43.70%	
26	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
28	Institutions	741	0	0	0	0	40.00%	740	0	2	0	0	1	40.00%	739	0	0	0	0	0	1	40.00%
29	Corporates	14,042	2,030	1,383	28	125	58.70%	13,966	1,977	1,572	26	120	890	54.00%	13,779	1,929	1,748	25	121	884	50.56%	
30	of which: SME	1,674	442	73	9	26	22.42%	1,650	408	131	8	24	29	21.99%	1,628	378	184	8	23	39	21.44%	
31	Retail	14,571	1,877	1,520	84	136	65.67%	14,319	1,812	1,837	82	129	1,139	62.02%	14,068	1,799	2,140	80	125	1,261	58.91%	
32	of which: SME	4,286	971	383	24	55	38.05%	4,103	1,015	522	21	57	347	37.74%	3,941	1,044	654	21	60	239	36.52%	
33	Secured by mortgages on immovable property	15,134	3,003	604	12	198	39.83%	15,066	2,859	838	11	188	294	35.06%	14,996	2,734	1,033	11	169	346	33.80%	
34	of which: SME	945	334	94	24	29	30.45%	917	283	173	6	20	53	30.47%	890	244	239	5	17	73	30.34%	
35	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
36	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
38	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
39	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
41	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
42	Standardised Total	53,835	6,941	3,533	125	460	57.80%	53,373	6,681	4,254	120	437	2,286	53.74%	52,920	6,457	4,932	118	416	2,498	50.65%	

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		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Central governments	6,730	0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%
45	Regional governments or local authorities	2,476	21	3	1	1	40.00%	2,471	23	5	1	1	2	40.00%	2,467	25	7	1	1	3	40.00%
46	Public sector entities	141	10	1	0	0	45.56%	141	10	1	0	0	0	44.5%	141	10	1	0	0	0	43.70%
47	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
51	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0									



2021 EU-wide Stress Test: Credit risk STA
Powszechna Kasa Oszczednosci Bank Polski SA

RowN um	(mn EUR, %)	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
92	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
93	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
94	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
95	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

RowN um	(mn EUR, %)	Baseline Scenario																					
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		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
113	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
116	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

RowN um	(mn EUR, %)	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
134	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
135	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
136	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)																						

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
Powszechna Kasa Oszczednosci Bank Polski SA

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
1		Central banks													
2		Central governments													
3		Institutions													
4		Corporates													
5		Corporates - Of Which: Specialised Lending													
6		Corporates - Of Which: SME													
7		Retail													
8		Retail - Secured on real estate property													
9		Retail - Secured on real estate property - Of Which: SME													
10		Retail - Secured on real estate property - Of Which: non-SME													
11		Retail - Qualifying Revolving													
12		Retail - Other Retail													
13		Retail - Other Retail - Of Which: SME													
14		Retail - Other Retail - Of Which: non-SME													
15		Equity													
16		Securitisation													
17		Other non-credit obligation assets													
18		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
19		Central banks													
20		Central governments													
21		Institutions													
22		Corporates													
23		Corporates - Of Which: Specialised Lending													
24		Corporates - Of Which: SME													
25		Retail													
26		Retail - Secured on real estate property													
27		Retail - Secured on real estate property - Of Which: SME													
28		Retail - Secured on real estate property - Of Which: non-SME													
29		Retail - Qualifying Revolving													
30		Retail - Other Retail													
31		Retail - Other Retail - Of Which: SME													
32		Retail - Other Retail - Of Which: non-SME													
33		Equity													
34		Securitisation													
35		Other non-credit obligation assets													
36		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
37		Central banks													
38		Central governments													
39		Institutions													
40		Corporates													
41		Corporates - Of Which: Specialised Lending													
42		Corporates - Of Which: SME													
43		Retail													
44		Retail - Secured on real estate property													
45		Retail - Secured on real estate property - Of Which: SME													
46		Retail - Secured on real estate property - Of Which: non-SME													
47		Retail - Qualifying Revolving													
48		Retail - Other Retail													
49		Retail - Other Retail - Of Which: SME													
50		Retail - Other Retail - Of Which: non-SME													
51		Equity													
52		Securitisation													
53		Other non-credit obligation assets													
54		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
55		Central banks													
56		Central governments													
57		Institutions													
58		Corporates													
59		Corporates - Of Which: Specialised Lending													
60		Corporates - Of Which: SME													
61		Retail													
62		Retail - Secured on real estate property													
63		Retail - Secured on real estate property - Of Which: SME													
64		Retail - Secured on real estate property - Of Which: non-SME													
65		Retail - Qualifying Revolving													
66		Retail - Other Retail													
67		Retail - Other Retail - Of Which: SME													
68		Retail - Other Retail - Of Which: non-SME													
69		Equity													
70		Securitisation													
71		Other non-credit obligation assets													
72		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
73		Central banks													
74		Central governments													
75		Institutions													
76		Corporates													
77		Corporates - Of Which: Specialised Lending													
78		Corporates - Of Which: SME													
79		Retail													
80		Retail - Secured on real estate property													
81		Retail - Secured on real estate property - Of Which: SME													
82		Retail - Secured on real estate property - Of Which: non-SME													
83		Retail - Qualifying Revolving													
84		Retail - Other Retail													
85		Retail - Other Retail - Of Which: SME													
86		Retail - Other Retail - Of Which: non-SME													
87		Equity													
88		Securitisation													
89		Other non-credit obligation assets													
90		IRB TOTAL													

