

2021 EU-wide Stress Test

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



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2021 EU-wide Stress Test: Summary

		Powsze	echna Kasa Oszczednosci Bank I	Polski SA				
		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Row Num	(mln EUR, %)	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%
			Memoran	dum 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
	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

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New definition of default?

Yes



	TOWSZECHNA KASA OSZCZCANOŚCI DANK TOISKI SA																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk expos	sure amounts								
			A-II	RB	F-	IRB	A-	IRB	F-3	IRB	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3 exposure
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stuge I exposure			Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1	Central banks		0		D C	(0 0)	0 0		0	0	0 0	0	0	0	-
2	Central governments		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
3	Institutions		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
4	Corporates		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
5	Corporates - Of Which: Specialised Lending		0	0 0		(0 0)	0 0)	0	0	0 0	0	0	0	-
6	Corporates - Of Which: SME		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
7	Retail		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
8 Dowerschap Kass	Retail - Secured on real estate property		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
⁸ Powszechna Kasa	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
¹⁰ Oszczednosci Bank Polski SA			0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
	Retail - Qualifying Revolving		0		D C	(0 0)	0 0)	0	0	0 0	0	0	0	-
12	Retail - Other Retail		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
13	Retail - Other Retail - Of Which: SME		0		0 0	(0 0)	0 0)	0	0	0 0	0	0	0	-
14	Retail - Other Retail - Of Which: non-SME		0		D C	(0 0)	0 0)	0	0	0 0	0	0	0	-
15	Equity		0		0		0)	0			0	0 0	0	0	0	-
16	Securitisation																
17	Other non-credit obligation assets		0		0		0)	0			0	0 0	0	0	0	-
18	IRB TOTAL		0		0 0	C) 0		0 0		0	0	0 0	0	0	0	-

		Actual 31/12/2020														
										31/12/2020						
				Exposu	re values			Risk expos	ure amounts							
_			A-I	RB	F-IR	В	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Rati
rN n		(mln EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	e Stage 3 expos
	Central banks		0	(0	C	0		0 0		0 0 0) (C)) (J -
	Central governments		0	(0	C	0		0 0		0 0 0	0 0	C)) (ა -
	Institutions		0	(0	C	0		0 0		0 0 0) (C) (ე -
	Corporates		0	(0	C	0		0 0		0 0 0	0 0) C) (ე -
	Corporates - Of Which: Specialised Lending		0	(0	C	0		0 0		0 0 0	0 0	C) (ე -
	Corporates - Of Which: SME		0	(0	C	0		0 0		0 0 0	0 0) C) (ე -
	Retail		0	(0	C	0		0 0		0 0 0	0 0	C) (ე -
	Retail - Secured on real estate property		0	(0	C	0		0 0		0 0 0	0 0) C) (ე -
Poland	Retail - Secured on real estate property - Of Which: SME		0	(0	C	0		0 0		0 0 0	0 0	C) (ე -
FUIdHU	Retail - Secured on real estate property - Of Which: non-SME		0	(0	C	0		0 0		0 0 0	0 0	C) (ე -
	Retail - Qualifying Revolving		0	(0	C	0		0 0		0 0 0	0 0	C		0 (ე -
	Retail - Other Retail		0	(0	C	0		0 0		0 0 0	0 0	C) (ა -
	Retail - Other Retail - Of Which: SME		0	(0	C	0		0 0		0 0 0	0 0	C) (ა -
	Retail - Other Retail - Of Which: non-SME		0	(0	C	0		0 0		0 0 0	0 0	C)) (ა -
	Equity		0	()		0		D		0 0	0 0	C)) (ა -
	Securitisation															
	Other non-credit obligation assets		0	(0		D		0 0	0 0	C) (<u>ງ</u> -
	IRB TOTAL		0	C	0	0	0		0 0		0 0 0	0 0	0) (ງ -

			Actual													
										31/12/2020						
				Expos	sure values			Risk expos	sure amounts							
			,	A-IRB	F	IRB	A-	IRB	F-	IRB		0	Stock of	Stock of	Stock of	Coverage Ratio
owN Im		(mln EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Rati Stage 3 expos
37	Central banks			0	0 ()	0 0)	0 0		0 0 0) (0 0	() (ა -
38	Central governmen	ts		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ე -
39	Institutions			0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ე -
40	Corporates			0 0)	0 0)	0 0)	0 0 0) (0 0	() (ა -
41	Corporates - Of W	hich: Specialised Lending		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ა -
42	Corporates - Of W	hich: SME		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ე -
43	Retail			0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ა -
44	Retail - Secured	on real estate property		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ა -
45 N.	∧ Retail - Secure	d on real estate property - Of Which: SME		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ა -
46		1 on real estate property - Of Which: non-SME		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ა -
47	Retail - Qualifyir	g Revolving		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ე -
48	Retail - Other Re	tail		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ე -
49	Retail - Other F	letail - Of Which: SME		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ე -
50	Retail - Other F	etail - Of Which: non-SME		0	0 ()	0 0)	0 0)	0 0 0) (0 0	() (ა -
51	Equity			0	0		0)	0		0) (0 0	() (ა -
52	Securitisation															
53	Other non-credit of	ligation assets		0	0		0)	0		0) (0 0	() (ა -
54	IRB TOTAL			0	0 0		0 0		0 0		0 0 0) (0 0	0) (J -

											Actual							
											31/12/2020							
					Exposi	ure values			Risk expos	sure amounts								
				A-1	IRB	F-	RB	A-	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0		0 0	C) () (0 0)	0 ()	0) (0) (<u>ر</u>
56		Central governments		0		0 0	C) () (0 0)	0 ()	0	0 () 0) (- ر
57		Institutions		0		0 0	C) () (0 0)	0 ()	0	0 (0 0) (J -
58		Corporates		0		0 0	0) () (0 0)	0 0)	0	0 (0 0) (J -
59		Corporates - Of Which: Specialised Lending		0		0 0	0) (0 0)	0 ()	0	0 (0 0		J -
60		Corporates - Of Which: SME		0		0 0	0) () (0 0)	0 ()	0	0 (0 0) (J -
61		Retail		0		0 0	0) (0 0)	0 ()	0	0 (0 0) (J -
62		Retail - Secured on real estate property		0		0 0	C) () (0 0)	0 ()	0	0 (0 0) (J -
63	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	0) (0 0)	0 ()	0	0 (0 0	(J -
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C) () (0 0)	0 0)	0) (0 0) (J -
65		Retail - Qualifying Revolving		0		0 0	C) () (0 0)	0 ()	0) (0 0) (J -
66		Retail - Other Retail		0		0 0	0) () (0 0)	0 ()	0	0 (00) (J -
67		Retail - Other Retail - Of Which: SME		0		0 0	C) () (0 0)	0 ()	0	0 (0 0) (J -
68		Retail - Other Retail - Of Which: non-SME		0		0 0	C) () (0 0)	0 ()	0	0 (0 0) (J -
69		Equity		0		0		() (0		()	0	0 (0 0) (- ر
70		Securitisation																
71		Other non-credit obligation assets		0		0		() (0		()	0	0 (0 0) (J-
72		IRB TOTAL		0		0 0	0	0	C	0 0		0 0		0 () (0	C	/-

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				Actual													
											31/12/2020						
					Exposu	re values			Risk expos	sure amounts							
				A-1	RB	F-I	RB	A-1	IRB	F	-IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 ex	osure provisions fo Stage 1 expos	Stock of r provisions for ure Stage 2 exposur	provisions for e Stage 3 exposure	e Stage 3 exposure
91		Central banks		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
92		Central governments		0	(0		0 0		0	0	0 0) 0	0	0	0	0 -
93		Institutions		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
94		Corporates		0	(0 0		0 0		0	0	0 0	0	0	0	0	0 -
95		Corporates - Of Which: Specialised Lending		0) 0		0 0		0	0	0 0	0	0	0	0	0 -
96		Corporates - Of Which: SME		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
97		Retail		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
98		Retail - Secured on real estate property		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
99		Retail - Secured on real estate property - Of Which: SME		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
101		Retail - Qualifying Revolving		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
102		Retail - Other Retail		0	() 0		0 0)	0	0	0 0	0	0	0	0	0 -
103		Retail - Other Retail - Of Which: SME		0	() 0		0 0		0	0	0 0	0	0	0	0	0 -
104		Retail - Other Retail - Of Which: non-SME		0	() 0		0 0)	0	0	0 (0	0	0	0	0 -
105		Equity		0	()		0		0		(0	0	0	0	0 -
106		Securitisation															
107		Other non-credit obligation assets		0	()		0		0		(0	0	0	0	0 -
108		IRB TOTAL		0	(0	(0 0		0 (0	0 0) 0	0	0	0	0 -

					Actual													
											31/12/2020							
					Expos	ure values			Risk expos	ure amounts								
				A-I	RB	F-3	RB	A-I	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -	
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
109		Central banks		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
110		Central governments		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
111		Institutions		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
112		Corporates		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	[-	
113		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
114		Corporates - Of Which: SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	[-	
115		Retail		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
116		Retail - Secured on real estate property		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0		0 0) (0 0	0	0	0	0 0	-	
119		Retail - Qualifying Revolving		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-	
120		Retail - Other Retail		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-	
121		Retail - Other Retail - Of Which: SME		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-	
122		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0		0 0) (0 0	0	0	0	0 0	-	
123		Equity		0		0		0		D		C	0	0	0	0 0		
124		Securitisation																
125		Other non-credit obligation assets		0		0		0		D		0	0	0	0	0 0		
126		IRB TOTAL		0		0 0	0	0		0	0) 0	0	0		0 0	I-	

											Actual						
											31/12/2020						
					Exposi	ire values			Risk expos	sure amounts							
				A-IF	В	F-I	RB	A-:	IRB	F	-IRB	G ha an 1 anns anns		Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	0	0		0	0	0 0	0) (C	0	-
128		Central governments		0		0 0	0	0		0	0	0 0	0) (C	0	-
129		Institutions		0		0 0	0	0		0	0	0 0	0) (C	0	-
130		Corporates		0	0 0		0	0		0	0	0 0	0) ()	C	0	-
131		Corporates - Of Which: Specialised Lending		0	0 0		0	0		0	0	0 0	0) (C	0	-
132		Corporates - Of Which: SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
133		Retail		0		0 0	0	0		0	0	0 0	0	0 0	C	0	-
134		Retail - Secured on real estate property		0		0 0	0	0		0	0	0 0	0	0 0	C	0	-
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
137		Retail - Qualifying Revolving		0		0 0	0	0		0	0	0 0	0) (C	0	-
138		Retail - Other Retail		0		0 0	0	0		0	0	0 0	0) (C	0	-
139		Retail - Other Retail - Of Which: SME		0		0 0	0	0		0	0	0 0	0) (C	0	-
140		Retail - Other Retail - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0) ()	C	0	-
141		Equity		0		0		0		0		0	0) (C	0	-
142		Securitisation															
143		Other non-credit obligation assets		0		0		0		0		0	0) (0	0	-
144		IRB TOTAL		0		0	0	0		0		0 0	0	0	0	0	-

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ire amounts								
	A-]	IRB	F-1	IRB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Patie -
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage I exposure	Stage 2 exposure	Stage 5 exposure	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	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	0			0	U			0	0	0	0	0	0	_
	0	0			0	0			0	0	0	0	0	0	-
	<u> </u>	0 0	0	0	0	<u> </u>	0	0	0	0	0	0	0	0	-

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposi	ire values			Risk expos	sure amounts								
			A	-IRB	F-3	RB	A-]	RB	F-1	IRB				Stock of	Stock of	Stock of	
RowN um		(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure Stage 3	8 exposure	provisions for	provisions for Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposu
145		Central banks		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(่ว -
146		Central governments		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
147		Institutions		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
148		Corporates		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
149		Corporates - Of Which: Specialised Lending		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ა -
150		Corporates - Of Which: SME		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
151		Retail		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
152		Retail - Secured on real estate property		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
155		Retail - Qualifying Revolving		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
156		Retail - Other Retail		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
157		Retail - Other Retail - Of Which: SME		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
158		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0	(0 0)	0	0 0	0	0	C	(ე -
159		Equity		0	D		0	(0			0 0	0	0	C	(ა -
160		Securitisation															
161		Other non-credit obligation assets		0	D		0	(0			0 0	0	0	0	(ა -
162		IRB TOTAL		0	0 0		0 0	(0 0		0	0	0	0	0	C	<u>ן -</u>

									Actual							
									31/12/2020							
			Exposi	ıre values			Risk expos	sure amounts								
		A	-IRB	F-IRB		A-	IRB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(min	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0	0 0	C) 0		0	0	0 0		0	0	0 0) (Ĵ-
164	Central governments		D	0 0	C) 0		0	0	0 0		0	0	0 0) (- ز
165	Institutions		D	0 0	C) 0		0	0	0 0		0	0	0 0) (<u>ا</u> ر
166	Corporates		D	0 0	C) 0		0	0	0 0		0	0	0 0) (<u>- ز</u>
167	Corporates - Of Which: Specialised Lending		0	0 0	C) 0		0	0	0 0		0	0	0 0) (<u>ا</u> ر
168	Corporates - Of Which: SME		D	0 0	C) 0		0	0	0 0		0	0	0 0) (_ ر
169	Retail		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ر
170	Retail - Secured on real estate property		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ز
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		D	0 0	C) 0		0	0	0 0		0	0	0 0) (_ ر
172	Retail - Secured on real estate property - Of Which: non-SME		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ز
173	Retail - Qualifying Revolving		D	0 0	C) 0		0	0	0 0		0	0	0 0) ((
174	Retail - Other Retail		D	0 0	C) 0		0	0	0 0		0	0	0 0)	_ ز
175	Retail - Other Retail - Of Which: SME		D	0 0	C) 0		0	0	0 0		0	0	0 0)) –
176	Retail - Other Retail - Of Which: non-SME		0	0 0	C	0 0		0	0	0 0		0	0	0 0	() -
177	Equity		0	0		0		0		0		0	0	0 0	() –
178	Securitisation															
179	Other non-credit obligation assets		0	0		0		0		0		0	0	0 0	(_ ر
180	IRB TOTAL			0 0	0	0		0	0	0 0		0		0 0	(1-

											Actual							
											31/12/2020							
					Expos	ure values			Risk expos	sure amounts								
				A-1	IRB	F-	IRB	A-]	IRB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
um and a second se			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
.81		Central banks		0		0 0) (0 0		0 0		0 (0	0	0		J –
82		Central governments		0		0 0) (0 0		0 0	0	0 ()	0	0	0) (<u>ر</u> -
83		Institutions		0		0 0) (0 0		0 0)	0 ()	0	0	0) (ر -
84		Corporates		0		0 0) (0 0		0 0	D	0 ()	0	0	0	0 0	- ز
85		Corporates - Of Which: Specialised Lending		0		0 0) (0 0		0 0	D	0 ()	0	0	0	0 0	(–
36		Corporates - Of Which: SME		0		0 0) (0 0		0 0	0	0 ()	0	0	0	0 0	(–
37		Retail		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
8		Retail - Secured on real estate property		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
9	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
90		Retail - Secured on real estate property - Of Which: non-SME		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
01		Retail - Qualifying Revolving		0		0 0) (0 0		0 0	0	0 (0	0	0	0	0 0	<u>)</u> -
92		Retail - Other Retail		0		0 0) (0 0		0 0	0	0 ()	0	0	0	0 0	<u>)</u> -
93		Retail - Other Retail - Of Which: SME		0		0 0) (0 0		0 0	0	0 ()	0	0	0	0 0	<u>)</u> -
94		Retail - Other Retail - Of Which: non-SME		0		0 0) (0 0		0 0)	0 ()	0	0	0	0 0	<u>)</u> –
95		Equity		0		0		0		0		()	0	0	0) (<u>)</u> -
96		Securitisation																
.97		Other non-credit obligation assets		0		0		0		0		(0	0	0	0	0 0	<u>)</u>
198		IRB TOTAL		0		0 0		0		0 0	<u> </u>	0 0		0	0	0	0	<u>/</u>



	Powszechna Kasa Oszczedności Bank Polski SA																				
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
												Baseline Scenari	D								
					31/12/2021							31/12/2022						31/12/2023			
												1			T						1
owN Im	(mlr	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	e Stage 2 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure Stage	2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposi
	Central banks		0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0) C) -
	Central governments	C	0 0	0	(0 0	0) -	(0	0	0	0	0	0 -	0	0	0 (0 0) () -
	Institutions	C	0 0	0	(0 0	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () () -
	Corporates	C	0 0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
	Corporates - Of Which: Specialised Lending	C	0 0	0	(D C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
	Corporates - Of Which: SME	C	0 0	0	(D C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
	Retail	C	0 0	0	(D C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
Device a device Marca	Retail - Secured on real estate property	C	0 0	0	(D C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
Powszechna Kasa	Retail - Secured on real estate property - Of Which: SME	C	0 0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
Oszczednosci Bank Polski SA	Retail - Secured on real estate property - Of Which: non-SME	C	0 0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () C	0 -
USZCZEUHUSCI DAHK PUSKI JA	Retail - Qualifying Revolving	C	0 0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (0 -
	Retail - Other Retail	C	0 0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (D -
	Retail - Other Retail - Of Which: SME	C	0 0	0	() C	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (0 -
	Retail - Other Retail - Of Which: non-SME	C	0 0	0	(0 0	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (0 -
	Equity	C	00	0	(0 0	0) -	(0	0	0	0	0	0 -	0	0	0 (0 () ()) -
6	Securitisation																				
7	Other non-credit obligation assets	C	0 0	0	(0 0	C) -	(0	0	0	0	0	0 -	0	0	0 (0 () (0 -
8	IRB TOTAL	0	0	0	C	0	0) -	C	0	0	0	0	0	0 -	0	0	0 0	0 0	0) -





													Baseline Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure	Stage 2 exposure	e 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	e 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	e 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 exposur
55	Central banks		0)	0 0	(0 0	(0 -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	<u>ا – </u>
56	Central governments		0)	0 0	(0 0	(D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	J -
57	Institutions		0)	0 0	(0 0	(D -		0 0) (0) (0 0	-	C)	0 0	0	0	0	J -
58	Corporates		0)	0 0	(0 0	(D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	j -
59	Corporates - Of Which: Specialised Lending		0)	0 0	(0 0)	D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ز –
60	Corporates - Of Which: SME		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ر –
61	Retail		0)	0 0	(0 0) (D -		0 0) (0) (0 0	-	C)	0 0	0	0	0	J -
62	Retail - Secured on real estate property		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ز -
63 64 N.A.	Retail - Secured on real estate property - Of Which: SME		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ן –
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ן –
65	Retail - Qualifying Revolving		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ر –
66	Retail - Other Retail		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ر –
67	Retail - Other Retail - Of Which: SME		0)	0 0	(0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	ز -
68	Retail - Other Retail - Of Which: non-SME		0)	0 0		0 0) (D -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	J –
69	Equity		0)	0 0	(0 0) (0 -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	<u>ا</u> –
70	Securitisation																						
71	Other non-credit obligation assets		0)	0 0		0 0) (0 -		0 0) (0 () (0 0	-	C)	0 0	0	0	0	
72	IRB TOTAL		0		0 0	() 0	0) -		0 0	C			0	-	0		0 0	0	0	0	<u>۱</u> -

											Baseline Scenario	0									
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Sta	ige 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 e 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
	0	0	0	0	0 0) 0	-	0	0	0		0	0 () -	(0	0	C	0	0	-
	0	0	0	0	0 0) 0	-	0	0	0		0	0 () -	(0	0	C	0	0	-
	0	0	0	0	0 0) 0	-	0	0	0		0	0 () -	(00	0	C	0	0	-
	0	0	0	0	0 0) 0	-	0	0	0		0	0 () -	0	0 0	0	C	0	0	-
	0	0	0	0	0 0	00	-	0	0	0		0	0 () -	0	0 0	0	C	0	0	-
	0	0	0	0	0 0	00	-	0	0	0		0	0 () -	C	0 0	0	C	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0		0	0 () -	(0 0	0	C	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0		0	0 () -	(0	0	0	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0		0	0 0) -	(0	0	0	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0		0	0 0) -	(0	0	0	0	0	-
	0	0	0	0		0 0	-	0	0	0		0	0 () -	(0 0	0		0	0	-
	0	0	0	0			-	0	0	0		0	0 () -	(0 0	0		0	0	-
	0	0	0	0			-	0	0	0		0	0 () -	(0 0	0 0		0	0	-
	0	0	0	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	0	0	-
	0	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	0	0	0	ט וי	-	0	0	0		U		/ -		0	0		0	0	-

re Stage 2 exposu		31/12/2021		Baseline Scenario 31/12/2021 31/12/2022															
re Stage 2 exposu									31/12/2022	-						31/12/2023			
	re 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
0	0 0	C	0 0	0	-	0	0	0	0	(0 0	-	0	0	0	0	0	0	
0	0 0	0	0 0	0	-	0	0	0	0	(0 0	-	0	0	0	0	0	0	-
0	0 0	0	0 0	0	-	0	0	0	0	(0 0	-	0	0	0	0	0	0	-
0	0 0	0	0 0	0	-	0	0	0	0	(0 0	-	0	0	0	0	0	0	-
0	0 0	0	0 0	0	-	0	0	0	0	(0 0	-	0	0	0	0	0	0	
0	0 0	0	0	0	-	0	0	0	0	(0 0	-	0	0	0	0	0	0	
0	0 0	0	0 0	0	-	0	0	0	0	(-	0	0	0	0	0	0	-
0	0 0	0	0	0	-	0	0	0	0	(-	0	0	0	0	0	0	-
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	0 0 <td< th=""><th>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>0 0</th><th>0 0</th><th>0 0</th><th>0 0</th><th>0 0</th><th>0 0</th><th>Image: state in the state</th><th>0 0</th><th>0 0</th><th>Normal ArrorNormal Arror<!--</th--><th>Image: state in the state</th><th>Image: Note of the state o</th><th>N N</th><th>N N</th><th>· · · · · · · · · · · · · · · · · · ·</th><th>· · · · · · · · · · · · · · · · · · ·</th><th>N N</th></th></td<>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0	0 0	0 0	0 0	0 0	Image: state in the state	0 0	0 0	Normal ArrorNormal Arror </th <th>Image: state in the state</th> <th>Image: Note of the state o</th> <th>N N</th> <th>N N</th> <th>· · · · · · · · · · · · · · · · · · ·</th> <th>· · · · · · · · · · · · · · · · · · ·</th> <th>N N</th>	Image: state in the state	Image: Note of the state o	N N	N N	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	N N







												Baseline Scenari)								
					31/12/20)21						31/12/2022						31/12/2023		_	
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure Stage 3 exposi	Stock o ure provisions Stage 1 exp		Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e 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 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposu	
109		Central banks		0 0	0	0	0	0 -		0 0)	0	0	0 0) -	0	0	0	0	0	0 -
110		Central governments		0 0	0	0	0	0 -	(0 C)	0	0	0 0) -	0	0	0	0	0	0 -
111		Institutions		0 0	0	0	0	0 -	(0 C)	0	0	0 0) -	0	0	0	0	0	0 -
112		Corporates		0 0	0	0	0	0 -	(0 C)	0	0	0 0) -	0	0	0	0	0	0 -
113		Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 -	(0 0)	0	0	0 0) -	0	0	0	0	0	0 -
114		Corporates - Of Which: SME		0 0	0	0	0	0 -	(0 C)	0	0	0 0) -	0	0	0	0	0	0 -
115		Retail		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		0 0	0	0	0	0 -	(0 0)	0	0	0 0) -	0	0	0	0	0	0 -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -	(0 0)	0	0	0 0) -	0	0	0	0	0	0 -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -	(0 0)	0	0	0 0) -	0	0	0	0	0	0 -
119		Retail - Qualifying Revolving		0 0	0	0	0	0 -	(0 0)	0	0	0 0) -	0	0	0	0	0	0 -
120		Retail - Other Retail		0 0	0	0	0	0 -	(0 0)	0	0	0 0) -	0	0	0	0	0	0 -
121		Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -		0 0		0	0	0 0) -	0	0	0	0	0	0 -
122		Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0 -		0 0		0	0	0 0) -	0	0	0	0	0	0 -
123		Equity		0 0	0	0	0	0 -		0 0		0	0	0 0) -	0	0	0	0	0	0 -
124		Securitisation																			
125		Other non-credit obligation assets		0 0	0	0	0	0 -		0 0		0	0	0 0) -	0	0	0	0	0	0 -
126		IRB TOTAL		0 0	0	0	0	0 -		0		0	0	0 0	-	0	0	0	0	0	0 -

RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
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	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposur	e 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	e 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
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		0 0) (0 (0 0	0	-	0	C	0 0	0 0	0	0	-		0 0	0	0 0	0	0	-
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		0 0) 0	0	-	0	0		0	0	0	-		0 0	0	0	0	0	-

										Baseline Scenario	·									
				31/12/2021						31/12/2022							31/12/2023			
EUR, %)		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
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	0	0	0	0 0	0	0	-	0	0 0	0 0	0 0	0 0	-	0	0	0	0	0	0	-
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I											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
R, %)	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
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	0	0	0	0) (0 0	-	0	0	0	0	0	C) -	C	C) (00	0	0	r
	0	0	0	0) (0 0	-	0	0	0	0	0	C) -	C	C) (00	0	0	
	0	0	0	0) ()	0 0	-	0	0	0	0	0	0) -	C	0) ()	0 0	0	0	
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	0	0	0	0			-	0	0	0	0	0		ן - _				0	0	0	-
	0	0	0	0			-	0	0	0	0	0) -				0	0	0	-
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	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		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 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0	0	0			-	0	0			0	0	-	0	0	0	0	0	-
	0	0	0	0			-	0	0	(0	0	-	0	0			0	-
	0	0	0	0			-	0	0	(0	0	-	0	0	0	0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0	0 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
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											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure 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
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										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		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
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	0	0 0	0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0		0 0) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 C) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	00		0 C) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	Powszechna Kasa Oszczedności Bank Polski SA	7																				
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52 53	54	55	56	57
													Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverage Ratio Stage 3 exposu		e 2 exposure Stage 3 expos	Stock of are provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks		0	0	0	(D C	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ-
	Central governments		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Institutions		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Corporates		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Corporates - Of Which: Specialised Lending		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Corporates - Of Which: SME		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ
	Retail		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ
Deverselves Kass	Retail - Secured on real estate property		0	0	0	() C	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
Powszechna Kasa	Retail - Secured on real estate property - Of Which: SME		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
Oszczednosci Bank Polski SA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
JSZCZCUHOŚCI DUHK I UISKI JA	Retail - Qualifying Revolving		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Retail - Other Retail		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Retail - Other Retail - Of Which: SME		0	0	0	() C	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Retail - Other Retail - Of Which: non-SME		0	0	0	(D C	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ -
	Equity		0	0	0	(0 0	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	ງ-
	Securitisation																					
	Other non-credit obligation assets		0	0	0	(D C	C) -	(0 0	(0 0		0	0 -	0	0	0	0 0	C	J-
	IRB TOTAL		0	0	0	C	0 0	0	0 -	(0 0	(0 0		0	0 -	0	0	0) 0	0	





													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %		Stage 2 exposure	e 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	e 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
55	Central banks		0)	0 0	C	0	0	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	0	<i>)</i> -
56	Central governments		0)	00	C	0	0	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	0	<i>)</i> -
57	Institutions		0)	00	C	0	0	-		0 0) (0 () (0 0	-	0	(0 0	0	0	0	<i>)</i> -
58	Corporates		0)	00	C	0	0	-		0 0) (0 () (0 0	-	0	(00	0	0	0	<i>)</i> -
59	Corporates - Of Which: Specialised Lending		0)	00	C	0	0	-		0 0) (0) (0 0	-	0	(0 0	0	0	0	j -
60	Corporates - Of Which: SME		0)	00	C	0	0	-	(0 0) (0) (0 0	-	0	(0 0	0	0	0	j -
61	Retail		0)	0 0	C	0	0	-		0 0) (0) (0 0	-	0	(0 0	0	0	0	j -
62	Retail - Secured on real estate property		0)	0 0	C	0	0	-		0 0) (0) (0 0	-	0	(0 0	0	0	0	j -
63 64 N.A.	Retail - Secured on real estate property - Of Which: SME		0)	0 0	C	0	0	-		0 0) (0 () (0 0	-	0	(0 0	0	0	0	j -
64 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0)	0 0	C	0	0	-		0 0) (0 () (0 0	-	0	(0 0	0	0	0	j -
65	Retail - Qualifying Revolving		0)	0 0	C	0	0	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	0	ر –
66	Retail - Other Retail		0)	0 0	C	0	C	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	<u>(</u>	ر -
67	Retail - Other Retail - Of Which: SME		0)	0 0	C	0	C	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	, c	ز –
68	Retail - Other Retail - Of Which: non-SME		0)	0 0	C	0	C	-		0 0) (0 () (0 0	-	0) 0	0	0	C	J -
69	Equity		0)	0 0	C	0	C	-		0 0) (0 () (0 0	-	0) 0	0	0	C	J -
70	Securitisation																						
71	Other non-credit obligation assets		0)	0 0	C	0	0	-		0 0) (0 () (0 0	-	0		0 0	0	0	C	ر –
72	IRB TOTAL		0		0 0	0	0	0	-) 0) O	0 0) 0) 0	-	0	(0	0	0	0	/ -

										Adverse Scenario	0									
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 expos	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re 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 e Stage 2 exposure	Stock of provisions for e 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
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	0	0	0	0	0 0) -	0	0	0		0	0 0) -	(0	0	0	0	0	-
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											Adverse Scenario										
				31/12/2021							31/12/2022	_						31/12/2023			
		Stage 2 exposure	e 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
(mln EUR, %)																					
	0		0 0) (0 0	0 0	-	0	0	0		C) 0	-	0	0	0	C	0	0	-
	0	0	0 0) (0 0	0 0	-	0	0	0		C) 0	-	0	0	0	0	0	0	-
	0	C	0 0) (0 0	0 0	-	0	0	0	0	C) 0	-	0	0	0	C	0	0	-
	0	(0 0) ()	0 0	0	-	0	0	0		0 0	0 0	-	0	0	0	0	0	0	-
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													Adverse Scenario									
							31/12/2021						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)		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 e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	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
109		Central banks		0	0	0	0	0	C) -		0	0 0		0) -	0	0	0	0 (י כ	0 -
110		Central governments		0	0	0	0	0	C) –		0 0	0 0		0) -	0	0	0	0 (۲ر	0 -
111		Institutions		0	0	0	0	0	C) –		0	0 0		0) -	0	0	0	0 (י ר	0 -
112		Corporates		0	0	0	0	0	C) –		0	0 0		0) -	0	0	0	0 (۲ر	0 -
113		Corporates - Of Which: Specialised Lending		0	0	0	0	0	C) –	(0	0 0		0) -	0	0	0	0 (۲ ر	0 -
114		Corporates - Of Which: SME		0	0	0	0	0	C) –	(0	0 0		0) -	0	0	0	0 (۲	0 -
115		Retail		0	0	0	0	0	C) –	(0	0 0		0) -	0	0	0	0 (۲	0 -
116		Retail - Secured on real estate property		0	0	0	0	0	C) –		0	0 0		0) -	0	0	0	0 (י ר	0 -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	C) –		0 0	0 0		0) -	0	0	0	0 (۲	0 -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	C) –	(0	0 0		0) -	0	0	0	0 (۲ ر	0 -
119		Retail - Qualifying Revolving		0	0	0	0	0	C) -	(0	0 0		0) -	0	0	0	0 (۲ ر	0 -
120		Retail - Other Retail		0	0	0	0	0	C) –		0 0	0 0		0) -	0	0	0	0 (۲	0 -
121		Retail - Other Retail - Of Which: SME		0	0	0	0	0	C) –	(0	0 0		0) -	0	0	0	0 (۲ ر	0 -
122		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	C) -	(0	0 0		0) -	0	0	0	0 (۲ ر	0 -
123		Equity		0	0	0	0	0	C) -	(0	0 0		0) -	0	0	0	0 (۲ ر	0 -
124		Securitisation																				
125		Other non-credit obligation assets		0	0	0	0	0	C) -		0	0 0		0) -	0	0	0	0 (۲ ر	0 -
126		IRB TOTAL		0	0	0	0	0	0	-	(0	0 0		0	-	0	0	0		<mark>، ا</mark>	0-

RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
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	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	e 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	e 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 exposur
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		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	00	0	-	0	C) (00	0	0	-		0 0	0	0	0	0	-
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		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-

									Adverse Scenario								
			31/12/2021						31/12/2022					31/12/2023			
EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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
	0 0	0	0	0	0	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
	0 0	0	0) 0	0) –	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0) -	0 0) (0 0	0	0	-
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											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		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 1 exposureStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Ratio 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
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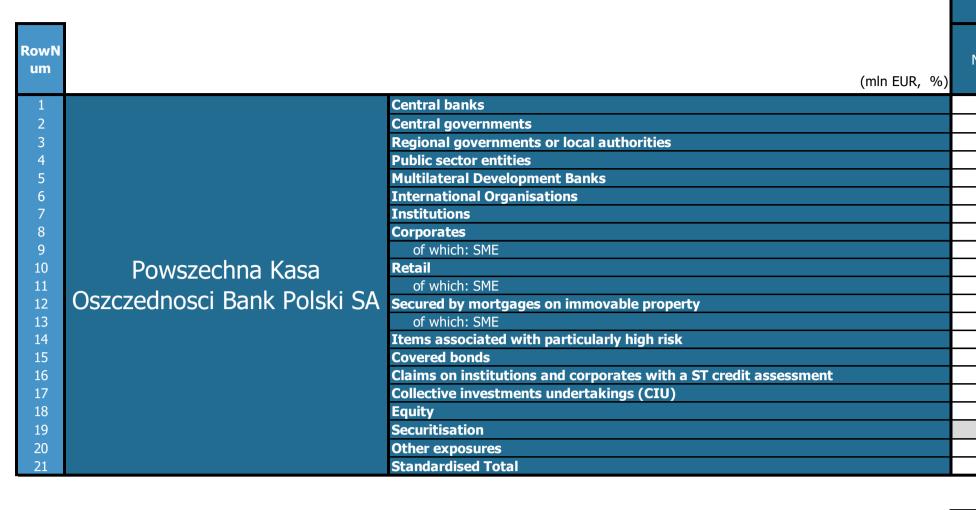


	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022			-				31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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
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											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure 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
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	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
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	0	0 (00) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (0 0) ()) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ -	0	0	ין ט	0	0	0	-		0	0	0	0	-







								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
43		Central banks	0	(0	() (0	0	()
44		Central governments	0	() 0	()	0 0	0	0	()
45		Regional governments or local authorities	0	(0 0	() (0 0	0 0	0	()
46		Public sector entities	0	(0 0	()	0 0	0 0	0	()
47		Multilateral Development Banks	0	(0 0	()) (0	0	()
48		International Organisations	0	(0	()	0 0	0	0	()
49		Institutions	0	(0	()	0 0	0 0	0	(D
50		Corporates	0	(0	()	0 0	0 0	0	()
51		of which: SME	0	(0	()	0 0	0	0	()
52		Retail	0	(0	()	0 0	0	0	()
53	N.A.	of which: SME	0	(0	()) (0	0	()
54		Secured by mortgages on immovable property	0		0)) (00	0	()
55		of which: SME	0		0)) (00	0	()
56		Items associated with particularly high risk	0		0)	0 0	00	0	()
57		Covered bonds	0		0	()	0 0	00	0	()
58		Claims on institutions and corporates with a ST credit assessment	0	(0	()) (0	0	()
59		Collective investments undertakings (CIU)	0	(0	()) (0	0	()
60		Equity	0		0)) (00	0	()
61		Securitisation										
62		Other exposures	0	(0	()) (00	0	()
63		Standardised Total	0	0	0	0		0 0	0	0	0	

							Actual			
							31/12/2020			
			Exposure values	Risk exposu	re amounts					
RowN um		(mln EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stoc provisions for provisi Stage 2 exposure Stage 3	ons for
64		Central banks	0 0	0	(0 0	0 0	0	0	0 0.00%
65		Central governments	0 0	0	(0 0	0 0	0	0	0 0.00% 0 0.00%
66		Regional governments or local authorities	0 0	0	(0 0	0 0	0	0	0.00%
67		Public sector entities	0 0	0	() (0 0	0	0	0 0.00% 0 0.00%
68		Multilateral Development Banks	0 0	0		0 0	0 0	0	0	0 0.00%
69		International Organisations	0 0	0		0 0	0 0	0	0	0 0.00%
70		Institutions	0 0	0	(0 0	0 0	0	0	0 0.00%
71		Corporates	0 0	0	(0 0	0 0	0	0	0 0.00%
72		of which: SME	0 0	0	(0 0	0 0	0	0	0 0.00%
73		Retail	0 0	0	(0 0	0 0	0	0	0 0.00%
74	N.A.	of which: SME	0 0	0	(0 0	0 0	0	0	0 0.00%
75		Secured by mortgages on immovable property	0 0	0	(0 0	0 0	0	0	0 0.00%
76		of which: SME	0 0	0	(0 0	0 0	0	0	0 0.00%
77		Items associated with particularly high risk	0 0	0	(0 0	0 0	0	0	0 0.00%
78		Covered bonds	0 0	0	(0 0	0 0	0	0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0 0	0		0 0	0 0 C	0	0	0 0.00%
80		Collective investments undertakings (CIU)	0 0	0	(0 0	0 0	0	0	0 0.00% 0 0.00%
81		Equity	0 0	0		0 0	0 0	0	0	0 0.00%
82		Securitisation								
83		Other exposures	0 0	0		0 0	0 0	0	0	0 0.00%
84		Standardised Total	0 0	0	(0	0 0	0	0	0 0.00%

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	D			
	Exposure	values	Risk exposu	ire amounts						
:UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
UR, 70)	892	0	0	0	0	0	0	0	0	
	24,196		1,675	0	6,730	0	-	0	0	
	24,190	0	506	0	2,481	18	-	8	0	
	718	0	189			10		0	0	
	551	0	0			0		0		
	0	0	0	_	, v	0		0		
	1,916	0	529		742	0		1	0	
	18,245		10,546			2,092	1,163	65	76	
	3,333		1,479			483		15	32	
	17,438		10,060	292	14,867	1,947	1,154	70	152	
	5,366		2,691	75	4,506	903	230	25	47	
	23,907	218	13,372	128	15,205	3,181	377	22	180	
	1,752	23	880		972	399	2	5	26	
	681	0	588	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	•	-	0	-	0		
	1	0	1	0		0	_	0	°	
	208	0	513	0	0	0	0	0	0	
	4,642		2,003		0	0	•	0	0	
	96,265	2,255	39,982	712	54,367	7,247	2,695	167	408	1,

						Accuar				
						31/12/2020	0			
	Exposure	values	Risk exposu	ire amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	892	0	0	0	0	0	0	0	0	
	24,012	0	1,488	0	6,730	0	0	0	0	
	2,868	0	506	0	2,481	18	0	8	0	
	718	0	189	0	141	10	0	1	0	
	551	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	1,555	0	412	0	742	0	0	1	0	
	16,583	975	9,109	278	14,200	2,092	1,163	65		
	3,311	220	1,462	28	1,702	483	4	15	32	
	17,222	1,030	9,912	277	14,867	1,947	1,154	70	152	
	5,285	335	2,643	73	4,506	903	230	25	47	
	23,817	218	13,321	128	15,205	3,181	377	22	180	
	1,749	23	879	7	972	399	2	5	26	
	626	0	505	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	1	0	0	0	0	0	0	
	208	0	513	0	0	0	0	0	0	
	4,586	0	1,969		0	0	0	0	0	
	93,640	2,223	37,925	683	54,367	7,247	2,695	167	408	1,

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	47.80%
0	0.00%
0	0.00%
0	0.00%
767	65.91%
2	43.97%
834	72.31%
89	38.84%
156	41.34%
0	8.42%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1,758	65.21%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	47.80%
0	0.00%
0	0.00%
0	0.00%
767	65.91%
2	43.97%
834	72.31%
89	38.84%
156	41.34%
0	8.42%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1,758	65.21%

tock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





			Actual								
			31/12/2020								
			Exposure	e values	Risk exposu	ure amounts					
Rov un		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
10		Central banks	ſ								
10		Central governments									
10		Regional governments or local authorities									
10		Public sector entities) ()	0 0	(0 (
11		Multilateral Development Banks	0) ()	0 0	(0 (
11		International Organisations	0) ()	0 0	(0	0 (0 0	0	
11		Institutions	C) ()	0 0	(0	0 (0 0	0	
11		Corporates	C) (0 0	(0	0 (0 0	0	
11		of which: SME	C) (0 0	(0	0 (0 0	0	
11		Retail	C) (0 0	(0	0 () (0	
11	.6 N.A.	of which: SME	C) (0 0	(0	0 (0 0	0	
11	7	Secured by mortgages on immovable property	C) (0 0	(0	0 (0 0	0	
11	8	of which: SME	C) (0 0	(0	0 (0 0	0	
11		Items associated with particularly high risk	C) (0 0	(0	0 (0 0	0	
12	20	Covered bonds	C) (0 0	(0	0 (0 0	0	
12	1	Claims on institutions and corporates with a ST credit assessment	C) (0 0	(0	0 (0 0	0	
12		Collective investments undertakings (CIU)	C) (0 0	(0	0 (0 0	י ס <u></u>	
12		Equity	C) (0 0	(0	0 (0 0	0	
12		Securitisation									
12		Other exposures	C) (0 0	(0	0 (0 0	0	
12	6	Standardised Total	0) () 0	C	0		0	0	