Row Num	(min EUR, %)	Moratoria - Actual													
		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020		31/12/2020	
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
91		Central banks													
92		Central governments													
93		Institutions													
94		Corporates													
95		Corporates - Of Which: Specialised Lending													
96		Corporates - Of Which: SME													
97		Retail													
98		Retail - Secured on real estate property													
99		Retail - Secured on real estate property - Of Which: SME													
100		Retail - Secured on real estate property - Of Which: non-SME													
101		Retail - Qualifying Revolving													
102		Retail - Other Retail													
103		Retail - Other Retail - Of Which: SME													
104		Retail - Other Retail - Of Which: non-SME													
105		Equity													
106		Securitisation													
107		Other non-credit obligation assets													
108		IRB TOTAL													

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
Powszechna Kasa Oszczednosci Bank Polski SA

Row Num		(min EUR, %)	Public guarantees - Actual																				
			Exposure values		Risk exposure amounts		31/12/2020			31/12/2020			Coverage Ratio Stage 3 exposure										
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure							
108	Central banks																						
110	Central governments																						
111	Institutions																						
112	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113	Corporates - Of Which: Specialised Lending																						
114	Corporates - Of Which: SME																						
115	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	Retail - Secured on real estate property																						
117	Retail - Secured on real estate property - Of Which: SME																						
118	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119	Retail - Qualifying Revolving																						
120	Retail - Other Retail																						
121	Retail - Other Retail - Of Which: SME																						
122	Retail - Other Retail - Of Which: non-SME																						
123	Equity																						
124	Securitisation																						
125	Other non-credit obligation assets																						
126	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Public guarantees - Actual																				
			Exposure values		Risk exposure amounts		31/12/2020			31/12/2020			Coverage Ratio Stage 3 exposure										
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure							
127	Central banks																						
128	Central governments																						
129	Institutions																						
130	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Corporates - Of Which: Specialised Lending																						
132	Corporates - Of Which: SME																						
133	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134	Retail - Secured on real estate property																						
135	Retail - Secured on real estate property - Of Which: SME																						
136	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
137	Retail - Qualifying Revolving																						
138	Retail - Other Retail																						
139	Retail - Other Retail - Of Which: SME																						
140	Retail - Other Retail - Of Which: non-SME																						
141	Equity																						
142	Securitisation																						
143	Other non-credit obligation assets																						
144	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Public guarantees - Actual																				
			Exposure values		Risk exposure amounts		31/12/2020			31/12/2020			Coverage Ratio Stage 3 exposure										
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure							
145	Central banks																						
146	Central governments																						
147	Institutions																						
148	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Corporates - Of Which: Specialised Lending																						
150	Corporates - Of Which: SME																						
151	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Retail - Secured on real estate property																						
153	Retail - Secured on real estate property - Of Which: SME																						
154	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
155	Retail - Qualifying Revolving																						
156	Retail - Other Retail																						
157	Retail - Other Retail - Of Which: SME																						
158	Retail - Other Retail - Of Which: non-SME																						
159	Equity																						
160	Securitisation																						
161	Other non-credit obligation assets																						
162	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Public guarantees - Actual																				
			Exposure values		Risk exposure amounts		31/12/2020			31/12/2020			Coverage Ratio Stage 3 exposure										
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure							
163	Central banks																						
164	Central governments																						
165	Institutions																						
166	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
167	Corporates - Of Which: Specialised Lending																						
168	Corporates - Of Which: SME																						
169	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Retail - Secured on real estate property																						
171	Retail - Secured on real estate property - Of Which: SME																						
172	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Qualifying Revolving																						
174	Retail - Other Retail																						
175	Retail - Other Retail - Of Which: SME																						
176	Retail - Other Retail - Of Which: non-SME																						
177	Equity																						
178	Securitisation																						
179	Other non-credit obligation assets																						
180	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Public guarantees - Actual																				
			Exposure values		Risk exposure amounts		31/12/2020			31/12/2020			Coverage Ratio Stage 3 exposure										
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure							
181	Central banks																						
182	Central governments																						
183	Institutions																						
184	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending																						
186	Corporates - Of Which: SME																						
187	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail - Secured on real estate property																						
189	Retail - Secured on real estate property - Of Which: SME																						
190	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Qualifying Revolving					</																	