			Actual									
			31/12/2020									
			Exposure values		Risk exposu	re amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
107			0						0		0	
127 128		Central banks	0		0	(0	0	0	0	
128		Central governments	0	(0				0	0	0	
129		Regional governments or local authorities Public sector entities	0		0				0		0	
130		Multilateral Development Banks	0		0	(0		0	
131		International Organisations	0		0	(0		0	
132		Institutions	0		0				0		0	
133		Corporates	0		0	(0		0	
135		of which: SME	0	(0	()		0	0	0	
136		Retail	0	(0	()		0	0	0	
137	N.A.	of which: SME	0	(0	()	0	0	0	0	
138	N.A.	Secured by mortgages on immovable property	0	(0	()	0	0	0	0	
139		of which: SME	0	(0	()) 0	0	0	0	
140		Items associated with particularly high risk	0	(0	() () 0	0) 0	0	
141		Covered bonds	0	(0	() (0 0	0) 0	0	
142		Claims on institutions and corporates with a ST credit assessment	0	(0	() () 0	0) 0	0	
143		Collective investments undertakings (CIU)	0	(0	() (0 0	0	0	0	
144		Equity	0	(0	() (0 0	0) 0	0	
145		Securitisation										
146		Other exposures	0	(0	() (0 0	0) 0	0	
147		Standardised Total	0	0	0	C	0	0	0	0	0	

			Actual								
			31/12/2020								
	_		Exposure	e values	Risk expos	ure amounts					
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
		(mln EUR, %)									
148		Central banks	C	0) (0 0	0 0) ()	0
149		Central governments	C	0) (0	0 0) () () (0
150		Regional governments or local authorities	C	0) (0	0 0) () () (0
151		Public sector entities	C	0) (0	0 0) () () (0
152		Multilateral Development Banks	C	0) (0	0 0	0) () (0
153		International Organisations	C	0) (0	0 0	0 0) () (0
154		Institutions	C	0) (0	0 0	0 0) () (0
155		Corporates	C	0) (0 0) () () (0
156		of which: SME	C	0) (0	0 0) () () (ð
157		Retail	C	0) (0	0 0) () () (0
158	N.A.	of which: SME	C	0) () (0 0) () () (0
159		Secured by mortgages on immovable property	C	0) () (0 0) () () (0
160		of which: SME	C	0) () (0 0) () () (0
161		Items associated with particularly high risk	C	0) () (0 0) () () (0
162		Covered bonds	C	0) () (0 0) () () (0
163		Claims on institutions and corporates with a ST credit assessment	C	0) () (0 0) () () (0
164		Collective investments undertakings (CIU)	C	0 0) () (0 0) () () (0
165		Equity	C	0) () (0 0) () () (0
166		Securitisation									
167		Other exposures	C	0) () (0 0) () () (0
168		Standardised Total	0	0	C) (0 0	0	0		5

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	e values	Risk exposi	ure amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	0		0	ů	-	•		0	0	
	0	0	0	0		0	-	0	0	
	0	3	0	0		0		0	0	
	0	0	0	, v	0	0		0	0	
	0	0			, v	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	0	0	0	0		0	0	
	0	0	0	0	, v	0	-	0	0	
	0	3	0	0	ů	0		0	0	
	0	0	0	0	0	0		0	0	
	0	0	0	0	, v	0		0	0	
	0	0 0	0	0		0		0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	- -	-	-	0	0		0	°	
	0	Ŭ	Ŭ		0	0	Ŭ	0	•	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





									Actual				
			31/12/2020										
				Exposure values Risk exposure amounts									
	owN Im		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision Stage 3 exp
1	190		Central banks	0	0	0		0 0	()) 0		0
	91		Central governments	0	0	0)	0 0	() () 0		0
	.92		Regional governments or local authorities	0	0	0)	0 0	() () 0		0
	.93		Public sector entities	0	0	0		0 0	() () 0		0
1	.94		Multilateral Development Banks	0	0	0		0 0	() () 0		0
1	195		International Organisations	0	0	0		0 0	() () 0		0
1	196		Institutions	0	0	0		0 0	() () 0		0
1	.97		Corporates	0	0	0		0 0	() () 0		0
1	198		of which: SME	0	0	0		0 0	() () 0		0
1	199		Retail	0	0	0		0 0	() () 0		0
2	200	N.A.	of which: SME	0	0	0		0 0	() () 0		0
2	201		Secured by mortgages on immovable property	0	0	0		0 0	() () 0		0
	202		of which: SME	0	0	0		0 0	() () 0		0
2	203		Items associated with particularly high risk	0	0	0		0 0	() () 0		0
2	204		Covered bonds	0	0	0		0 0	() () 0		0
2	205		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	() () 0		0
2	206		Collective investments undertakings (CIU)	0	0	0		0 0	() () 0		0
	207		Equity	0	0	0		0 0	() () 0		0
	208		Securitisation										
	209		Other exposures	0	0	0		0 0	() () 0		0
2	210		Standardised Total	0	0	0) 0	C	0	0 0		0

								Actual				
			31/12/2020									
			Exposure	e values	Risk exposure amounts					Stock of	Stock of	Stock o
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions
211		Central banks	C	0 0	0 0	(0 0	C	0 0	0 0) (D
212		Central governments	C	0 0	0	(0 0	0	0 0	0 0) ()
213		Regional governments or local authorities	C	0 0	0 0	(0 0	0	0 0	0 0) ()
214		Public sector entities	C	0 0	0 0	(0 0	0	0 0	0 0) ()
215		Multilateral Development Banks	C	0 0	0 0	(0 0	0	0 0	0 0) ()
216		International Organisations	C	0 0	0 0	(0 0	0	0 0	0 0) ()
217		Institutions	C	0 0	0 0	(0 0	0	0 0	0 0) ()
218		Corporates	C	0 0	0 0	(0 0	0	0 0	0 0) ()
219		of which: SME	C	0 0	0 0	(0 0	0	0 0	0 0) ()
220		Retail	C	0 0	0 0	(0 0	0	0 0	0 0) ()
221	N.A.	of which: SME	C	0 0	0 0	(0 0	0	0 0	0 0) ()
222		Secured by mortgages on immovable property	C	0 0	0 0	(0 0	0	0 0	0 0) ()
223		of which: SME	C	0 0	0 0	(0 0	0	0 0	0 0) ()
224		Items associated with particularly high risk	C	0 0	0 0	(0 0	0	0 0	0 0) ()
225		Covered bonds	C	0 0	0 0	(0 0	0	0 0	0 0) ()
226		Claims on institutions and corporates with a ST credit assessment	C	0 0	0 0	(0 0	0	0 0	0 0) ()
227		Collective investments undertakings (CIU)	C	0 0	0 0	(0 0	0	0 0	0 0) ()
228		Equity	C	0 0	0 0	(0 0	0	0 0	0 0) ()
229		Securitisation										
230		Other exposures	C	0 0	0 0	(0 0	0) (0 0) ()
231		Standardised Total	0	0	0	C	0	0	0	0) O	

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	0	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







									Baseline Scenario	0					
				31/12/2021					31/12/2022				31/12/2023		
	(mln El	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions fo Stage 2 exposure Stage 3 exposu	r Coverage Ratio Ire Stage 3 exposur	- e Stage 1 exposure Stage 2 expos	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions Stage 1 exposure Stage 2 expo	Stock of provisions for sure Stage 3 exposu	
	Central banks	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%	0 0	0	0	0
	Central governments	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%	0 (0	0	0 0
	Regional governments or local authorities	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%	0 (0	0	0 0
	Public sector entities	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0
	Multilateral Development Banks	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0,
	International Organisations	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0,
	Institutions	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Corporates	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	of which: SME	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Retail	0	0 0		0 0	0 0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
N.A.	of which: SME	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Secured by mortgages on immovable property	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	of which: SME	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Items associated with particularly high risk	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Covered bonds	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%) 0 (0	0	0 0.
	Collective investments undertakings (CIU)	0	0 0		0 0	0 0.00	6 0	0	0	0 0	0 0.00%	0 (0	0	0 0.
	Equity	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%	0 (0	0	0 0.
	Securitisation														
	Other exposures	0	0 0		0 0	0.00	6 0	0	0	0 0	0 0.00%	0 (0	0	0 0,
	Standardised Total	0	0 0		0	0 0.00%	6 0	0	0	0 0	0 0.00%	0 0	0	0	0 0.0

										Baseline Scenario	0				
					31/12/2021					31/12/2022				31/12/2023	
RowN um		(mln EUR	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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 Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
64		Central banks	0	0 (0	0 0	0.00%	0	0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
65		Central governments	0	0 (0	0 0	0 0.00%		0 0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
66		Regional governments or local authorities	0	0 (0	0 0	0 0.00%		0 0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
67		Public sector entities	0	0 0	0	0 0	0.00%		0 0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
68		Multilateral Development Banks	0	0 0	0	0 0	0.00%		0 0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
69		International Organisations	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% 0	0	0 0	0 0.00%
70		Institutions	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% 0	0	0 0	0 0.00%
71		Corporates	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% (0	0 0	0 0.00%
72		of which: SME	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% (0	0 0	0 0.00%
73		Retail	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% 0	0	0 0	0 0.00%
74	N.A.	of which: SME	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% 0	0	0 0	0 0.00%
75		Secured by mortgages on immovable property	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% (0	0 0	0 0.00%
76		of which: SME	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% (0	0 0	0 0.00%
77		Items associated with particularly high risk	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% 0	0	0 0	0 0.00%
78		Covered bonds	0	0 (0	0 0	0 0.00%		0 (0	0 0	0 0.00% (0 0	0 0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 (0	0 0	0.00%		0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
80		Collective investments undertakings (CIU)	0	0 (0	0 0	0.00%		0	0	0 0	0 0.00% 0	0	0 0	0 0.00%
81		Equity	0	0 (0	0 0	0.00%		0 0	0	0 0	0 0.00% (0	0 0	0 0.00%
82		Securitisation													
83		Other exposures	0	0 (0	0 0	0.00%		0 0	0	0 0	0 0.00% 0	0	0 0	0 0.00% 0 0.00%
84		Standardised Total	0	0 (D 0 0	0.00%) (0 0	0	0 0	0.00%	0 0	0 0	0 0.00%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure Stag	e 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 St	tage 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
() 0	0	(0 (0 (0.00%	0	0	0	C) C	0	0.00%	0	0	0	0	0	(0.00%
6,730) 0	0	(0 (0 (0.00%	6,730	0	0	C) C	0	0.00%	6,730	0	0	0	0	(0.00% 0.00%
2,476	õ 21	3		1 1	1	40.00%	2,471	23	5	1	. 1	. 2	40.00%	2,467	25	7	1	1	3	3 40.00% 43.70% 0 0 0.00% 0 0.00% 40.00% 0.00%
141	. 10	1		0 (0 () 45.56%	141	10	1	C) C	0) 44.45%	141	10	1	C	0	(43.70%
(0	0	(0 (0 (0.00%	0	0	0	C) C	0	0.00%	0	0	C	0	0	(0.00%
(0	0	(0 (0 (0.00%	0	0	0	C) C	0	0.00%	0	0	C	0	0	(0.00%
741	. 0	1	(0 (0 (40.00%	740	-	2	C) C	1	. 40.00%	739		3	C	0	1	40.00%
14,042		1,383	28	8 125	5 812	2 58.70%	13,906		1,572	26	120	850		13,779	1,929	1,748	25	121	884	50.56% 21.44%
1,674		73	(9 26	6 16	õ 22.42%	1,650	408	131	8	3 24	- 29	21.99%	1,628		184	8	23	39	21.44%
14,571		1,520	84	4 136	6 998	65.67%	14,319	1,812	1,837	82	. 129	1,139		14,068	1,759	2,140	80	125		58.91%
4,286		383	24	4 55	5 146	i 38.05%	4,103	1,015	522	21	. 57	157	37.74%	3,941	1,044	654	21	60	201	36.52%
15,134		626	12	2 198	8 23:	. 36.83%	15,066	2,859	838	11	. 188	294		14,996		1,033	11	169	349	33.80%
945	334	94		6 24	4 29	30.45%	917	283	173	6	20	53	30.47%	890	244	239	5	17	73	30.34%
(0	0		0 (0 (0.00%	0	0	0	C) C	0 0	0.00%	0	0	0	0	0	(0.00%
(0	0		0 (0 (0.00%	0	0	0	C	0 0	0	0.00%	0	0	0	C	0	(58.91% 36.52% 33.80% 30.34% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
(0	0		0 (0 (0.00%	0	0	0	C	0 0	0	0.00%	0	0	C	C	0	(0.00%
(0	0		0 (0 (0.00%	0	0	0	C	0 0	0	0.00%	0	0	C	C	0	(0.00%
(0	0		0 (0 (0.00%	0	0	0	C) C	0	0.00%	0	0	0	0	0	(0.00%
(0	0		0 (0 (0.00%	0	0	0	C	C	C	0.00%	0	0	C	C	0	(0.00% 50.65%
53,835	6,941	3,533	125	5 460	0 2,042	2 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%

									Base	eline Scenario										
			31/12/2021						3:	31/12/2022							31/12/2023			
Sta %)	ge 1 exposure Stage 2 expos	ure 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	e 2 exposure Stage 3 e	exposure pro Stag	Stock of rovisions for ge 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 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
	0	0	D C) 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	6,730	0	D C) 0	C	0.00%	6,730	0	0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%
	2,476	21	3 1	. 1	1	40.00%	2,471	23	5	1	1	2	40.00%	2,467	25	7	1	1	3	40.00%
	141	10	1 C	0 0	C	45.56%	141	10	1	0	0	0	44.45%	141	10	1	0	0	0	43.70%
	0	0	D C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	D C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	741	0	1 C	0 0	C	40.00%	740	0	2	0	0	1	40.00%	739	0	3	0	0	1	40.00%
		.030 1,383	3 28	3 125	812	58.70%	13,906	1,977	1,572	26	120	850	54.09%	13,779	1,929	1,748	25	121	884	50.56%
	1,674	442 73	3 9	26	16	22.42%	1,650	408	131	8	24	29	21.99%	1,628	378	184	8	23	39	21.44%
		.877 1,520		136	998	65.67%	14,319	1,812	1,837	82	129	1,139	62.02%	14,068	1,759	2,140	80	125	1,261	58.91%
	-,	971 383	-	55	146	38.05%	4,103	1,015	522	21	57	197	37.74%	3,941	1,044	654	21	60	239	36.52% 33.80%
		.003 620	6 12	198	231	36.83%	15,066	2,859	838	11	188	294	35.06%	14,996	2,734	1,033	11	169	349	33.80%
_	945	334 94	4 6	5 24	29	30.45%	917	283	173	6	20	53	30.47%	890	244	239	5	17	73	30.34% 0.00%
	0	0	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0 (0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
						0.000/		0	0				0.000/							0.000/
	U E2 925					0.00%	U E2 272		0	0	0	0	0.00%	0 E2 020	0	0	0	0	0	0.00% 50.65%
	53,835 6,	941 3,533	3 125	460	2,042	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%









									Baseline Scenarie	0					
				31/12/2021					31/12/2022				31/12/2023		
	(mln EUR,	Stage 1 exposure Stage 2 exposur	re 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	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio re Stage 3 exposu
	Central banks	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0	0	0.00
	Central governments	0	0	0 0	0 0	0	0.00%	0 0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Regional governments or local authorities	0	0	0 0	0 0	0	0.00%	0 (0	0 0	0 0.00% 0	0 0	0 0	0	0 0.00
	Public sector entities	0	0	0 0	0 0	0	0.00%	0 0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
	Multilateral Development Banks	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00% (0 0	0 0	0	0 0.00'
	International Organisations	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00% (0 0	0 0	0	0 0.00
	Institutions	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Corporates	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0.000
	of which: SME	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
	Retail	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00'
N.A.	of which: SME	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0	0	0.00
	Secured by mortgages on immovable property	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	of which: SME	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0.00
	Items associated with particularly high risk	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0.00
	Covered bonds	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0.00%	0 0	0 0	0	0.000
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0 0	0	0.00%	0 (0	0 0	0 0.00%	0 0	0 0	0	0.000
	Collective investments undertakings (CIU)	0	0	0 0	0	0	0.00%	0 (0	0 0	0 0.00%	0 0	0 0	0	0.00
	Equity	0	0	0 0	0	0	0.00%	0 (0	0 0	0 0.00% (0 0	0 0	0	0.00
	Securitisation														
	Other exposures	0	0	0 0	0	0	0.00%	ů,	0	0 0	0 0.00%	0 0	0 0	0	0 0.00 0 0.00
	Standardised Total	0	0	0 0) 0	0	0.00%	0 0	0	0 0	0 0.00% 0		0	0	0 0.00

ſ	12	13	14	15	16	17	18	10	20	21	77	23	24	25	26	27	28	29	30	31	32
	12	13	- 1	15	10	17	10	17	20	21	Baseline Scenario		21	25	20	27	20	25	50	51	52
				31/12/2021							31/12/2022							31/12/2023			
			1	51/12/2021					1		51/12/2022					1		51/12/2025			
%)	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
	0	0	0	(0	0	0.00%	C	0 0	0	0	C		0 0.00%	C) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	C	0 0	0	0	C) (0 0.00%	C) () ()	0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0.00%	C) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	0	0 (0 0.00%	0) (0 0)	0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0 0.00%	C	0 0	0 0		0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	0) (0 0.00%	0	0 (0 0		0 0	0	0.00%
	0	0	0			0	0.00% 0.00%		0 0	0	0			0 0.00% 0 0.00%	0				0 0	0	0.00%
	0	0	0			0	0.00%		0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%		0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%	0	0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	C		0 0.00%	0) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	C	0 0	0	0	C) (0.00%	C) () ()	0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 0	0	0	C) (0.00%) () (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0 0.00%	0) (0 0		0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C	0 (0 0.00%	C) (0 0)	0 0	0	0.00%
	0	0	0	(0	0	0.00%	C	0	0	0	C) (0 0.00%	C	0) ()	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0	0	0.00%	0	0	0	0	C) (0 0.00%	0	0 0) ()		0 0	0	0.00%
	0				0	0	0.000/							0 000/					0		0.000/
	0	0	0				0 0.00% 0 0.00%			0	0			0 0.00% 0 0.00%							0.00% 0.00%
	U	0	0	L L	י		0.00%	0	U	0	0	Ū		0.00%	0	0			U	U	0.00%

										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		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
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(0.00% 0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00%
	0 0	0 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 C	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (00.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0) 0	00	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0) 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	0 0	(0.00%	0	0	0	0	() (0 0.00%	0	0	0 0	0	0	0.00% 0.00%
	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 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		Stage 1 exposure St	age 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			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
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	b (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%	o (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 0	00	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	o (0	0	0	0	0.00%
	0	0	0		0 0	<u> </u>	0.00%	0	0	C	0	0	0	0.00%) () (0	0	0	0	0.00%
							0.000/														0.000/
	0	0	0				0.00%	0	0	0	0	0	0	0.00%				0	0	0	0.00% 0.00%
	0	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re 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
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	0	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%				(0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0		0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%) (() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											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			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		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	C) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	Ő	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				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 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			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
	0	0	0 0	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%







								A	Adverse Scenario	0					
				31/12/2021					31/12/2022				31/12/2023		
	(mln	Stage 1 exposure Stage 2 expo	osure Stage 3 exposur	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure Si	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposur	r Coverage R Ire Stage 3 exp
	Central banks	0	0	0	0 0	0 0.00%	6 0	0 0	0	0 0	0.00%	0 0	0	0	0
	Central governments	0	0	0	0 0	0 0.00%	ώ 0	0 0	C	0 0	0.00%	0 0	0	0	0
	Regional governments or local authorities	0	0	0	0 0	0 0.00%	ό 0	0 0	(0 0	0.00%	0 0	0 0	0	0
	Public sector entities	0	0	0	0 0	0 0.00%	ό 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0
	Multilateral Development Banks	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0
	International Organisations	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0
	Institutions	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0.
	Corporates	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0.
	of which: SME	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0.
	Retail	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0
N.A.	of which: SME	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0	0	0 0
	Secured by mortgages on immovable property	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0	0	0 0
	of which: SME	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0	0	0 0
	Items associated with particularly high risk	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0
	Covered bonds	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0 0	0	0 0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0	0	0 0.
	Collective investments undertakings (CIU)	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0	0	0 0.0
	Equity	0	0	0	0 0	0 0.00%	6 0	0 0	(0 0	0.00%	0 0	0	0	0 0.
	Securitisation														
	Other exposures	0	0	0	0 0	0 0.00%	s .	0 0	(0 0	0.00%	0 0	0	0	0 0.0
	Standardised Total	0	0	0	0 0	0 0.00%	0	0 0	0	0 0	0.00%	0 0	0	0	0 0.0

											Adverse Scenario						
						31/12/2021					31/12/2022				31/12/2023		
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure 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 Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge Ratio - exposure
64		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%
65		Central governments		0 0) ()	0 0	0.00%	0	0 (0 (0 0	0 0.00% 0	0	0 0 0	0	0.00%
66		Regional governments or local authorities		0 0) (0	0 0	0 0.00%	0	0 (0 (0 0	0 0.00% 0	0	0 0 0	0	0.00%
67		Public sector entities		0 0) ()	0 0	0.00%	0	0 () (0	0 0.00% 0	0	0 0 0	0	0.00%
68		Multilateral Development Banks		0 0) ()	0 0	0.00%	6 0	0) (0	0 0.00% 0	0	0 0 0	0	0.00%
69		International Organisations		0 0) ()	0 0	0.00%	0	0) (0	0 0.00% 0	0	0 0 0	0	0.00%
70		Institutions		0 0) (D	0 0	0.00%	0	0	0 (0	0 0.00%	0	0 0 0	0	0.00%
71		Corporates		0 0) (0	0 0	0.00%	0	0) (0	0 0.00%	0	0 0 0	0	0.00%
72		of which: SME		0 0) (0	0 0	0.00%	0	0) (0	0.00%	0	0 0 0	0	0.00%
73		Retail		0 0) (0	0 0	0.00%	0	0) (0	0.00%	0	0 0 0	0	0.00%
74	N.A.	of which: SME		0 0) (0	0 0	0.00%	0	0) (0	0.00%	0	0 0 0	0	0.00%
75		Secured by mortgages on immovable property		0 0) (0	0 0	0.00%	0	0 () (0	0.00%	0	0 0 0	0	0.00%
76		of which: SME		0 0) ()	0 0	0.00%	0	0 () (0	0.00%	0	0 0 0	0	0.00%
77		Items associated with particularly high risk		0 0) ()	0 0	0.00%	0	0 () (0	0 0.00% 0	0	0 0 0	0	0.00%
78		Covered bonds		0 0) ()	0 0	0.00%	0	0 () (0	0 0.00% 0	0	0 0 0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment		0 0) ()	0 0	0.00%	0	0) (0	0.00%	0	0 0 0	0	0.00%
80		Collective investments undertakings (CIU)		0 0) ()	0 0	0.00%	0	0 () (0	0.00%	0	0 0 0	0	0.00%
81		Equity		0 0) (D	0 0	0.00%	0	0) (0	0.00%	0	0 0 0	0	0.00%
82		Securitisation															
83		Other exposures		0 0) (D	0 0	0.00%	0	0) (0	0 0.00% 0	0	0 0 0	0	0.00%
84		Standardised Total		0 0) (0 0	0.00%	0	0 0) (0 0	0.00%	0 0	0 0	0	0.00% 0.00%

33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure Stag	je 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 St	tage 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
C	0	0	(0	0 (0.00%	0	0	C) C	C	0	0.00%	0	0	C	0	0	C	0.00%
6,730	0	0	(0	0 (0.00%	6,730) C) C	C	0	0.00%	6,730	0	C	0	0	C	0.00%
2,474	. 22	4	2	2	1 2	40.00%	2,465	26	8	3 2	2 1	. 3	40.00%	2,457	30	13	2	1	5	40.00% 42.72% 0.00% 0.00%
141	10	1	(0	0 () 44.94%	141	10	1		C) 0	43.49%	140	10	1	0	0	C	42.72%
C	0	0	(0	0 (0.00%	0	0) C) C	C	0 0	0.00%	0	0	C	0	0	C	0.00%
C	0	0	(0	0 (0.00%	0	0) C) C) C	0	0.00%	0	0	0	0	0	C	0.00%
740	_	1	1	1	0	40.00%	739) 3	3 1	. C) 1	40.00%	737	0	5	1	0	2	40.00%
13,828		1,643	137	7 19	5 888	3 54.01%	13,263	1,846		5 112	165	1,061	45.21%	12,770	1,735	2,950	93	108	1,200	40.67%
1,624		144	35	5 30	6 38	3 26.06%	1,503			3 28	8 28	84	25.33%	1,400		487	23	18	120	24.74%
14,231		1,818	262	2 16	5 1,17		13,368			2 223	156	1,577	58.15%	12,623	1,825	3,521	186	129	1,930	54.82%
4,100		545	97		6 236	6 43.27%	3,594				76	413	41.25%	3,189	1,044	1,406	57	59	562	39.99%
15,040		812	41	1 20	6 30:	l 37.11%	14,837	-	-	34	182	446	35.19%	14,650	2,470	1,643	28	162	560	34.05%
896	301	176	23	3 2	6 6	36.03%	800	223	350	20	18	123	35.03%	713	171	490	15	11	167	34.13%
C	0	0	(0	0 (0.00%	0	0	0 0) C) C	0 0	0.00%	0	0	0	0	0	C	0.00%
C	0	0	(0	0 (0.00%	0	0) C) C) C	0 0	0.00%	0	0	0	0	0	C	0.00%
C	0	0	(0	0 (0.00%	0	0) C) C) C	00	0.00%	0	0	0	0	0	C	0.00%
C	0	0	(0	0 0	0.00%	0	0	0 0	0	0 0	0	0.00%	0	0	0	0	0	C	34.05% 34.13% 0.00% 0.00% 0.00% 0.00%
C	0	0	(0	0 (0.00%	0	0) C) C) C	0	0.00%	0	0	0	0	0	C	0.00%
C	0	0	(0	0	0.00%	0	0	C) C	C	0 0	0.00%	0	0	0	0	0	C	0.00%
53,185	6,845	4,279	442	2 567	7 2,362	2 55.20%	51,542	6,430	6,337	370	504	3,088	48.73%	50,107	6,070	8,132	309	400	3,697	45.46%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	e 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 S	tage 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
(0 () 0	C) 0	0	0.00%	0	0) 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6,730) 0	C) 0	C	0.00%	6,730	C) 0	0	0	0	0.00%	6,730	0	0	0	0	0	0.00%
2,474	4 22	2 4	- 2	2 1	2	40.00%	2,465	26	5 8	2	1	3	40.00%	2,457	30	13	2	1	5	40.00%
141	1 10) 1) 0	0	44.94%	141	10) 1	0	0	0	43.49%	140	10	1	0	0	0	42.72%
(0 () 0	C	0 0	0	0.00%	0	0) 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 () 0	C	0 0	0	0.00%	0	C) 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
740	0 () 1	. 1	. 0	1	40.00%	739	0) 3	1	0	1	40.00%	737	0	5	1	0	2	40.00%
13,828	8 1,984	ł 1,643	137	' 195	888	54.01%	13,263	1,846	5 2,346	112	165	1,061	45.21%	12,770	1,735	2,950	93	108	1,200	40.67%
1,624		. 144	35	5 36	38	26.06%	1,503	354	333	28	28	84	25.33%	1,400	302	487	23	18	120	24.74%
14,231	1 1,919	9 1,818	262	2 165	1,171	64.40%	13,368		3 2,712	223	156	1,577	58.15%	1,400 12,623	1,825	3,521	186	129	1,930	54.82%
4,100				76	236	43.27%	3,594			73	76	413	41.25%	3,189	1,044	1,406	57	59	562	39.99%
15,040		812	41	. 206	301	37.11%	14,837			34	182	446	35.19%	14,650	2,470	1,643	28	162	560	34.05%
896	5 30 1	176	23	3 26	63	36.03%	800	223	350	20	18	123	35.03%	713	171	490	15	11	167	34.13%
(0 (00	C	00	0	0.00%	0	0	00	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 (00	C	0 0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 (00	C	0 0	(0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 (00	C	0 0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 (00	C	0 0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(0 (00	C	0 0	0	0.00%	0	C	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53,185	5 6,845	5 4,279	442	. 567	2,362	55.20%	51,542	6,430	6,337	370	504	3,088	48.73%	50,107	6,070	8,132	309	400	3,697	45.46%









									Adverse Scenari	D					
				31/12/2021					31/12/2022				31/12/2023		
	(mln EUR, %	Stage 1 exposure Stage 2 exp	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	re Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks	0	0 (0	0	0	0.00%	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0
	Central governments	0	0	0	0	0	0.009	6 0 0	0	0 0 0	0.00%	0 0	0	0 0	0 0
	Regional governments or local authorities	0	0 (0	0	0	0.009	6 0 0	0	0 0 0	0.00%	0 0	0 0	0 0	0 0
	Public sector entities	0	0	0	0	0	0.009	6 0 0	0	0 0 0	0.00%	0 0	0 0	0 0	0 0
	Multilateral Development Banks	0	0 (0	0	0	0.009	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	International Organisations	0	0 (0	0	0	0.009	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	Institutions	0	0 (0	0	0	0.009	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	Corporates	0	0 0	0	0	0	0.00	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	of which: SME	0	0	0	0	0	0.009	6 0 0	0	0 0 0	0.00%	0 0	0	0 0	0 0
	Retail	0	0	0	0	0	0.009	6 0 0	0	0 0 0	0.00%	0 0	0 (0 0	0 0
N.A.	of which: SME	0	0	0	0	0	0.00	6 0 0	0	0 0 0	0.00%	0 0	0	0 0	0 0
	Secured by mortgages on immovable property	0	0 (0	0	0	0.009	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	of which: SME	0	0 (0	0	0	0.009	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	Items associated with particularly high risk	0	0 (0	0	0	0.009	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	Covered bonds	0	0 (0	0	0	0.00%	6 0 0	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	Claims on institutions and corporates with a ST credit assessment	0	0 (0	0	0	0.00%	6 0 C	0	0 0 0	0.00%	0 0	0 (0 0	0 0.
	Collective investments undertakings (CIU)	0	0 (0	0	0	0.00%	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0.
	Equity	0	0 (0	0	0	0.00	6 O C	0	0 0 0	0.00%	0 0	0 (0 0	0 0.
	Securitisation														
	Other exposures	0	0 (0	0	0	0.00	0 0	0	0 0 0	0.00%	0 0	0 (0 0	0 0
	Standardised Total	0	0 0	0	0	0	0.00%	0 0	0	0 0 0	0.00%	0 0	0 0	0 0	0 0.0

Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											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
	0	0	0	C		0	0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	C)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	C)	0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(0	0	0.00%
	0	0	0	0)	0	0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(0 0	0	0.00%
	0	0	0			0	0.00%	0	0 0	0	0	0	0	0.00%	0			(0	0	0.00%
	0	0	0				0.00% 0.00%	0	0 0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0 0	0	0	0	0	0.00% 0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0					0	0.00%
	0	0	0					0	0 0	0	0	0	0	0.00%	0					0	0.00%
	0	0	0			0	0.00% 0.00%	0	0 0	0	0	0		0.00%	0			() 0	0	0.00%
	0	0	0)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	0	0 0	() 0	0	0.00%
	0	0	0	()	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C) 0	() 0	0	0.00%
	0	0	0	C)	0 (0.00%	0) 0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00%
	0	0	0	C	D	0	0.00%	0	0 0	0	0	0	C	0.00%	0	C	0 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0		0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	() 0	0	0.00% 0.00%
	0	0	0	0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	C	0	0	0.00%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 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		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
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	C) 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00% 0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(0 0.00%	0	0	0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C) 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0 0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(0.00%	0	0	0	0	C) (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0 0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 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			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
	0	0	0		0 0) (0.00%	0	0	(0	0	C	0.00%		0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	00	0	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	0	0.00%	o (0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%	o (0 (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0	0	0	0.00%	o (0 (0 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0	0	0.00%			0	0	0	0	0.00%
_	0	0	0		0 0		0.00% 0.00%	0	0	(0 0	0		0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0		0.00%				0	0 0	0	0.00%
	0	0	0				0.00%	0	0	(0 0	0		0.00%				0	0 0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	U				0.00%	U	0	L. L.	0	0	L L	0.00%			0	0	0	0	0.00%
	0	0	0		0		0.00%	0	0	ſ	0	0	C C	0.00%				0	0	0	0.00%
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Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e 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	e 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
	0	0	0		0	0 (0.00%	0		0 () C	0) (0.00%	0) (D C) () 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0)	0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0		0 0	0	0.00%
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_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0		0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											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		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%		0		0	0	0	0.00%
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	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C	0 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	00	0	0.00%		0	0 (0	0	0	0.00%
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	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% 0.00%
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(וע	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e 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
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0 0.00% 0 0.00%			0		0		0.00%						0	0.00% 0.00%
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morator	ria - Actual						
									31/1	2/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates		0 0		0	0	0 0	(0 0	C) () C	0	() -
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7	Dowerochno Koco	Retail		0 0		0	0	0 0	(0 0	C) (0	0	() -
8	Powszechna Kasa	Retail - Secured on real estate property														
9	Oszczednosci Bank	Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME		0 0		0	0	0 0	(0 0	C) (0 0	0 0	() -
11	Polski SA	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		0 ע		U	U I	0 0	(0	0	<u> </u>	0	0	(<u> -</u>

									Morator	ia - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates		0	0	0 ()	0 0		0 0	(0 0	C	0		0 -
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail		0	0	0 ()	0 0		0 0		0 0	C	0		0 -
26		Retail - Secured on real estate property														
27	Dolond	Retail - Secured on real estate property - Of Which: SME														
28	Poland	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 ()	0 0		0 0	(0 0	C	0		0 -
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		0	0 (0 0		0 0) 0) 0	0	0		0 -

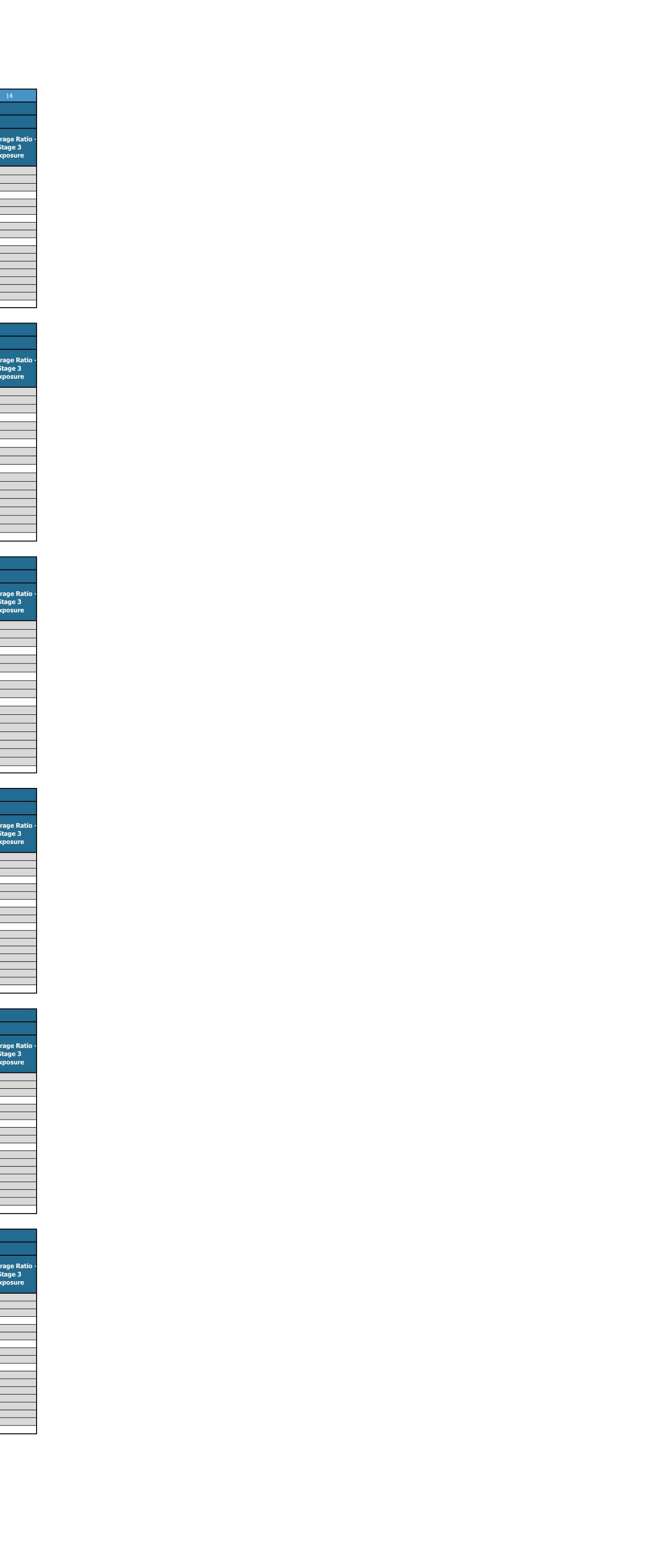
									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage R
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0)	0 0		0 () C	C		0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0	0	0	0 0)	0 0		0 () C	C		0 -
44		Retail - Secured on real estate property														
45	N.A.	Retail - Secured on real estate property - Of Which: SME														
46	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0)	0 0		0 () C	C		0 -
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		0	0	0	0	0 0		0 0		0 0	0	0		0 -

									Morato	ria - Actual						
									31/1	12/2020						
			Expos	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0	0	0	0 0		0 0		0 0) (0	0) -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0	0	0	0 0		0 0		0 0) (0 0	ר ר <u>ר</u>	J -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0) (0 0	C	J -
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		0	0	0	0	0 0		0 0		0 0	C	0)	<i>.</i> - I

										Morator	ria - Actual						
										31/1	2/2020						
				Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln E	UR, %) A-	-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates		0		0 0)	0	0 0		0 0	(0 0	0	0		0 -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail		0		0 ()	0	0 0		0 0		0 0	0	0 0		0 -
80		Retail - Secured on real estate property															
81		Retail - Secured on real estate property - Of Which: SME															
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 ()	0	0 0		0 0		0 0	0	0		0 -
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		0		D C		0	0 0		0 0) 0	0	0		0 -

									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates	(0	0	0	0	0 0		0 0		0 0	0 0	0	(0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME											-	-		
97		Retail	(0	0	0	0	0 0		0 0		0 0	0 0	0	(0 -
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME											-	-		
100	IN.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	0	0 0		0 0		0 0	0 0	0	(0 -
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	0	D	0	0	0	0 0		0 0		0 0	0 0	0	(D -

Moratoria - Actual



	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		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 -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		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		D	0	0	0	0 0		0 0) (0	0	(0 -

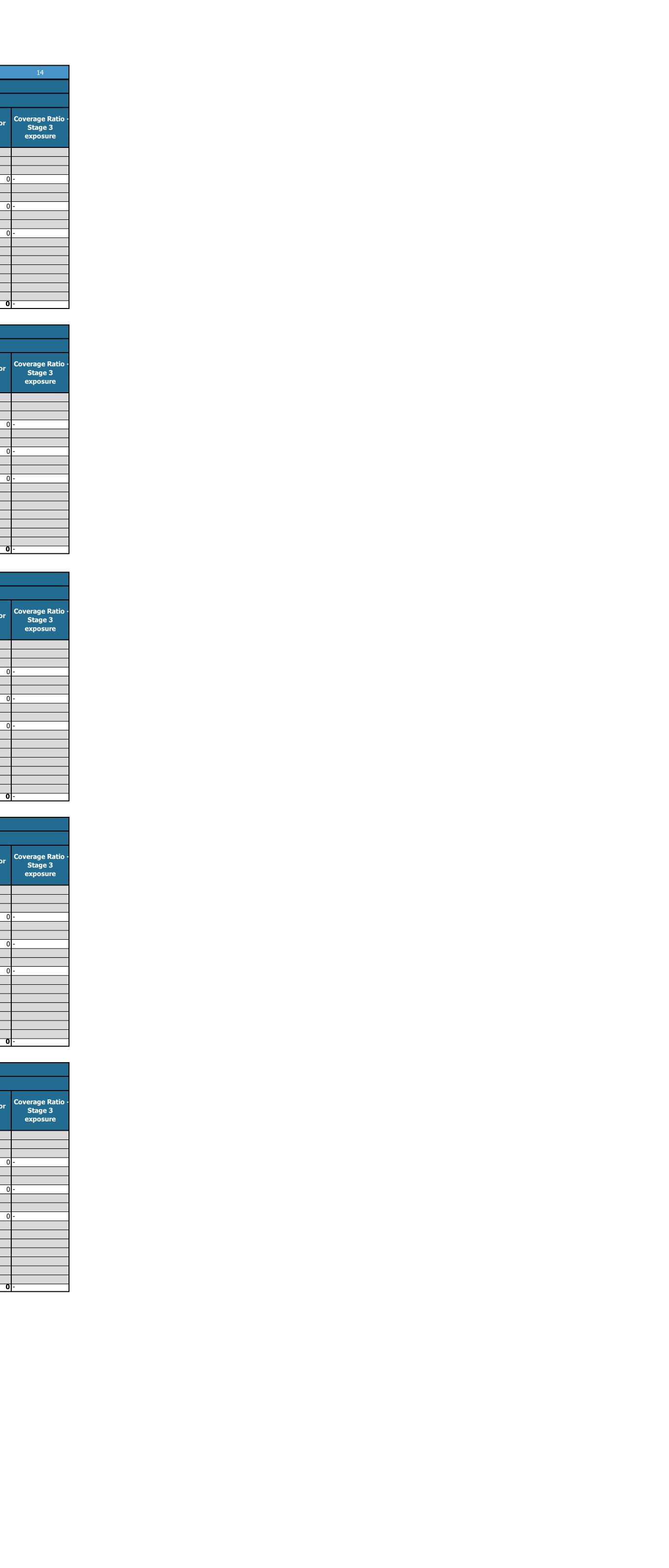
									Morato	ria - Actual						
									31/1	.2/2020						
			Expo	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
Row Num		(mln EUF	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		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 נ	(0 -
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		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-

									Morator	na - Actual						
									31/1	2/2020						
			Εχροςι	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0	0	0	0 0		0 0		0 () C	()	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0	0	0	0 0		0 0		0 () ()	()	0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0)	0 0		0 () C	()	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	C		0 -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	(D	0	0	0	0 0		0 0		0 () (י <u>ר</u> ו)	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	(D	0	0	0	0 0		0 0		0 () (י רי)	0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(D	0	0	0	0 0		0 0		0 () (л <u>с</u>)	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					0		0	D 0		0 0		0 0	ין 📃 📃 ור	/		0 -