2021 EU-wide Stress Test: Credit risk COVID-19 STA

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
1	Powszechna Kasa Oszczednosci Bank Polski SA												
2	Central banks												
3	Central governments												
4	Regional governments or local authorities												
5	Public sector entities												
6	Multilateral Development Banks												
7	International Organisations												
8	Institutions												
9	Corporates	0	0	183	0	412	0	94	0	0	25	49	51.83%
10	of which: SME												
11	Retail	0	0	980	0	813	0	129	0	5	68	71	54.70%
12	of which: SME												
13	Secured by mortgages on immovable property												
14	of which: non-SME	0	0	898	0	2,199	0	74	0	1	100	19	25.54%
15	Items associated with particularly high risk												
16	Covered bonds												
17	Claims on institutions and corporates with a ST credit assessment												
18	Collective investments undertakings (CIU)												
19	Equity												
20	Securitisation												
21	Other exposures												
22	Standardised Total	0	0	2,238	0	3,606	0	297	0	6	211	138	46.55%

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
23	Poland												
24	Central banks												
25	Central governments												
26	Regional governments or local authorities												
27	Public sector entities												
28	Multilateral Development Banks												
29	International Organisations												
30	Institutions												
31	Corporates	0	0	183	0	412	0	94	0	0	25	49	51.83%
32	of which: SME												
33	Retail	0	0	980	0	813	0	129	0	5	68	71	54.70%
34	of which: SME												
35	Secured by mortgages on immovable property												
36	of which: non-SME	0	0	898	0	2,199	0	74	0	1	100	19	25.54%
37	Items associated with particularly high risk												
38	Covered bonds												
39	Claims on institutions and corporates with a ST credit assessment												
40	Collective investments undertakings (CIU)												
41	Equity												
42	Securitisation												
43	Other exposures												
44	Standardised Total	0	0	2,238	0	3,606	0	297	0	6	211	138	46.55%

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
45	N.A.												
46	Central banks												
47	Central governments												
48	Regional governments or local authorities												
49	Public sector entities												
50	Multilateral Development Banks												
51	International Organisations												
52	Institutions												
53	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
54	of which: SME												
55	Retail	0	0	0	0	0	0	0	0	0	0	0	0
56	of which: non-SME												
57	Secured by mortgages on immovable property												
58	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
59	Items associated with particularly high risk												
60	Covered bonds												
61	Claims on institutions and corporates with a ST credit assessment												
62	Collective investments undertakings (CIU)												
63	Equity												
64	Securitisation												
65	Other exposures												
66	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
67	N.A.												
68	Central banks												
69	Central governments												
70	Regional governments or local authorities												
71	Public sector entities												
72	Multilateral Development Banks												
73	International Organisations												
74	Institutions												
75	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
76	of which: SME												
77	Retail	0	0	0	0	0	0	0	0	0	0	0	0
78	of which: non-SME												
79	Secured by mortgages on immovable property												
80	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
81	Items associated with particularly high risk												
82	Covered bonds												
83	Claims on institutions and corporates with a ST credit assessment												
84	Collective investments undertakings (CIU)												
85	Equity												
86	Securitisation												
87	Other exposures												
88	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0

		Moratoria - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
89	N.A.												
90	Central banks												
91	Central governments												
92	Regional governments or local authorities												
93	Public sector entities												
94	Multilateral Development Banks												
95	International Organisations												
96	Institutions												
97	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
98	of which: SME												
99	Retail	0	0	0	0	0	0	0	0	0	0	0	0
100	of which: non-SME												
101	Secured by mortgages on immovable property												
102	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
103	Items associated with particularly high risk												
104	Covered bonds												
105	Claims on institutions and corporates with a ST credit assessment												
106	Collective investments undertakings (CIU)												
107	Equity												
108	Securitisation												
109	Other exposures												
110	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0

		Public guarantees - Actual											
		31/12/2020											
Row Num		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
13													
14													
15													
16													
17													
18		0	0	83	0	34	0	4	0	1	2	7	182.65%
19		0	0	45	0	9	0	0	0	0	1	1	

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Powszechna Kasa Oszczednosci Bank Polski SA

Table 1: Moratoria - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table 2: Moratoria - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table 3: Moratoria - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table 4: Moratoria - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table 5: Moratoria - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table 6: Moratoria - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Central banks, Regional governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Items associated with particularly high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Securitisation, Other exposures, Standardised Total.