									Morator	la - Actual						
									31/12	2/2020						
			Exposu	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates		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) () C	(0 -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0 (0 0	(0 0		0 0) () C	(0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL		D	0 0		0 (0 0	C	0 0		0 0		0	(0 -

Moratoria - Actual



							1 01/32		OSZCZCUIIC	JULIE DULIK I U						
			15	16	17	18	19	20	21	22	23	24	25	26	27	28
									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	re amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks														
2		Central governments														
3		Institutions														
4		Corporates	C	0 0	0		0	0 0	(0 0	(0 0	0 0	0	(ე -
5		Corporates - Of Which: Specialised Lending	C	0 0	0		0	0 0	(0 0	(0 0	0 0	0	(<u>J</u> -
6		Corporates - Of Which: SME	0	0 0	0		0	0 0	(0 0	(0 0	0 0	0	(<u>) -</u>
7	Dowezochna Kaca	Retail	C	0 0	0		0	0 0	(0 0	(0 0	0 0	0	(<u> </u>
8	Powszechna Kasa	Retail - Secured on real estate property	C	0 0	0		0	0 0	(0 0	(0 0	0 0	0	(<u>)</u> -
9	Oszczednosci Bank	Retail - Secured on real estate property - Of Which: SME	C	0 0	0		0	0 0	(0 0	(0 0	0 0	0	(<u>)</u> -
10		Retail - Secured on real estate property - Of Which: non-SME	<u>C</u>	0 0	0		0	0 0	(0 0	(0 0	0	(<u>)</u> -
11	Polski SA	Retail - Qualifying Revolving	0	0 0	0		0	0 0	(0 0	(0 0	0	(<u>)</u> -
12		Retail - Other Retail		0 0	0		0	0 0	(0 0	(0 0	0	(<u>) -</u>
13		Retail - Other Retail - Of Which: SME	0	0 0	0		0	0 0	(0 0	(0 0	0	(<u>)</u> -
14		Retail - Other Retail - Of Which: non-SME	Ĺ	0	0		0	0 0	(0	(0	0	l	<u>)</u> -
15		Equity					_									4
		Securitisation														
10		Other non-credit obligation assets												0	(0.
		IRB TOTAL	U	U	U			0	L L	0	L L		U U	U	Ĺ	<u>/ </u>

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								Public guar	antees - Actual						
								31/1	2/2020						
		Exposu	ıre values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
tow lum	(mln EUR, 4	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19	Central banks														
20	Central governments														
21	Institutions														
22	Corporates		0	0	0	0	0 0		0 0		0 () () () () -
23	Corporates - Of Which: Specialised Lending														
24	Corporates - Of Which: SME														
25	Retail		0	0	0	0	0 0		0 0		0 () () () () -
26	Retail - Secured on real estate property														
Poland	Retail - Secured on real estate property - Of Which: SME														
28 POIATIU	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 () () () () -
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		0	0	0	0	0 0		0 0		0 () () 0) -

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0 (0	0	0 0	(0 0	(0 0	0 0	C) (0 -
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0 (0	0	0 0	(0 0	(0 0	0 0	C) (0 -
44		Retail - Secured on real estate property														
45	N.A.	Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0	0 0	(0 0	(0 0	0 0	C) (0 -
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		וו	0 (D I	0	0 0	C	0 0	(ע 0	0	0) (0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0 (0	0 (0 0		0 0		0 0	0	0		0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0 (0	0 (0 0		0 0		0 0	0	0		0 -
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0	0 (0 0		0 0		0 0	0	0		0 -
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		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL				0	0 () 0		0 0		0 0	0	0		ol-

										Public guara	ntees - Actual						
										31/12	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(m	nln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
73		Central banks															
74		Central governments															
75		Institutions															
76		Corporates		0		0	0	0 (0 0	(0 0		0 0	0 0	0 0		0 -
77		Corporates - Of Which: Specialised Lending															
78		Corporates - Of Which: SME															
79		Retail		0		0	0	0 (0 0	(0 0		0 0	0 0	0		0 -
80		Retail - Secured on real estate property															
81	N.A.	Retail - Secured on real estate property - Of Which: SME															
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0 (0 0	(0 0		0 0) 0	0		0 -
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		0		0	0	0 () 0	0	0		0 0	0	0		0 -

									Public guara	antees - Actual						
									31/1	.2/2020						
			Exposu	ıre values	Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions			-	-		-								
94		Corporates		0	0	0	0	0 0		0 0		0 0	0 0	0 0) () -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 0	0 0	0) -
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME														
100	IN.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	0	0 0		0 0		0 0	0 0	0) (J –
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		Equity Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0	0	0	0 0		0 0		0 0	0	0		J-



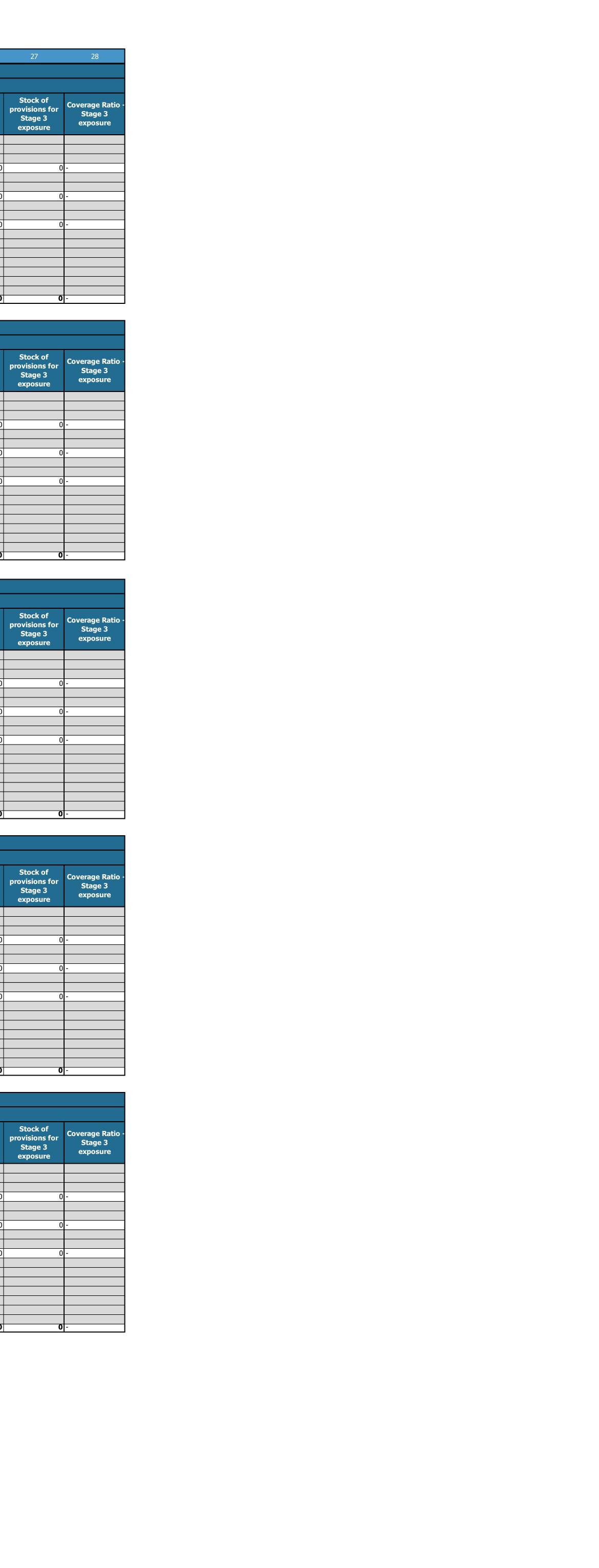
						Pows	echna Kasa	Oszczedn	osci Bank Po	olski SA					
		15	16	17	18	19	20	21	22	23	24	25	26	27	
								Public guar	antees - Actual						Γ
								31/1	12/2020						Γ
		Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	r
	(mln EUR,	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks						amount		amount		amount				
	Central governments														
	Institutions														
	Corporates		0	0	0 (D	0 0		0 0		0 0) 0	0		0
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0 (0	0 0		0 0		0 0	00	00		0
	Retail - Secured on real estate property														
N.A.	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	00	0 0		0
	Retail - Qualifying Revolving														
	Retail - Other Retail				_	-									
	Retail - Other Retail - Of Which: SME														_
	Retail - Other Retail - Of Which: non-SME														_
	Equity Securitisation														
	Other non-credit obligation assets														-
	Other non-credit obligation assets IRB TOTAL		0	0	0 ()	0 0		0 0		0 0	0	0		0
			0	D	0 (0 0		0 0		0 0	0	0		0
			0	D	0 () 0 Stage 1		12/2020		D O	0	0		0
		Expos	0 (D Risk expos	0 (sure amounts) Stage 1) 0 Stage 1 exposure, of	31/1	12/2020 Stage 2 exposure, of	Stage 3	D O O O O O O O O O O O O O O O O O O O	Stock of provisions for	Stock of provisions for	Stock of provisions for	0
	IRB TOTAL		0 ure values F-IRB	D Risk expos	0 (sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed		12/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
	IRB TOTAL (mln EUR,						exposure, of which	31/1 Stage 2	12/2020 Stage 2 exposure, of which		exposure, of which	provisions for	provisions for	provisions for	0
	IRB TOTAL (mln EUR, Central banks						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	IRB TOTAL (min EUR, Central banks Central governments						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
	IRB TOTAL (min EUR, Central banks Central governments Institutions						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
	IRB TOTAL (min EUR, Central banks Central governments Institutions						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
N. A.	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 r
N.A.	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
N.A.	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
N.A.	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 r 0 0
N.A.	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL (min EUR, (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL (min EUR, (min EUR, Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME						exposure, of which guaranteed	31/1 Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>P</i> .	Retail - Secured on real estate property - Of Which: non-SME	C)	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 -

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0		00	()	0 0		0 0		0 0	00	0 0	00) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0		0 0	()	0 0		0 0		0 0	00	0 0	00) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	C	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	-

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	C	()	0 0		0 0	() (0 0	0		0 -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	C	()	0 0		0 0	() (0 0	0		0 -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	C	()	0 0		0 0	() (0 0	0		0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0			0 0		0	(0 0	0		0 -

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



Stage 2 Stage 3 Stage 2 Stage 3 Stage											101152												
Normalize Contraction			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
NM Stape 1 Sta												Mo	ratoria - Baseline S	Scenario									
Nm Stage1 Stage2 Stage3 Stage1 Stage3 Stage1 Stage3						31/12/2021							31/12/2022							31/12/2023			
No No<	Row Num	(mln EUR, %	exposure			provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure		provisions for Stage 1	r provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Powszechna Kasa Central governments Inc.	1		·																				
Instruction	2																						
A Coparts of Wild: Specializad Lending Coparts of Wild: Specialing Coparts of Wild	3																						
5 6 7 <th7< th=""> 7 7 7</th7<>	4			0 0	0	0 0	0 0		0 -	C	0 0	0	0	0 (0 () -	0) ()	0 0	0	ر ا	J -
Powsechas Powsechas Retain Powsechas Image: Control Image: Control <t< td=""><td>5</td><td>Corporates - Of Which: Specialised Lending</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	5	Corporates - Of Which: Specialised Lending																					
POWSZeCNA KASA Retail - Secured on real estate property - Of Whick: SME Image: Construint on the state property - Of Whick: SME	6																						
9 Retail - Secured on real estate property - Of Which: SME 0 <td>7 Dowezochpa Kaca</td> <td></td> <td></td> <td>0 0</td> <td>0</td> <td>0 0</td> <td>0 0</td> <td></td> <td>0 -</td> <td>0</td> <td>0 0</td> <td>0</td> <td>0</td> <td>0 (</td> <td>0 (</td> <td>) -</td> <td>0</td> <td></td> <td>)</td> <td>0 0</td> <td>0</td> <td><u>ر</u></td> <td>, -</td>	7 Dowezochpa Kaca			0 0	0	0 0	0 0		0 -	0	0 0	0	0	0 (0 () -	0)	0 0	0	<u>ر</u>	, -
Image: Discretion of the property of Which in on SME Image: Control of the property of the proproproperty of the property of the property of																						4	
Notice	9 Oszczednosci Bank	Retail - Secured on real estate property - Of Which: SME																					
Retail - Other Retail				0 (0	0 (0		0 -	(0 (0	0	0 (0 () -	0) ()	0 0	0	tť	-
Image: Retail - Other Retail - Otheretail - Other Retail - Other Retail - Other	POISKI SA																					<u> </u>	
14Retail - Other Retail - Of Which: non-SMEIII <th< td=""><td>12</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>l</td><td></td></th<>	12																					l	
15 Equity	13																					t	
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17 Other non-credit obligation assets Image: Constant of the set of	16	Securitisation																					
	17	Other non-credit obligation assets																					
18 IRB TOTAL 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18			0 0	0	0 0	0 0		0 -	0	0 0	0	0	0 (0 (0 -	0) ()		0 0	0	(/-

EBA EUROPEAN BANKING AUTHORITY

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure , %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Covera Sta
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 ()	0	0 -	0	0)	0 () () (0 -	0) 0	0	() ()	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 ()	0	0 -	0	0)	0 () () (0 -	C) 0	0	() () (0 -
	Retail - Secured on real estate property																					
Poland	Retail - Secured on real estate property - Of Which: SME																					
Polaliu	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 -
	Retail - Qualifying Revolving																					
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	IRB TOTAL		0	0	0 0		0	0 -	0	0		0 0) (DI-	I 0) 0	0) (0 -

												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage 3 exposu
	Central banks																						
	Central governments																						
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	Corporates		0	(0	0 0	() () -	(0 ()	0	0	0	0 -		0 ()	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0	(0	0 0	() () -	(0 ()	0	0	0	0 -		0 0)	0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0	0 0	() () -	(0 ()	0	0	0	0 -		0 ()	0 0	0	0) -
	Retail - Qualifying Revolving																						
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	Retail - Other Retail - Of Which: SME																						
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	Other non-credit obligation assets																						
	IRB TOTAL		0		0	0 0	() -	C			0	0	0	0 -				0 0	0	0) -

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks																						
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	Corporates		0	()	0 0	0)	0 -	(0 0) (0	0 () (-	0	0	(0 0	0	C	<u>ງ</u> -
	Corporates - Of Which: Specialised Lending																						4
	Corporates - Of Which: SME		-						-				-	-									4
	Retail		0	()	0 0	()	0 -	() () (0	0 () (-	0	0	(0 0	0	C	<u>ງ-</u>
	Retail - Secured on real estate property																						4
N.A.	Retail - Secured on real estate property - Of Which: SME		-										-	-			-						4
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	()	0 0	()	0 -	() () (0	0 () (-	0	0	(0 0	0	C	<u>ງ</u> -
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
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	IRB TOTAL		0	() (00	0		D -	0	0	0		0 0		-	0	0	0	0	0	0	J -

											Mora	atoria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			[
	(mln EUR	Stage 1 exposure R, %)	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 fo Stage 3 exposure	0
	Central banks																					7
	Central governments																					
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	Corporates	′	0	0	0 0	0 0	(<u>)</u> -	C	00		0 0)	0	0 -	C	0 ()	0 0	0		
	Corporates - Of Which: Specialised Lending							4														
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	Retail	′	0	0	0 0	0 0	(<u>)</u> -	0	00		0 0)	0	0 -	C	0 ()	0 0	C		
	Retail - Secured on real estate property							4														_
N.A.	Retail - Secured on real estate property - Of Which: SME																				·	_
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	Retail - Other Retail							4														
	Retail - Other Retail - Of Which: SME							4														_
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
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	IRB TOTAL		0	0	0 0	0	(- [t	0	0		0 0		0 (0 -	0	D C) 0	0		- 6

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stag expo nln EUR, %)		tage 2 posure	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 fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions					-																	
	Corporates		0	0	0	0		0	0 -	()	0	0	0	0	0 -	(0 0		0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME											•		•					•				
	Retail		0	0	0	0		0	0 -	()	0	0	0	0	0 -	(0 (0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME							2											N				
	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) -
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	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets				-															-	-	-	
	IRB TOTAL		0	0	0	0		0	0 -	(0	D	D	0	0 -		0 0		0 0	0 0	0) -

43 44	45 46 47 31/12/2023 31/12/2023 2 Stage 3 exposure Stock of provisions for Stage 1 exposure Stock provisions for Stage 1 exposure 45 46 47	ions for provisions for ge 2 Stage 3
age 1 Stage 2 osure exposure	Stock ofStock2Stage 3provisions forreexposureStage 1	ions for provisions for ge 2 Stage 3
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age 1 Stage 2 oosure exposure	2 Stage 3 provisions for provision re exposure Stage 1 Stag	ions for provisions for ge 2 Stage 3
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												Mora	toria - Baseline So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	or Stage
	Central banks																						
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	Corporates		0) (D C) C)	0) -	0	0)	0 0	0	0 0	-	0	C) () 0	<u>ر</u>	l l	0 -
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					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 cposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																					
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	Corporates	0	0	(0 0		0	0 -	0		0	0	0	0 () -	(0 0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(0 0)	0	0 -	0)	0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Secured on real estate property																					
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	Retail - Other Retail - Of Which: SME																					
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	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C) -	C C	0 J		0	0	0	-

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p 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 Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (0 0	0	(0 0	-	(0 0		0		0	0 -	0	0		0 0	0	0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
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	Other non-credit obligation assets																					
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												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or 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 F Stage exposu
	Central banks																						
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	Corporates		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() ()	0	0 0	(0 -
	Corporates - Of Which: Specialised Lending																						
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	Retail		0		0	0	0	0	0 -		0	0	0 (0	0 0	-	() ()	0) ((0 -
	Retail - Secured on real estate property																						
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	Retail - Secured on real estate property - Of Which: non-SME		0		0	0 (0	0	0 -		0	0	0 (0	0 0	-	() ()	0) ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets				0			0	0		0			N	0 0				X				
	IRB TOTAL		0		U	<u>v</u> (U	U	U -		U	J		J	U U	-						Ĺ	U -

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

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		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
															P	ublic guarantees ·	- Baseline Scenai	ario													
						31/12	2/2021									31/12	2/2022									31/1	2/2023				
Row	(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	7	amount		amount		amount						amount		amount		amount						amount		amount		amount				
2	Central governments																												//		
3																															
4	Institutions Corporates	0	0 0	() 0	0	0	0 0)	0 (0 -		0 (0	0 0	0	(0	0 0	0 0) -	C	0	0	0	0 (0		0 0	0	/-
5	Corporates - Of Which: Specialised Lending																													/	
6	Corporates - Of Which: SME			-		-		-														-	-	-					/	4′	
⁷ ₈ Powszechna Kasa	Retail	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>
	Retail - Secured on real estate property																												4'	·'	1
9 Oszczednosci Bank	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																												4'	·'	·
	Retail - Qualifying Revolving																												4'	//	
Polski SA	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																					_								4/	
18	IRB TOTAL	0	0	0	0	0	C	0 0		0 (0 -		0 0	0	0 0	0	C	0 (0 0) 0) -	0		D	0	0 0	0		<u> </u>	<u> </u>	<u></u>

EBA EUROPEAN BANKING AUTHORITY

						31/12	2/2021									31/1	2/2022									31/1	2/2023			
	(mln	Stage 1 exposure 1 EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
	Central banks																													
	Central governments																													
	Institutions																													
	Institutions Corporates		0 0	0	0	0	0	0	0		0 -	0	0	0 0	())	0 0	0) () -	0	0		0 0	0) () (0)
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0	0	0	0	0	0	0		0 -	0	0	0 0	())	0 0	0) () -	0	0		0 (0) () (0)
	Retail - Secured on real estate property																													
Poland	Retail - Secured on real estate property - Of Which: SME																													
Polanu	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0		0 -	0	C	0 0	())	0 0	0) -	0	0		0 (0	0 () (0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0 0	0	0	0	0	0	0) -	0	0) 0	(0 0	0) -	0	0		0 () 0) (0	

																	Pu	ublic guarantees -	Baseline Scenari	r10													
								31/12	2/2021									31/12/	2022									31/12/	/2023				
low lum			(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
37		Central banks																															
38		Central governments																															· · · · · · · · · · · · · · · · · · ·
39		Institutions Corporates																															
40		Corporates		0	0) (0	0 0	0 0		0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	0		0 0	0	0	0	(J0	<u>/-</u>
41		Corporates - Of Which: Specialised Lending																															
42		Corporates - Of Which: SME																															
43		Retail		0	0) (0	0 0	0 0		0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	0		0 0	0	0	0	(J0	1
44		Retail - Secured on real estate property																															
45	N.A.	Retail - Secured on real estate property - Of Which: SME																															
46		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	0		0 0	0	0	0	(J0	<u> </u>
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 IRB TOTAL																															
54		IRB TOTAL		0	0		וכ	0 0) 0		0	0	0 -	0	0	0	0	0	0	0	0	0	-	0	0		0 0	0	0	0		<u>0 L</u>	<u></u> /