Table 7: Public guarantees - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Public guarantees - Actual.

Table 8: Public guarantees - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Public guarantees - Actual.

Table 9: Public guarantees - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Public guarantees - Actual.

Table 10: Public guarantees - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Public guarantees - Actual.

Table 11: Public guarantees - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Public guarantees - Actual.

Table 12: Public guarantees - Actual 31/12/2020. Columns: Exposure value, Risk exposure amounts, Stage 1 exposure, Stage 2 exposure, Stage 3 exposure, Stock of provisions for Stage 1, 2, 3 exposure, Coverage Ratio - Stage 3 exposure. Rows: Public guarantees - Actual.

2021 EU-wide Stress Test: Credit risk COVID-19 STA

Powszechna Kasa Oszczednosci Bank Polski SA

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	197	418	131	0	22	59	45.04%	197	394	156	0	19	70	45.04%	196	373	178	0	17	80	45.04%	
9		of which: SME																						
10		Retail	1,041	795	250	5	66	97	37.65%	1,024	739	332	4	68	125	37.65%	1,008	689	397	4	66	150	37.65%	
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	2,289	3,564	615	6	205	211	34.25%	2,277	3,378	813	5	232	273	33.62%	2,265	3,207	996	5	203	331	33.21%	

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	197	418	131	0	22	59	45.04%	197	394	156	0	19	70	45.04%	196	373	178	0	17	80	45.04%
30		of which: SME																					
31		Retail	1,041	795	250	5	66	97	37.65%	1,024	739	332	4	68	125	37.65%	1,008	689	397	4	66	150	37.65%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME																					
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	2,289	3,564	615	6	205	211	34.25%	2,277	3,378	813	5	232	273	33.62%	2,265	3,207	996	5	203	331	33.21%

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																					
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME																					
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME																					
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME																					
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Powszechna Kasa Oszczednosci Bank Polski SA

Row Num	(min EUR, %)		Maratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	195	395	156	1	38	97	62.19%	191	334	222	1	44	138	62.19%	183	285	274	1	35	170	62.19%
9		of which: SME																					
10		Retail	1,011	745	338	11	34	215	63.52%	938	611	545	16	20	346	63.52%	876	510	769	13	18	450	63.52%
11		of which: SME																					
12		Secured by mortgages on immovable property	1,046	2,284	296	2	71	80	27.12%	1,043	2,090	494	2	58	134	27.12%	1,040	1,930	657	2	60	176	27.12%
13		of which: non-SME																					
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	2,252	3,425	791	13	144	392	49.61%	2,173	3,035	1,261	18	123	618	49.03%	2,104	2,725	1,640	16	113	799	48.72%

Row Num	(min EUR, %)		Maratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	195	395	156	1	38	97	62.19%	191	334	222	1	44	138	62.19%	183	285	274	1	35	170	62.19%
30		of which: SME																					
31		Retail	1,011	745	338	11	34	215	63.52%	938	611	545	16	20	346	63.52%	876	510	769	13	18	450	63.52%
32		of which: SME																					
33		Secured by mortgages on immovable property	1,046	2,284	296	2	71	80	27.12%	1,043	2,090	494	2	58	134	27.12%	1,040	1,930	657	2	60	176	27.12%
34		of which: non-SME																					
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	2,252	3,425	791	13	144	392	49.61%	2,173	3,035	1,261	18	123	618	49.03%	2,104	2,725	1,640	16	113	799	48.72%

Row Num	(min EUR, %)		Maratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																					
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: SME																					
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
55		of which: non-SME																					
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Maratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME																					
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		of which: SME																					
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
76		of which: non-SME																					
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures</																					

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Powszechna Kasa Oszczedności Bank Polski SA

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106		Central banks																						
107		Central governments																						
108		Regional governments or local authorities																						
109		Public sector entities																						
110		Multilateral Development Banks																						
111		International Organisations																						
112		Institutions																						
113		Corporates																						
114		of which: SME																						
115		Retail																						
116		of which: SME																						
117		Secured by mortgages on immovable property																						
118		of which: non-SME																						
119		Items associated with particularly high risk																						
120		Covered bonds																						
121		Claims on institutions and corporates with a ST credit assessment																						
122		Collective investments undertakings (CIU)																						
123		Equity																						
124		Securitisation																						
125		Other exposures																						
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
129		Central banks																						
130		Central governments																						
131		Regional governments or local authorities																						
132		Public sector entities																						
133		Multilateral Development Banks																						
134		International Organisations																						
135		Institutions																						
136		Corporates																						
137		of which: SME																						
138		Retail																						
139		of which: SME																						
140		Secured by mortgages on immovable property																						
141		of which: non-SME																						
142		Items associated with particularly high risk																						
143		Covered bonds																						
144		Claims on institutions and corporates with a ST credit assessment																						
145		Collective investments undertakings (CIU)																						
146		Equity																						
147		Securitisation																						
148		Other exposures																						
149		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
151		Central banks																						
152		Central governments																						
153		Regional governments or local authorities																						
154		Public sector entities																						
155		Multilateral Development Banks																						
156		International Organisations																						
157		Institutions																						
158		Corporates																						
159		of which: SME																						
160		Retail																						
161		of which: SME																						
162		Secured by mortgages on immovable property																						
163		of which: non-SME																						
164		Items associated with particularly high risk																						
165		Covered bonds																						
166		Claims on institutions and corporates with a ST credit assessment																						
167		Collective investments undertakings (CIU)																						
168		Equity																						
169		Securitisation																						
170		Other exposures																						
171		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
173		Central banks																						
174		Central governments																						
175		Regional governments or local authorities																						
176		Public sector entities																						
177		Multilateral Development Banks																						
178		International Organisations																						
179		Institutions																						
180		Corporates																						
181		of which: SME																						
182		Retail																						
183		of which: SME																						
184		Secured by mortgages on immovable property																						
185		of which: non-SME																						
186		Items associated with particularly high risk																						
187		Covered bonds																						
188		Claims on institutions and corporates with a ST credit assessment																						
189		Collective investments undertakings (CIU)																						
190		Equity																						
191		Securitisation																						
192		Other exposures																						
193		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario												
			31/12/2021				31/12/2022				31/12/2023				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure					

2021 EU-wide Stress Test: Securitisations

Powszechna Kasa Oszczednosci Bank Polski SA

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	0	0	0	0	0	0	0	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2021 EU-wide Stress Test: Risk exposure amounts

Powszechna Kasa Oszczednosci Bank Polski SA

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	40,719	40,868	41,009	41,160	40,719	41,074	40,719
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	40,719	40,868	41,009	41,160	40,719	41,074	40,719
4	Risk exposure amount for market risk	4,547	4,547	4,547	4,547	4,470	4,470	4,470
5	Risk exposure amount for operational risk	4,466	5,292	5,579	5,669	5,767	6,246	6,575
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	49,732	50,707	51,135	51,376	50,956	51,790	51,764
8	Total Risk exposure amount (transitional)	50,094	50,955	51,274	51,419	51,509	52,105	51,876
9	Total Risk exposure amount (fully loaded)	49,732	50,707	51,135	51,376	50,956	51,790	51,764

2021 EU-wide Stress Test: P&L

Powszechna Kasa Oszczednosci Bank Polski SA

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	2,259	2,055	2,001	1,978	1,908	1,854	1,842
2	Interest income	2,581	2,508	2,324	2,235	2,388	2,244	2,180
3	Interest expense	-322	-453	-324	-256	-480	-387	-331
4	Dividend income	3	3	3	3	3	3	3
5	Net fee and commission income	801	801	801	801	676	666	658
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-102	-9	-9	-9	-30	-9	-9
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					20		
8	Other operating income not listed above, net	-1,190	48	62	67	37	57	61
9	Total operating income, net	1,772	2,899	2,858	2,841	2,613	2,570	2,554
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-399	-278	-220	-189	-981	-591	-443
11	Other income and expenses not listed above, net	-1,745	-1,808	-1,873	-1,906	-1,839	-1,798	-1,791
12	Profit or (-) loss before tax from continuing operations	-373	813	765	746	-207	180	320
13	Tax expenses or (-) income related to profit or loss from continuing operations	-187	-244	-230	-224	62	-54	-96
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	-559	569	536	522	-145	126	224
16	Amount of dividends paid and minority interests after MDA-related adjustments	0	171	161	157	0	38	67
17	Attributable to owners of the parent net of estimated dividends	-559	398	375	366	-145	88	157
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

Powszechna Kasa Oszczednosci Bank Polski SA

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0