																	Public guarantees	s - Baseline Scen	nario													
							31/1	12/2021									31/1	2/2022									31/12	2/2023				
w m		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
5	Central banks																															
5	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																															
7	Institutions																															
3	Corporates		0	0	(0	0	0 (0	0	0	0 -		0	0) (0	0	0	0	0 0) -	(0	(0 0	C	0	0	0	0	0 -
9	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
1	Retail		0	0	(0 (0	0 (0	0	0	0 -		0	0) (0 (0	0	0	0 () -	(0	(0 0	C	0	0	0	0	0 -
2	Retail - Secured on real estate property																															
3	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0 (0	0 (0	0	0	0 -		0	0) (0 (0	0	0	0 () -	() 0	(0 0	С	0	0	0	0	0 -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
9																																
	Equity Securitisation																															
1	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	C	0 (0	0 0	0	0	0	0 -		0	0 () (0 (D	0	0 0) () -	(0	C	0	0	0	0	0	0	0 -

																P	Public guarantees	- Baseline Scena	ario													
							31/1	12/2021									31/12	2/2022									31/12	/2023				
Row Num			Stage 1 exposure (mln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
3		Central banks																														
74		Central governments																														
75		Institutions		-									-		-						-			-								-
76		Corporates		0 0)	0	0	0 0	0	0 0	0 - 0	-	(0	0 0	0 0) (0 (0 0	0	-	0	0	0	0	0	0	0	0		0 -
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME													-	-										-			-	-		-
79		Retail		0 0)	0	0	0 0	0	0 0	0-0-	-	(0	0 0	0 0) (0 (0 0	0	-	0	0	0	0	0	0	0	0	(0 -
80		Retail - Secured on real estate property																														
81	N.A.	Retail - Secured on real estate property - Of Which: SME		-									-		-						-			-								-
82	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0	0	0 0	0	0 0	0-0-	-	(0	0 0	0 0) (0 (0 0	0	-	0	0	0	0	0	0	0	0		0 -
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
8/		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets			N										•						-		-	-		-			-			•
90		IRB TOTAL		0 0		0	0	0 0	0	0) O -	-	C		D	0 0	0 0) C	0 0) O	0	-	0	0	0	0	0	0	0	0	(0 -

																Pu	ublic guarantees	s - Baseline Scenar	io													
							31/12	2/2021									31/1	2/2022									31/	12/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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	r Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates		0	0		0	0 0	0 0	0 0)	0	0 -		0	0	0 0		0 0	0 0	0	() -	0	0	0	0	0	0	0	0	0	0 -
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail		0	0		0	0 0	0 0	0 0)	0	0 -		0	0	0 0	(0 0	0 0	0	() -	0	D	0	0	0	0	0	0	0	0 -
98	Retail - Secured on real estate property																															
99	Retail - Secured on real estate property - Of Which: SME																															
⁹⁹ N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0 0	0 0	0 0)	0	0 -		0	0	0 0	(0 0) 0	0	() -	0	0	0	0	0	0	0	0 (0	0 -
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Faulty																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL		0	0		0	0 0	0 0	0 0		0	0 -		0	0	0 0		0 0	0	0	C) -	0)	D	0 (0	0	0	0 (0 -

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		50)	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
																	Public guarantees	s - Baseline Scena	rio													
							31/12	2/2021										.2/2022									31/1/	12/2023				
		Stag expos (mln EUR, %)	e 1 expo sure guar	age 1 sure, of hich e ranteed	Stage 2 xposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f 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	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or C
	Central banks		am	nount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																															
	Institutions																															
	Corporates		0	0	0	0	0	0		0	0	0 -		0	0	0	0	0	0 0	0	0	0 -	0		0	0 (<u>ז</u> ר	0 1	0	0	0	0
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0	0	0	0		0	0	0 -		0	0	0	0	0	0 0	0	0	0 -	0		0	0 (<u>ז</u> ר	0 (0	0	0	0
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0		0	0	0 -		0	0	0	0	0	0 0	0	0	0 -	0		0	0 (<u>ז</u> ר	0 1	J	0	0	0
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0	0	0	0		0	0	0 -		0	0	0	0	0	0 0		0	0 -	0		0	0	0	<u>) </u>	J	0	0	0

							21	/12/2021									21/12	2/2022									21/1	2/2023			
							51										51/12										31/1	.2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions for	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
	Central banks																														
	Central governments																														
	Institutions																														
	Institutions Corporates		() ()	0	0	0	0	0	0	0 -	()	0 0) 0	0	0) 0	0	C) -	0	C	0	0	′ ار	0 0	0 0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		(0	0	0	0	0	0	0 -	(0	0 0) 0	0	0	0 0	0	C) -	0	0	0	0	J′	0 0	0 0	0	
	Retail - Secured on real estate property																														
N.A.	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	0	0) 0	0	C) -	0	0	0	0	<u>, </u>	0 0	0 0	0	
	Retail - Qualifying Revolving																										4			V	
	Retail - Other Retail																										4			(/	
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
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	Other non-credit obligation assets																														
	IRB TOTAL		C) (0	0	0	0	0	0	0]-		D	0 0	0	0	0	0	0	0) -	0	0	0	0	ע ר	0 0) 0	0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
()	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
)	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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 - S Stage 3 exposure	Stage 1 xposure	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
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	0	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	ס	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	0	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0			0 0		0	0 -	C		0		0		0	0 0	0	-	0			0 0			0 0	0	0 -

																Ρ	ublic guarantees	- Baseline Scena	ario													
							31/1	12/2021									31/12	2/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
181	Central banks																															
182	Central governments Institutions Corporates																															
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 0)	0 0) (0 0	0	ე -
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 0)	0 0) (0 0	0	0 -
188	Retail - Secured on real estate property																															
189 N.A.	Retail - Secured on real estate property - Of Which: SME																															
190 N.A.	Retail - Secured on real estate property - Of Which: non-SI	ME		0 0	0	0	0	0	0	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																															
192	Retail - Other Retail																															
193	Retail - Other Retail - Of Which: SME																															
194	Retail - Other Retail - Of Which: non-SME																															
195	Equity																															
196	Securitisation																															
197	Other non-credit obligation assets																															
198	IRB TOTAL			0 0	0	0	0	0 (0	0	0 0) -	0	0	0	0	0		0) 0	0	-	0	0		0 0		0 0	C	0 0	0	J-

		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
											Mor	ratoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																					
2	Central governments																					
3	Institutions																					
4	Corporates	(0 0	(0 0	0	(0 -	0	0 0)	0	0 0) (-	0	0	(0 0	0		0 -
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
⁷ ₈ Powszechna Kasa	Retail	(0	(0 0	0	() -	0	0)	0	0 0		-	0	0	(0 0	0		0 -
	Retail - Secured on real estate property																					
⁹ Oszczednosci Bank	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(0			0	0 0			0	0		0	0		0
10	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0		0	0	(0			0			-	0	0		0	0		0-
Polski SA	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME																					
14	Retail - Other Retail - Of Which: non-SME																					
15																						
16	Equity Securitisation																					
17	Other non-credit obligation assets																					
18	IRB TOTAL		0	C	0 0	0	C) -	0	0		0	0 0	0	-	0	0	0	0 0	0		0 -

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											мо	atoria - Adverse S	Cellario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exposure n EUR, %)	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 Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -	0		0	0	0	0 0) -	C) C))	0 0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0	0 -	0		0	0	0	0 0) -	C) C)	0 0	0) -
	Retail - Secured on real estate property																					
Poland	Retail - Secured on real estate property - Of Which: SME																					
POIdIIU	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0	0	0 0) -	C) C		0	0 0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0	0 -	0		0	0	0	0 0) -	0) 0) 0	0) -

											Mora	toria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	(0 0) (0	() 0	-	() 0	C)	0 0) C) -	0	()	0 0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	(0 0) (0	() 0	-	(0 0	C)	0 0) C) –	0	()	0 0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0 0) (0 0	() 0	-	() 0	C)	0 0) C) -	0	()	0 0	0	(0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
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	Other non-credit obligation assets																					
	IRB TOTAL	0) 0	C	0	(0 0	-	() 0	0		0 0) 0) -	0	C		0 0	0	0	D -

											Mora	ntoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
ow Im	(1	Stage 1 xposure	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
5	Central banks																					
6	Central governments																					
7	Institutions																					
8	Corporates	0	0	()	0	0) -		0 () () (0	0	0 -	(0 0		0 0	C	00	-
9	Corporates - Of Which: Specialised Lending																					
0	Corporates - Of Which: SME					-							-		-		-					
1	Retail	0	0	()	0	0) -		0) () (0	0	0 -	(0 0		0 0	C	00	-
2	Retail - Secured on real estate property																					
³ N.A.	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 0	0	00	-
5	Retail - Qualifying Revolving																					
-6 	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME					-																
8	Retail - Other Retail - Of Which: non-SME					-																
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		<u> </u>				0			0 4				0	0							
2	IRB TOTAL	0	0		/		U	/ -				ין (ו	U	u -		0		0 0	0	U U	-

											MOTa	toria - Adverse Sc									
					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
	Central banks																				
	Central governments																				
	Institutions																				
	Corporates	0	0	C	0 0	0	(0 -	0	0	(0 0) () 0	-	C	0 0)	0 0) 0	
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail	0	0	C	0 0	0	(0 -	0	0	(0 0) (0	-	C	0 0)	0 0) 0	
	Retail - Secured on real estate property																				
N.A.	Retail - Secured on real estate property - Of Which: SME																				
N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	C	0 0	0	(0 -	0	0	(0 0) (0	-	0	0 0)	0 0	0	
	Retail - Qualifying Revolving																				
	Retail - Other Retail																				
	Retail - Other Retail - Of Which: SME																				
	Retail - Other Retail - Of Which: non-SME																				
	Equity																				
	Securitisation																				
	Other non-credit obligation assets																				
	IRB TOTAL	0	0	0	0 0	0	C	D]-	0	0	0) 0) () 0	-	0) 0		0 0	0	

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	()	0 (0	0	0 -	0)	0	0	0	0 (0 -) ()	0	0 0	0	ე -
	Corporates - Of Which: Specialised Lending																						4
	Corporates - Of Which: SME																						
	Retail		0)	0 (0	0	0 -	0)	0	0	0	0 (0 -) ()	0	0 0	0	<u>ງ</u> -
	Retail - Secured on real estate property																						4
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	()	0 (0	0	0 -	0)	0	0	0	0 (0 -) ()	0	0 0	0	<u>)</u> -
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						
	Other non-credit obligation assets		_	-								-		-	-						-	-	
	IRB TOTAL		0	0		0 0		0	0 -	0		0	0	0	0 0	0 -				0	0 <u>0</u>	0	<u>J</u> -

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		Г	80	81	82	83	84	85	86	87	88 88	<u>ecnna kaso</u> 89	a <u>USZCZEUNO</u> 90	osci Bank Po	92	93	94	95	96	97	98	99	
												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			—
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	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	. Co
	Central banks																						╋
	Central governments																						
	Institutions																						
	Corporates		0	0		0 (0 0		0 -	0)	0	0	0) 0	-	0	C)	0) (۲ ر	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 (0 0		0 -	0)	0	0	0	0	-	0	C		0) ()(0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	0 0		0 -	0		0	0	0	0 0	-	0	C		0) (<u>, (</u>	0 -
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						4
	Other non-credit obligation assets IRB TOTAL																						4

											Mor	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUF	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 fo Stage 3 exposure	or Stage
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) C)) -	0	0		0	0	0 0	-	0	() () 0	()	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0) C)) -	0	0		0	0	0 0	-	0	() (0 0	()	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0) C)) -	0	0		0	0	0 0	-	0	() (0 0	()	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0		-	0	0		0	0	0 0	-	0	C) 0	0		0 -

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stage exposu In EUR, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3	r 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 Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		(0 0)	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		0	0 0		0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	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 0 -		C	0 0		0 0	0	0) -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets								0				0										
	IRB TOTAL		U	U	0			U	U -		U	U	U		U 0-		0	0 0		0	0	0	<u> </u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			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 Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	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) () -	0)	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	ں ار		U I			/ -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0) (0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0) (0 0		0	0 -	(0 (0	0 () (0 0	-	0) ())	0 (0 ((0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0) -						0	-	0	0		0 0			0 -

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

EBA EUROPEAN BANKING AUTHORITY															2021 El				r edit risk osci Bank Po)-19 IR	B										
			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																	Public guarantees	s - Adverse Scena	ario													
							31/1	12/2021									31/1	2/2022									31/1	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	, Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
1	Central banks	(amount		amount		amount						amount		amount		amount						amount		amount		amount				
2	Central governments																															
3	Institutions																															
4	Corporates		0	0	0	0	0	0) (D	0	0 -		0	0 (0	0	0	0 (0	0 -	(0	0	0		0)	0 0	0 0	0 -
5	Corporates - Of Which: Specialised Lending																															
6	Corporates - Of Which: SME		•																			•										
⁷ ₈ Powszechna Kas	Retail		0	0	0	0	0	0) ()	0	0 -		0	0 0)	0 (0	0 (0	0 -	(0	0	0)	0)	0 0	0 0	0 -
⁹ Oszczednosci Ba	Retail - Secured on real estate property - Of Which: SME	-																														
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Polski SA	Retail - Qualifying Revolving 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		0	0		0	0	0	0		0	0 -		0	0 0		0	0	0 0		0	0 -		0	0	0		0		0 0	0	D

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	(mln EUR	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
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Row Num			Stage 1 exposure nln EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
37		Central banks																									4V		('	4	<u>'</u>	4
38		Central governments																									4V		('	4/	<u>ر </u>	4
39		Institutions Corporates																									4		′	4/	'	4
40		Corporates		0 0	00	0	0 0	0 0	0	0	() -	0	(0 (0 0	C	0 (0	0 0		0 -	0	0	(0 0	0	0	0'	0	<u> </u>	/-
41		Corporates - Of Which: Specialised Lending																									4		'	4V	<u> </u>	4
42		Corporates - Of Which: SME																									(/		'		'	
43		Retail		0 0	0 0	0	0 0	0 0	0	0	() -	0	(0 (0 0	C	0 0	0	0 0		0 -	0	0		0 0	0	0	0'	0	<u> </u>	/-
44		Retail - Secured on real estate property																											/		<u> </u>	
45	N.A.	Retail - Secured on real estate property - Of Which: SME																											/		<u> </u>	
46		Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 0	0 0	0	0	(D -	0	(0 (0 0	C	0 (0	0 0		0 -	0	0	(0 0	0	0	0'	<u>/ 0</u>	<u> </u>	<u> </u>
47		Retail - Qualifying Revolving																											/		<u> </u>	
48		Retail - Other Retail																											/		<u> </u>	
49		Retail - Other Retail - Of Which: SME																									(/		//	<u> </u>	<u> </u>	
50		Retail - Other Retail - Of Which: non-SME																									(/		/	<u> </u>	<u> </u>	
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL		0 0	0	0	0	0 0	0	0) -	0			0 0	0	0 0	0	0 0		0 -	0	0		0 0	0	0	<u> </u>	0	<u> </u>	/ -

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w m	(mln EUR, %	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exp exposure gu	Stage 3 posure, of which Jaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteeo amount		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
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5	Central governments																														
7	Institutions Corporates Corporates - Of Which: Specialised Lending																														
3	Corporates	0	0 0	0	0 0	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>۲</u>	J -
	Corporates - Of Which: Specialised Lending																														
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5	Retail - Qualifying Revolving																														
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	Other non-credit obligation assets																														
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																Public guarantee	es - Adverse Scen	ario													
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		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, o which guarantee amount	exnosure	Stock of r provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	or provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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	or Covera St exp
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								31/	/12/2021									31/1	12/2022									31/1	2/2023				
Row Num			(mln EUR,%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, o which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
91		Central banks																															
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94		Corporates			0 0)	0	0	0	0)	0	0 -		0	0 (0 0		0 0	0 0	0	0	-	0	0)	0 0) (0	0 0	0	0 -	
95		Corporates - Of Which: Specialised Lending																															
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97		Retail			0 0)	0	0	0	0)	0	0 -		0	0 (0 0		0 0	0 0	0	0	-	0	0)	0 0) (0	0 0	0	0 -	
98		Retail - Secured on real estate property																															
99	1 A	Retail - Secured on real estate property - Of Which: SME																															
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104		Retail - Other Retail - Of Which: non-SME																															
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2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BANKING AUTHORITY													2021 E				r edit ris nosci Bank P	k COVID Polski SA	9-19 IRI	B									
		101	102	103	104	105	106	107	.08 109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
															Public guarantee	s - Adverse Scen	ario												
						31/1	12/2021								31/1	12/2022									31/12	2/2023			
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	Central banks		amount		amount		amount					amount		amount		amount						amount		amount		amount			
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		(mln EUR,%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteed amount	f 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 r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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
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						31/12/20	021									31/12	2/2022									31/1	2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 e exposure	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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	Coverag Sta expo
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	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0		0	0 -	0	0	0	0	0		0 () 0	(-	0	())	0 0	0		0 0	(0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0		0	D -	0	0	0	0	0		0 0	0	(-	0	C			0 0	0	() 0	C	0 -

		1	2	3	4	Powszechn 5	6	7	ank Polski Sa 8	9	10	11	12
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	a - Actual 2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
	(min EUR, Central banks	Exposure values %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates		0	182	2 0	412	0	94		0	25	5 4	9 5:
Powszechna Kasa Oszczednosci Bank	of which: SME Retail of which: SME Secured by mortgages on immovable property	(0	980	0	813	0	129	0	5	68	3 7	1 54
Polski SA	of which: non-SME Items associated with particularly high risk Covered bonds	(0	898	3 0	2,109	0	74	0	1	100	1	9 2
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total		0	2,238	8 0	3,606	0	297	7 0	6	211	13	8 4
							31/12	a - Actual 2/2020					
	(mln EUR,	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 R Stage 3 exposu
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	(0	182		412		94		0	25		9 5
Poland	Retail of which: SME Secured by mortgages on immovable property of which: non-SME			980		813		129		5	68		1 5- 9 2
	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	(0	2,238	3 0	3,606			0	6	211	13	8 4
					Stage 1			a - Actual 2/2020	Stage 3	Stock of	Stock of	Stock of	
	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage R Stage 3 exposu
	Central banks Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
N.A.	Corporates of which: SME Retail of which: SME	(0) ()	0 0	0	0	(0 0	0			0 -
N.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0	(0	0	0	(0	0	C)	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total		0		0	0	0) 0	0			0 -
								a - Actual 2/2020					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage 3
	(mln EUR, Central banks Central governments	%)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposu
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	(0) (0 0	0	0	(0	0	C)	0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property	(0		0	0	0	(0	0	(0 -
	of which: non-SME 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	(0) (0	0	0	a - Actual	0	0	C)	0 -
					Stage 1			2/2020	Stage 3	Stock of	Stock of	Stock of	Coverage
	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail		0		0 0	0	0	(0 0	0	C		0 -
N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	(0) (0 0	0	0	(0	0	C))	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	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
0	0	92	0	34	0	4	0	1	2	7	182.65%
0	0	45	0	9	0	0		0	1	1	-
0	0	121	0	37	0	5	0	2	3	10	177.68%
0	0	121	0	37	0	0	0	2	3	5	-
0	0	10	0	1	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	222	0	72	0	9	0	3	5	17	180.82%

, _____ _____

posure value

xposure values

					31/12	/ 2020					
xposure values	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
0	0	92		34	0	4	0	1	2	7	182.659
0	0	45	0	9	0	0	0	0	1	1	-
0	0	121	0	37	0	5	0	2	3	10	177.680
0	0	121	0	37	0	0	0	2	3	5	-
0	0	10	0	1	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	222	0	72	0	9	0	3	5	17	180.829

Public guarantees - Actual 31/12/2020

Public guarantees - Actual

					31/12	2/2020					
es	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
0	0	0	0	0	0	0	0	0	0	0	-
0		0	0	0	0	0	0	0	0	0	-
0		0	0	0	0	0	0	0	0	0	-
0		0	0	0	0	0	°,	0	0	0	-
0	0	0	0	0	0	0	-	ľ ľ	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

es F	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of		31/12, Stage 2	/2020					
es F			exposure, of		Stage 2						
			which guaranteed amount	Stage 2 exposure	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
_											
+											
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0		0	0	0	0	0	0	
0	0	0	0		0	0	0	0	0	0	
0	0	0	0	-	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/2020					
xposure values	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
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	-	0	0	0	0	0	0	C	·
0	0	0	0	0	0	0	0	0	0	C	, -
0	0	0	0	0	0	0	0	0	0	C) -
0	0	0	0	0	0	0	0	0	0	C) -

Public guarantees - Actual

EBA	EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S	tress T		edit ris na Kasa Oszo 6				10	11	12
Row Num 106		(min EUR, Central banks	Exposure values %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratori 31/12 Stage 2 exposure, of which expired moratoria	a - Actual 2/2020 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
107 108 109 110 111 112 113 114 115 116 117 118 119 120 121	N.A.	Central governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessment												
122 123 124 125 126		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total) O		0			a - Actual) C)	0 -
Row Num 127 128 129 130 131 132		(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	%) Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2 exposure, of which expired moratoria	2/2020 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
133 134 135 136 137 138 139 140 141 142 143 144 145 146 147	N.A.	InstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total				0 0 0 0 0 0 0 0 0 0 0 0		D O O O						0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num		(mln EUR,	Exposure values %)	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratori 31/12 Stage 2 exposure, of which expired moratoria	a - Actual 2/2020 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
148 149 150 151 152 153 154 155 156 157		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail				D O							D	0 -
158 159 160 161 162 163 164 165 166 167 168	N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME 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				D 0 0 0 0 0 0		0 0)) 	0 -
Row Num 169 170		(mln EUR, Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria	a - Actual 2/2020 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
171 172 173 174 175 176 177 178 179 180 181 182	N.A.	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk				D 0 0 0 0 0 0 0		D 0 0						0 - 0 - 0 - 0 - 0 -
183 184 185 186 187 188 189		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total) O		D 0		D 0)			D	
Row Num 190 191		(min EUR, Central banks Central governments	<pre>Exposure values %)</pre>	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired moratoria	a - Actual 2/2020 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
192 193 194 195 196 197 198 199 200 201 201 202	N.A.	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME				D 0 0		D 0 0 D 0 D 0 D 0					D	0 - 0 - 0 - 0 - 0 -
203 204 205 206 207 208 209 210		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				D 0		0 0						0 -
Row			Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which expired	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 5
Num 211 212 213 214 215 216 217 218 219		(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	-	2 amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	0 -
220 221 222 223 224 225 226 227 228 229 230 231	N.A.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME 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						0 0 0 0 0 0 0 0 0 0					D 	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	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
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	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
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
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
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	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	0	0	0	0	U	-
	amounts	amounts exposure amounts constant constant	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure 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exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposure<</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureStage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountStage 3 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureExposure of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 1 expo	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 2 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposure<	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1Image: Stage 2 exposureImage: Stage 3 exposure<

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	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
0	0	0	0	0	0	0	0	0	0	(0 -
0	0	0	0	0	0	0	0	0	0	(0 -
0	0	0	0	0	0	0	0	0	0		0 -
0	0	0	0	0	0	0	0	0	0		0 -
0	0	0	-	0	0	0	0	0	0		0 -
0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	
									-		
0	0	0	0	0	0	0	0	0	0	(0 -

					Public guara	ntees - Actual					
					31/12	2/2020					
Exposure values	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
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	°	0	
0	0	0	0	0	0	, i i i i i i i i i i i i i i i i i i i	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values	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
-	-										
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0	- · · · · ·	-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
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Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29	20 2	21 EU-\ 31			Oszczedno ³⁴	edit ris sci Bank Pol 35 toria - Baseline Sce	ski SA 36	D-19 S 37	TA 38	39	40	41	42	43	44	45
Row Num 1 2 Central ban Central gov		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
3Regional go4Public secto5Multilateral	vernments or local authorities rentities of local authorities rentities rentities al Organisations rentities renties r	197	418	131		22	59	45.04%	197	394	156	0	19	70	45.04%	196	373	178	3 0	17	80	45.04%
10 11 12 13 13 14 15 16 17 18 Oszczednosci Bank Polski SA Polski SA Covered bor Claims on in Collective in Equity	mortgages on immovable property Immovable property non-SME Immovable property iated with particularly high risk Immovable property inds Immovable property inds Immovable property istitutions and corporates with a ST credit assessment Immovable property investments undertakings (CIU) Immovable property	1,041		259	0 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	66 	97	37.65% 24.05%	1,024	2,245	332	4	68	125 78	37.65%	1,008		422	2 1	66 120	150 	37.65%
19Securitisation20Other expose21Standardise	sures	2,289	3,564	615	5 6 31/12/2021	205	211	34.25%	2,277	3,378		5 toria - Baseline Sco 31/12/2022	212 enario	273	33.62%	2,265	3,207	996	5 31/12/2023	203	331	33.21%
Row Num22 23Central ban Central gov		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
25Public sector26Multilateral27International28Institutions29Corporates	Development Banks al Organisations	197	418	131	 	22	59	45.04%	197	394	156	0	19	70	45.04%	196	373	178	3 0	17	80	45.04%
34 of which:	SME mortgages on immovable property non-SME iated with particularly high risk	1,041		259	i i	66 	97 	37.65% 24.05%	1,024	2,245	332	4	68	125 	37.65% 24.05%	1,008	689 2,145	397 422	2 1	66 120	150 	37.65%
37 Claims on ir	estitutions and corporates with a ST credit assessment envestments undertakings (CIU)	2,289	3,564	615	6	205	211	34.25%	2,277	3,378	813	5	212	273	33.62%	2,265	3,207	996	5 5	203	331	33.21%
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1	enario Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
46Public sector47Multilateral	ernments or local authorities or local authorities or local authorities or local authorities or entities or entities or local authorities or entities	0		0	exposure	exposure	exposure		0	0		exposure	exposure	exposure		0	0		exposure	exposure	exposure	
52Retail53N.A.of which:54Secured by55of which:56Items assoc57Covered box58Claims on in59Collective in60Equity61Securitisation62Other expose	SME Imortgages on immovable property Imortgages on immovable prop	0	0	0		0	0		0	0			0	0	- -	0	0	() () ()		0	0	- - - - - -
63 Standardise	d Total	U Stage 1	0 Stage 2	U Stage 3	31/12/2021 Stock of provisions for	U Stock of provisions for	U Stock of provisions for	- Coverage Ratio -	U Stage 1	U Stage 2		toria - Baseline Sco 31/12/2022 Stock of provisions for		U Stock of provisions for	Coverage Ratio -	0 Stage 1	U Stage 2	Stage 3	31/12/2023 Stock of provisions for Stage 1	U Stock of provisions for	U Stock of provisions for	Coverage Ratio -
67Public sector68Multilateral69International	ernments or local authorities a second secon	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
76of which:77Items assoc	SME SME mortgages on immovable property non-SME iated with particularly high risk	0	0	0	0 0 0 0 0 0 0 0 0 0	0	0		0	0		0	0	0	-	0	0	C C		0	0	-
	estitutions and corporates with a ST credit assessment envestments undertakings (CIU)	0	0	0	D 0	0	0		0	0	(0	0	0		0	0			0	0	-
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 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	31/12/2023 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
88Public sector89Multilateral90International	ks ernments vernments or local authorities r entities Development Banks al Organisations																					
97 of which:	SME SME mortgages on immovable property	0	0	0		0	0	- - - - - -	0	0		0	0	0	-	0	0	C C C		0	0	-
99Covered box100Claims on in	nds Institutions and corporates with a ST credit assessment Investments undertakings (CIU) In	0	0	0		0	0		0	0		0	0	0	-	0	0	 (0	0	

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29						edit ris osci Bank Pol 35	k COVII ski SA 36		TA 38	39	40	41	42	43	44	45
Row Num	(mln EUR, १	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	toria - Baseline Sca 31/12/2022 Stock of provisions for Stage 1 exposure	nario 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	31/12/2023 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
106 107 108 109 110 111 112	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
113 114 115 116 N.A. 117 118 119 120	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds							J - Image: state sta	0	0	0		0	0	- - - - -	0	0			0		0 - 0 - 0 - 0 -
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	0 0		0) C		0	0	0	0 0 toria - Baseline Sco	0	0	- -	0	0		0	0		0
Row Num 127	(mln EUR, १ Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
128 129 130 131 132 133 134 135	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0	0 0		0			0	0	0	0	0	0		0	0		0	0		0 -
136 137 N.A. 138 139 140 141 142	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		D O O	0 0		0) -	0	0	0	0 0	0	0	-	0	0		0 0	0	Image: Control of the second	0 -
143 144 145 146 147	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		D C	0 0		0) C	 	0	0	0 Mora	0 0 toria - Baseline Sco	0 nario	0	-	0	0			0		0 -
Row Num 148 149	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
150 151 152 153 154 155 156 157	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0	0 0 0 0		0 0) C		0	0	0	0 0	0	0	- -	0	0		0 0	0		0 -
158 N.A. 159 160 161 162 163 164	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		D C	0 0) (0) C		0	0	0	0	0	0	-	0	0	(0 0	0		0 -
165	Collective investments undertakings (CIU) Equity																					
165 166 167 168				0 0	31/12/2021) 0) -	0	0		0 0 toria - Baseline Sco 31/12/2022		0	-	0	0		0 0 31/12/2023	0		0
165 166 167 168 Row Num 169 170 171	Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities	Stage 1 exposure	0 C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2021 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	O Stage 1 exposure	O Stage 2 exposure			nario Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 -
165 166 167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 N.A.	Equity Securitisation Other exposures Standardised Total Standardised Total (mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 () Stage 1 exposure ())	Stage 2 exposure 0	Stage 3 0 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	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				O Stock of provisions for Stage 3 exposure 0	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	0 Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Image:
165 166 167 168 Row Num 169 170 171 172 173 174 175 176 177 178 179 N.A. 180 181 182 183 184 185 186 187	Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail futerna sasociated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 () Stage 1 ()	Stage 2 exposure 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Image: Coverage Ratio - Stage 3 exposure Image: Coverage 2 exposure Imag	Stage 1 exposure 0	Stage 2 exposure 0				O Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Image:
165 166 167 168 Row 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Equity Securitisation Other exposures Standardised Total Standardised Total (min EUR, 9 Central banks Central governments Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				Stock of provisions for Stage 1 exposure exposure	exposure	exposure				Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure exposure 0	Stock of provisions for Stage 2 exposure I I </td <td>0</td> <td></td> <td></td> <td>0</td> <td></td> <td>Stock of provisions for Stage 1 exposure exposure </td> <td>exposure</td> <td>exposure</td> <td></td>	0			0		Stock of provisions for Stage 1 exposure exposure	exposure	exposure	
165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Equity Securitisation Other exposures Standardised Total (mln EUR, 9) Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: some Corporates on immovable property of which: non-SME 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 (mln EUR, 9) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	6)	Stage 2 exposure Stage 2 exposure 0 <td>Image: stage 3 exposure Image: stage 3 exposure</td> <td>Stock of provisions for Stage 1 exposure Stage 1 exposure </td> <td>Stock of provisions for Stage 2 exposure Stock of provisions for O Stage 2 exposure Stage 2 exposure</td> <td>Stock of provisions for Stage 3 exposure</td> <td>Image: Coverage Ratio Image: Coverage Ratio <td< td=""><td></td><td>Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>31/12/2022 Stock of provisions for Stage 1 exposure exposure 0</td><td>Stock of provisions for Stage 2 exposure I Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure Image: Stage 2 exposure I</td><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Coverage Ratio - 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Row Num	(min EUR, %) Central banks Central governments	Stage 1 exposure exposure guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure and amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2Stock provision Stage exposureexposureexpos	of ns for a 3 ure Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Public guarantees - 31/12/ Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	Ratio - 3 ure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	023 Stage 3 exposure, of which guaranteed amount	Stock of St provisions for provi Stage 1 St exposure ex	ock of Sto sions for provi age 2 St posure exp	tock of isions for tage 3 cposure
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12 13 14 15 16 17 18 19 20	Secured by mortgages on immovable property of which: non-SME 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	9	7 1					0 147.66		9 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				0			86.55%	9 7							0 68.49%
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29 30 31 32 Poland 33 34 35 36 37	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	91 91 118 9 9 	67 32 86 35 7 1 7 1	24 26 1	7 10 0	5 0 8 1 0 0 0 0 0 0	2 2 0 0	8 117.13 11 110.32 0 147.66	3% 91 2% 1115 5% 9	1 67 5 84 9 7	31 23 34 25 1 1	3 9 5 14 1 0	7 11 0	0 1 0	2 2 0	8 13 0	92.29% 89.40% 86.55%	90 66 112 82 9 7 	5 29 2 33 2 1 1 1	21 24 1	11 18 0	8 14 0	0 1 0 0	2 2 0	8 77.52% 14 76.96% 0 68.49%
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	208 1	60 63	50	17	13 0	4	18 106.00	0% 204	4 158	60 48	3 23 Public guarantees -		0	4	20	86.24%	201 155	58	46	28	23	0	3	21 74.21%
Row Num 43 44 45 46 47	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure, of exposure which guaranteed amount amount amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposureStock provision Stage expos2Stage expos2Stage expos2Stage expos33 <th>ns for</th> <th>0 - Stage 1 exposure</th> <th>Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure</th> <th>Stage 2 exposure, of which guaranteed amount</br></th> <th>31/12/ Stage 3 exposure</th> <th>/2022 Stage 3 exposure, of which guaranteed amount</th> <th>Stock of provisions for Stage 1 exposure</th> <th>Stock of provisions for Stage 2 exposure 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</th> <th>Stock of rovisions for Stage 3 exposure</th> <th>Stano 1</th> <th>Stage 1 exposure, of which guaranteed amount</th> <th>Stage 2 exposure</th> <th>Stage 2 exposure, of which guaranteed amount</th> <th>31/12/20 Stage 3 exposure</th> <th>Stage 3 exposure, of which</th> <th>provisions for provi</th> <th>sions for provi age 2 St</th> <th>tock of isions for tage 3 cposure ====================================</th>	ns for	0 - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure	Stage 2 exposure, of which 	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of rovisions for Stage 3 exposure	Stano 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/20 Stage 3 exposure	Stage 3 exposure, of which	provisions for provi	sions for provi age 2 St	tock of isions for tage 3 cposure ====================================
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59 60 61 62 63	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0	0		0	0 -		0 0	0 0) 0 Public guarantees -	0 Baseline Scenario	0	0	0 -		0 0		0	0	0	0	0	0 -
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147 Standardised Total	0 0	0 0 0 0 31/12/	0 0 2021	0 0-		31/12	0 0 0 s - Baseline Scenario .2/2022	0 0-	0 0	0 0 0 0 31/12/	0 0	0 0 -
Row Num (min EUR, %) 148 Central banks 149 Central governments 150 Regional governments or local authorities	Stage 1 Stage 1 exposure of which guaranteed amount Stage 2 exposure 0 which guaranteed amount Stage 2 exposure 0 exposure 0 exposu	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	exposure, or provisions for prov	ock of isions for age 2 posureStock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage 2 posureStage 3 exposureImage 2 Stage 3 exposureImage 2 posureImage 2 stage 3 exposureImage 2 stage 3 exposureImage 2 posureImage 2 stage 3 exposureImage 2 stage 3 exposureImage 2 posureImage 2 stage 3 exposureImage 2 exposureImage 3 exposureImage 3 exposureImage 3 exposure	Stage 1 Stage 1 exposure, of which guaranteed amount Stage 2 Image: Stage 1 Stage 2 exposure exposure Image: Stage 1 Image: Stage 1 Stage 2 exposure Image: Stage 1 Image: Stage 2 exposure exposure Image: Stage 2 Image: Stage 2 Image: Stage 2 exposure Image: Stage 2 Image: Stage 2 Image: Stage 2 exposure<	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	provisions for provi	ock of sions for age 2 bosureStock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage 2 bosureStage 3 exposureStage 3 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 amountStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: stage 3 provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	or provisions for
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158N.A.of which: SME159Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Fauity												
165Equity166Securitisation167Other exposures168Standardised Total	0 0	0 0 0	0 0	0 0 -	0 0	0 0 0 0	0 0 0 0	0 0 -	0 0	0 0 0	0 0	0 0 -
Row Num 169 Central banks	Stage 1 Stage 1 exposure guaranteed amount	31/12/ Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of whichStock of provisions for Stage 1St	ock of Stock of provisions for Stage 3 age 2 Stage 3 exposure exposure	Stage 1 Stage 1 exposure exposure guaranteed amount	31/12	2/2022 Stage 3 exposure, of which guaranteed Stage 1 Stage 1	ock of Stock of sions for provisions for age 2 Stage 3 exposure exposure	- Stage 1 exposure, of exposure guaranteed amount	31/12, Stage 2 exposure, of which guaranteed amount	/2023 Stage 3 exposure, of which guaranteed amount Stage 1 exposure Stage 1 exposure Stage 2 exposure	Stage 3 Stage 3
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates			0 0									
177of which: SME178Retail179N.A.Gecured by mortgages on immovable property180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment				0 0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 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 - - - - - - - - - - - - - - - -
185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total		0 0 0	0 0	0 0 -		0 0 0 0	0 0 0 0	0 0 -		0 0 0	0 0	0 0 -
Row Num 190 101 Central banks	Stage 1 Stage 1 exposure) Stage 1 exposure guaranteed amount Stage 2 exposure	31/12/ Stage 2 exposure, of which guaranteed amount Stage 3 exposure	Stage 3 exposure, of provisions for prov	ock of Stock of sions for provisions for age 2 Stage 3 posure exposure exposure	Stage 1 Stage 1 exposure exposure guaranteed amount Stage 2 exposure		2/2022 Stage 3 exposure, of provisions for provi	ock of Stock of provisions for age 2 Stage 3 exposure exposure	- Stage 1 exposure, of which guaranteed amount Stage 2 exposure	31/12/ Stage 2 exposure, of which guaranteed amount Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure exposure exposure	for provisions for
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME			0 0					0 0 -				
199Retail200N.A.of which: SME201Secured by mortgages on immovable property202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment		0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 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 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 0 0 0 0 0 0		0 0
206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total			0 0	0 0 -		0 0 0		0 0 -	0 0		0 0	0 0 -
Row Num 211 Central banks	Stage 1 Stage 1 exposure guaranteed amount Stage 2 exposure	31/12/ Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which provisions for prov	ock of Stock of provisions for Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure		provisions for provi	ock of Stock of provisions for age 2 Stage 3 exposure exposure	- Stage 1 exposure, of which guaranteed amount Stage 2 exposure	31/12/ Stage 2 exposure, of which guaranteed amount	/2023 Stage 3 exposure, of which guaranteed amount Stage 1 exposure Mich Stage 1 exposure Mich Stage 2 exposure Mich Stage 2 exposure Mich Stage 3 Stock of provisions for Stage 2 exposure Mich Stage 3 Stock of Stage 3 Stock of Stage 3 Stock of Provisions for Stage 3 Stock of Stage 3 Stage 3 Stage 3 Stock of Stage 3 Stock of Stage 3 Stage 3	or provisions for Stage 2
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME			0 0								0 0	
219 220 221of which: SME221 222N.A.222 223of which: SME223 224Secured by mortgages on immovable property of which: non-SME224 225Items associated with particularly high risk Covered bonds226Claims on institutions and corporates with a ST credit assessment		0 0 0 0		0 0 - 0 - 0 0 - 1 0 0 0 - 1 0 0 0 - 1 0 0 0 - 1 0 0 0 0 - 1 0 0 0 0 - 1 0 0 0 0 0 - 1 0 0 0 0 0 0 - 1 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 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 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0 0	0 0 0	0 0	0 0 -		0 0 0		0 0 -		0 0 0	0 0	0 0 -

EBA EUROPE BANKIN AUTHO	PEAN ING ORITY		76	77	78	79	80	81		21 EU-1		echna Kasa 85	a Oszczedno 86	sci Bank Po 87	k COVI Iski SA 88	D-19 S		91	92	93	94	95	96
Row Num		(mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario 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	31/12/2023 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
3 4 5 6 7 8 9 10 Powszecł		Regional governments or local authorities Image: Sector entities Public sector entities Image: Sector entities Multilateral Development Banks Image: Sector entities International Organisations Image: Sector entities Institutions Image: Sector entities Corporates of which: SME Retail Image: Sector entities		5 <u>395</u> . 745	156	5 1 3 11	38	97	62.19% 63.52%	191 938	334 611	222	2 1	1 44 5 2(+ 138 346	62.19%	 876	285	274	1	35	170 450	62.19%
11 Oszczedne 12 13 13 Polsk 14 15 16 17 18 19		Secured by mortgages on immovable property of which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisation	1,046	5 2,284	296	5 2	71	80	27.12%	1,043	2,090	494	4 2 4 2	2 58	3 134	27.12%	1,040	1,930	657	2	60	178	27.12%
20 21		Other exposures Standardised Total	2,252	2 3,425	791	1 13 31/12/2021	144	392	49.61%	2,173	3,035	, -	1 18 atoria - Adverse Sc 31/12/2022	3 123 xenario	618	49.03%	2,104	2,725	1,640	31/12/2023	113	799	48.72%
Row Num 22 23		(mln EUR, %) Central banks Central governments	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
24 25 26 27 28 29 30 31		Regional governments or local authorities Image: Sector entities Public sector entities Image: Sector entities Multilateral Development Banks Image: Sector entities International Organisations Image: Sector entities Institutions Image: Sector entities Corporates Image: Sector entities Image: Sector entities Image: Sector entities Retail Image: Sector entities	195	555	156		38	97	63.52%	191	334		2 1		138 346	62.19%	187	285	274		35	170	62.19%
32 Pola 33 34 35 36 37 38 39	and	of which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)Equity	1,011		296		71	80	27.12%	1,043	2,090	494	4 2		3 134	27.12%	1,040	1,930	657	2	60	178	27.12%
40 41 42		Securitisation Other exposures Standardised Total	2,252	2 3,425	791	1	144	392	49.61%	2,173	3,035	,	1 18 atoria - Adverse Sc	3 123 xenario	618	49.03%	2,104	2,725	1,640	16	113	799	48.72%
Row Num 43 44 45		(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
46 47 48 49 50 51 52 53 N. 54	.A.	Public sector entitiesIMultilateral Development BanksIInternational OrganisationsIInstitutionsICorporatesIof which: SMEIRetailIof which: SMEISecured by mortgages on immovable propertyI	0	0 0		0 0 0 0	0	0		0	0				0 0		0	0	(0	0	-
55 56 57 58 59 60 61 62 63		of which: non-SMEItems associated with particularly high riskImage: Constant of the system of	0				0	0		0	0					- - - - - - -		0			0	0	-
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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		atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 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 65 66 67 68 69 70 71		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates	0				0	0		0	0						0	0			0	0	
72 73 74 N. 75 76 77 78 79	.A.	of which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bondsClaims on institutions and corporates with a ST credit assessment	0		0	0 0 0 0 0 0	0	0		0	0		C C C C C		0 0	- - - -	0	0	(0 0 0 0 0 0 	0	0	-
79 80 81 82 83 84		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0) 0	0) 0	0	0		0	0	(Mora) (Catoria - Adverse Sc) () 0		0	0	(0	0	0	-
Row Num 85 86 87 88		(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 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	31/12/2022 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	31/12/2023 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
88 90 91 92 93 94 95 96 97	.A.	Multilateral Development BanksInternational OrganisationsInternational OrganisationsImage: Composition of the state of the	0		0		0 0 0	0		0	0					- -	0	0	(0	0	-
98 99 100 101 102 103 104 105		Items associated with particularly high risk Items associated with particularly high risk Covered bonds Items on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Items Equity Securitisation Other exposures Standardised Total	0)				0	0							0	(0	0	

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		76	77	78	31/12/2021	80		82	83	84	85 Mora	86 atoria - Adverse Sc 31/12/2022		88	89	90	91	92	31/12/2023	94		96
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
107 108 109 110 111	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
112 113 114 115 116 N.A.	Corporates of which: SME Retail of which: SME	0	0	C		0 0		0 -	0	0		0 C	0	0	-	0	() () ()		D () D ()	0 0	0	-
117 118 119 120	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	C		0		0 -	0	0	(0 0	0	0	-	0	((0	0 0	0	-
121 122 123 124 125	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
126	Standardised Total	0	0 0		31/12/2021	0 0		0 -	0	0	Mora	0 0 atoria - Adverse Sc 31/12/2022	enario	0	-	0			31/12/2023	0 0	0	-
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127 128 129 130 131	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
132 133 134 135 136	International Organisations Institutions Corporates of which: SME Retail	0	0			0		0 -	0	0			0	0	-	0				0 0	0	-
137 N.A. 138 139 140	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C) () 0)	0 -	0	0	(0 0	0	0	-	0	C		0) 0	0	-
141 142 143 144 145	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
146 147	Other exposures Standardised Total	0	0	C) (0		0 -	0	0	(Mora	0 C	0 enario	0	-	0	(0	0 0	0	-
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148 149 150 151	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
152 153 154 155	Multilateral Development Banks International Organisations Institutions Corporates	0	0	C)	0 0		0 -	0	0		0 0	0	0	-	0	C		D	0 0	0	-
156 157 158 N.A. 159 160	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0			0 0		0 - 	0	0		0 C	0	0	-	0			D ()	0 0	0	-
161 162 163 164 165	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
166 167 168	Securitisation Other exposures Standardised Total	0	0	C) (0		0 -	0	0	(0 0	0	0	-	0	(0	0 0	0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	atoria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 169 170 171	(mln EUR, %) Central banks Central governments Regional governments or local authorities	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
172 173 174 175 176	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0						0 -	0	0				0	-	0					0	-
177 178 179 N.A. 180	of which: SME Retail of which: SME Secured by mortgages on immovable property	0						0 -	0	0			0	0	-	0					0	-
181 182 183 184 185	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)								0						-							-
186 187 188 189	Equity Securitisation Other exposures Standardised Total	0	0	C) (0 0		0 -	0	0		0 0	0	0	-	0	(0	0 0	0	-
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				atoria - Adverse Sc 31/12/2022 Stock of	enario Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 190 191	(min EUR, %) Central banks Central governments	Stage 1 exposure)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
192 193 194 195 196	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
197 198 199 200 N.A.	Corporates of which: SME Retail of which: SME	0	0	C C		0 0		0 -	0	0	(0	0	-	0	((D () D ()	0 0	0	-
201 202 203 204 205	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	C		0 0		0 -	0	0			0	0	-	0	(0 0	0	-
206 207 208 209 210	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0						0-	0					0	-	0						-
210	Standardised Total				31/12/2021						Mora	atoria - Adverse Sc 31/12/2022							31/12/2023			
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212 213 214 215 216	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
217 218 219 220	International Organisations Institutions Corporates of which: SME Retail	0	0	C) ()	0 0)	0 - 0 -	0	0		0 C	0	0	-	0	((D (0 0	0	-
221 N.A. 222 223 224 225	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	C		0		0 -	0	0		0 0	0	0	-	0	(0	0 0	0	-
226 227 228 229 230	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
230	Other exposures Standardised Total	0	0	C) (0 0)	0 -	0	0	(0 0	0	0	-	0	0		0	0 0	0	-

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Row Num	(min EUR, %) Central banks Central governments	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/2021 Stage 3 exposure and amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	for provisions for Stage 3 e exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		12/2022 Stage 3 exposure, of which Stage 3 Stage 3 Stage 3 Stage 3 Stage 3 Stage 3	ck of Stock of ons for provisions for ge 1 Stage 2 osure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	1 1 Ire guaranteed amount	Stage 2 exposure gu	Stage 2 posure, of Stage 3 which exposur aranteed amount	S1/12/2023 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 Stage 3 exposure
² 3 4 5 6 7 8 9 10 Powszechna Kasa	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	90 67	7 30	22 9	7 1	3	8 92.02% 8	8 65	26 19			2 10	61.55%	86 64	+ 22 + 22	17	21 10	5 0		11 50.44%
10 11 12 13 14 15 16 17 18	Ketall of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	9 7 	4 34 7 1	23 15 1 0			4 89.00% 10 0 93.71%	6 // / · · · · · · · · · · · · · · · · ·	29 21 1 1 1 1	29 22 0 0		2 19 0 0 0	60.33% 60.35% 60.5% 60.5%	98 72 9 6	20 20 20 20 20 20 20 20 20 20			J 2 J 0 J <th></th> <th>23 57.71% 0 50.00%</th>		23 57.71% 0 50.00%
19 20 21	Securitisation Other exposures Standardised Total	204 157	7 60 Stage 2	48 24 31/12/2021 Stage 3	19 0 Stock of Stock of	5 2	1 86.10% 19	3 149 Stage 1		42 34 es - Adverse Scenario 12/2022 Stage 3 Sto		4 27	62.55%	184 142 Stage 1	2 45	36 36 Stage 2	58 46 31/12/2023 Stage 3	5 O	Stock of	31 54.07%
Row Num 22 23 24 25	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure, of which	Stage 2 exposure guaranteed amount	f Stage 3 exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposureImage: 1 minipage 1 minipage 2 minipage	exposure, of which guaranteed amount	exposure, of which guaranteed amount	exposure, of provis which Sta	ck of Stock of provisions for ge 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage exposuImage: Stage 3 exposureImage: Stage 3 exposuImage: Stage 3 exposureImage: Stage 3 <th>1 exposure, of which</th> <th>Stage 2 exposure gu</th> <th>posure, of Stage 3 which exposur aranteed amount</th> <th>exposure, of which guaranteed amount</th> <th>Stock of provisions for Stage 1 exposure</th> <th>Stock of provisions for Stage 2 exposure</th> <th>Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure</br></th>	1 exposure, of which	Stage 2 exposure gu	posure, of Stage 3 which exposur aranteed amount	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for
26 27 28 29 30 31 32 Poland 33	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	90 67 91 84 92 97 90 7	7 30 4 34 7 1	22 9 25 15 1 0	7 1 12 3 0 0	3 3 3 1 0	8 92.02% 8 4 89.00% 10 0 93.71%	8 65 6 77 9 7	26 19 29 21 1 1 1	Image: state of the state o	1 2 0	2 10 2 10 2 19 0 0	61.55% 65.71% 60.33%	86 64 98 72 98 72	2 26 3 1	17 19 1	21 16 39 30 1 (5 0 2 2 0 0 0 0	 1 1 1 1 0	11 50.44% 23 57.71% 0 50.00%
34 35 36 37 38 39 40 41	of which: non-SME 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	Image: Constraint of the sector of	Image: Constraint of the second se		Image: second		Image: state	Image: state	Image: Constraint of the second sec											Image: Constraint of the sector of the se
42 Row Num	Standardised Total	204 157 Stage 1 exposure Stage 1 which guaranteed	7 60 Stage 2 exposure guaranteed	48 24 31/12/2021 f Stage 3 exposure of which guaranteed	19 0 Stock of Stock of provisions for Stage 1 Stage 1	5 2 Stock of provisions for Stage 3	1 86.10% 19 Coverage Ratio - Stage 3 exposure Stage 1 exposure	3 149 Stage 1 exposure, of which guaranteed Stage 2 exposure			0 ck of Stock of ons for provisions for ge 1 Stage 2	4 27 Stock of provisions for Stage 3	62.55% Coverage Ratio - Stage 3 exposure	184 142 Stage 1 exposure, of which guaranteed	Stage 2 ex	36 Stage 2 posure, of which uaranteed	58 46 31/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	3 Stock of provisions for Stage 2	3154.07%Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
43 44 45 46 47 48 49	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	amount	amount	amount	exposure exposure	e exposure		amount	amount	amount exp	osure exposure	exposure	· · · · · · · · · · · · · · · · · · ·	amount		amount	amount	exposure	exposure	exposure exposure
50 51 52 53 N.A. 54 55 56 57 58	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment				0 0 0 0 0 0 0 0 0 0		0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0										0 -
59 60 61 62 63	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0 0	0 0	0	0 -	0 0		0 0 es - Adverse Scenario	0	0 0		0 0		0	0 (0 0	0	0 -
Row Num 64 65 66	(min EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure exposure amount	Stage 2 exposure exposure amount	Stage 3 which	Stock of provisions for Stage 1 Stage 2 exposure exposure	for Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposureImage 3 exposureImage 3 exposureImage 3 exposureImage 3 exposureImage 3 exposureImage 3 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	which sta	ck of Stock of provisions for Stage 2 osure exposure	r Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposu	1 Ine Stage 1 exposure, of which guaranteed amount	exposure gu	Stage 2 posure, of which aranteed amount	S1/12/2023 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 exposureCoverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74 N.A.	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME					0	Image: state				0		Image: select			0				0 -
75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME 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																			
84 Row Num	Standardised Total	U Stage 1 exposure exposure guaranteed	0 0 Stage 2 exposure guaranteed	0 0 31/12/2021 f Stage 3 exposure of which guaranteed	0 0 Stock of Stock of provisions for Stage 1 Stage 1 Stage 2	0 Stock of provisions for Stage 3	0 - Coverage Ratio - Stage 3 exposure	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure			ck of Stock of ons for provisions for ge 1 Stage 2	0 0 Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 ex	0 Stage 2 posure, of which uaranteed	0 31/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	0 Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure
85 86 87 88 89 90 91 92	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates) amount	amount am		exposure exposure Image: Constraint of the second	e exposure	0 -	amount amount	amount	amount exp	osure exposure	exposure		amount		amount	amount	exposure	exposure	exposure exposure
92 93 94 95 N.A. 96 97 98 99 100	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment						0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0						0				0 -
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		D 0	0 0	0 0	0	0 -		0 0		0	0 0		0 0		0	0	0 0	0	0 -

EBA EUROPEAN BANKING AUTHORITY	97 98	99 100 101	102 103	104 105 106			ednosci Bank Polski SA		117 118 119 120	121 122 123 124 125 126
Row Num	Stage 1 Stage 1 exposure, of exposure guaranteed	Stage 2 age 2 exposure, of Stage posure guaranteed exposu	31/12/2021 Stage 3 Stock of exposure, of which re guaranteed Stage 1	r Stock of Stock of provisions for Stage 3 Stage 2 Stage 3	tio - Stage 1 Stage 1 exposure which quaranteed	Public guar Stage 2 Stage 2 exposure, of which guaranteed	antees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed Stag	k of Stock of Stock of ons for provisions for provisions for Je 1 Stage 2 Stage 3 exposure	io - Stage 1 Stage 2 exposure, of Stage 2 exposure, of Stage 2 which exposure guaranteed exposure guarantee	, of Stage 3 exposure, of provisions for provisions for provisions for Stock of Stock of Stock of Coverage Ratio - exposure guaranteed Stage 1 Stage 2 Stage 3 exposure
Image: Market StateCentral banks106Central governments107Central governments or local authorities108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates	guaranteeu amount	guaranceeu amount	guaranceeu amount exposure Image: Image of the second se	exposure exposure exposure Image: Second se	amount amount	guarancecu amount Image: I	guaranteeu amount expos amount	sureexposureexposureImage: sureexposureexposureImage: sureImage: s	guaranceed guaranceed amount amount	edguranteed amountexposureexposureexposureexposureamount <td< th=""></td<>
114of which: SME115Retail116N.A.117of which: SME118Secured by mortgages on immovable property119Items associated with particularly high risk										$ \begin{array}{c c c c c c c c c c c c c c c c c c c $
120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total			0 0	Image: Constraint of the second se	0		0 0			- -
Row Num	exposure exposure exposure	age 2 posure age 2 bosure amount Stage exposu amount	Which is a second se	r Stock of Stock of provisions for Stage 2 exposure exposure Stage 3	tio - Stage 1 exposure guaranteed amount	Public guar Stage 2 exposure of which guaranteed amount		ons for provisions for provisions for Stage 3 Je 1 Stage 2 Stage 3	io - Stage 1 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount	of Stage 3 exposure, of stock of stock of stock of stock of Stock of Coverage Ratio - ed exposure which provisions for provisions for provisions for stage 3 Stage 3 ed exposure guaranteed exposure exposure exposure exposure
127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME						Image: Constraint of the second se				Image: state in the state in
136Retail137N.A.138of which: SME139Secured by mortgages on immovable property140of which: non-SME141Items associated with particularly high risk142Covered bonds143Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 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 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0 0 0 0 0 0 0 0 1 0 0 0 0	0 0 0	0 0 0 - 0 0 0 - 0 0 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - - 0 0 0 0 0 0 0 - - 0 0 0 0 0 0 0 0 -
144Equity145Securitisation146Other exposures147Standardised Total		0 0	0 0	0 0 0 0 -	0		0 0 antees - Adverse Scenario	0 0 0 -		Image: state Image: state<
Row Num 148 Central banks	exposure exposure exposure	age 2 posure guaranteed amount		Stock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Rat Stage 3 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposure		Stage 2 Stage 2 exposure exposure guaranteed amount Stage 2 exposure expos	31/12/2022 Stage 3 exposure, of which guaranteed amount Stage Stock provision Stage exposed amount	ons for provisions for provisions for Stage 3 Je 1 Stage 2 Stage 3	io - Stage 1 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount	of Stage 3 exposure, of stock of stock of stock of Stock of Coverage Ratio - ed stock of provisions for provisions for provisions for stock of Stock of Coverage Ratio - ed stock of stock of stock of stock of Stock of Stock of
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157Retail158N.A.159of which: SME160Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk Covered bonds163Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)165Equity	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1 1 2 1 1 1 3 1 1 1 4 1 1 1 5 1 1 1 6 1 1 1 7 1 1 1 8 1 1 1 9 1 1 1 10 1 1 1 11 1 1 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 0 - 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <td< td=""></td<>
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Row Num (min EUR, %) 169 170 171 Central banks Central governments 170 171 Regional governments or local authorities	Stage 1 Stage 1 exposure guaranteed amount Stage 1 Signal Stage 1 exposure, of guaranteed amount	age 2 posure Stage 2 which guaranteed amount exposu	31/12/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Rat Stage 3 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposure	tio - Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount Stage 2 expos expos expos expos	31/12/2022 Stage 3 exposure, of which guaranteed amount Stag expose expose	k of pons for je 1 sureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage: Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage: Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage: Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 3 exposureImage: Stage 3 exposureImage: St	io - Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure guaranteed amount Stage 2 exposure, of which guarantee amount	
171Regional governments of local dationates172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail			0 0		0		0 0			
179N.A.of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1 1 2 1 1 1 3 1 1 1 4 1 1 1 5 1 1 1 6 1 1 1 7 1 1 1 1 1 1 1		0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0
186Equity187Securitisation188Other exposures189Standardised Total		0 0	0 0	0 0 0 0 -	0	Image: Constraint of the second se	0 0 antees - Adverse Scenario			Image: state Image: state<
Row Num 190 101	exposure exposure exposure	age 2 posure		Stock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureCoverage Rat Stage 3 exposure		Stage 2 Stage 2 exposure of which expose guaranteed amount	31/12/2022 Stage 3 exposure, of which guaranteed amount Stag expose	ons for provisions for provisions for Coverage Ratio	io - Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure amount Stage 2 exposure guarantee amount	of Stage 3 exposure of Stock of Stock of Stock of Stock of Coverage Ratio - ed exposure which provisions for provisions for provisions for Stage 2 Stage 3 Stage 3 ed exposure exposure exposure exposure exposure exposure
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME			0 0	0 0	0		0 0	Image: Constraint of the second se		Image: state of the state
199 200N.A.Retail of which: SME201Secured by mortgages on immovable property of which: non-SME202Items associated with particularly high risk Covered bonds	Image: state	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 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	Image: Constraint of the second se	Image: state of the state o	0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 - 0 0 0 0 0 0 0
205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total			0 0		0		0 0			
Row Num (mln EUR, %	exposure guaranteed ex	age 2 posure guaranteed Stage 2	re guaranteed Stage 1	r Stock of Stock of provisions for Stage 3 Stage 2 Stage 3 exposure exposure	Stage 1 which exposure guaranteed	Stage 2 Stage 2 exposure, of which exposure guaranteed	ure guaranteed Stag	ons for provisions for provisions for Stage 3 Je 1 Stage 2 Stage 3	exposure guaranteed stage 2 which exposure guaranteed	of Stage 3 exposure, of provisions for provisions for provisions for Coverage Ratio - ed stage 3 guaranteed stage 1 Stage 2 Stage 3 stage 3
211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations	amount amount <td< td=""><td>amount amount amount</td><td>amount exposure</td><td></td><td>amount amount amount</td><td>amount Image: Image:</td><td>amount expos</td><td></td><td>amountamountImage: Image: ImageImage: Image: I</td><td>AnnotationAnnotationImage: Image: Im</td></td<>	amount amount	amount exposure		amount amount amount	amount Image:	amount expos		amountamountImage: Image: ImageImage: Image: I	AnnotationAnnotationImage: Image: Im
217 Institutions 218 Corporates 219 of which: SME 220 Retail 221 N.A. 222 of which: SME 223 Secured by mortgages on immovable property of which: non-SME 224 Theme associated with particularly high risk	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 -	0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 - 0 0 0 0 0 -
224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures										
231 Standardised Total	0 0	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: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	REA .	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

		1	2	3	4	5	6	7
	_	Actual	8	aseline scenario	D	l	Adverse scenario	5
Rowl um	(mln EUR)	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: Capital

	A A.1 A.1.1 A.1.1 A.1.2 A.1.3 A.1.3.1 A.1.3.2 A.1.3.3 A.1.4	(min EUR,%) OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) Of which: CET1 instruments subscribed by Government Retained earnings	implementation 01/01/2018	31/12/2020 9,105 8,513	2021 9,389 8,797	2022 9,643	2023 9,871	2021 8,815	2022 8,654	2023 8
	A.1.1 A.1.1.1 A.1.2 A.1.3 A.1.3.1 A.1.3.2 A.1.3.3	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) Of which: CET1 instruments subscribed by Government		9,105	9,389	9,643				
	A.1.1 A.1.1.1 A.1.2 A.1.3 A.1.3.1 A.1.3.2 A.1.3.3	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) Of which: CET1 instruments subscribed by Government			-		,	,		
	A.1.1 A.1.1.1 A.1.2 A.1.3 A.1.3.1 A.1.3.2 A.1.3.3	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) Of which: CET1 instruments subscribed by Government				9,051	9,279	8,223	8,062	7
	A.1.2 A.1.3 A.1.3.1 A.1.3.2 A.1.3.3	Of which: CET1 instruments subscribed by Government		274	274	274	274	274	274	
	A.1.3 A.1.3.1 A.1.3.2 A.1.3.3	Retained earnings		0	0	0	0	0	0	
	A.1.3.1 A.1.3.2 A.1.3.3			861	1,260	1,635	2,000	716	804	
	A.1.3.2 A.1.3.3	Accumulated other comprehensive income		299	300	300	300	-29	-29	
	A.1.3.3	Arising from full revaluation, cash flow hedge and liquidity reserves		360	360	360	360	32	32	
		OCI Impact of defined benefit pension plans [gain or (-) loss]		-5	-5	-5	-5	-5	-5	
	A.1.4	Other OCI contributions		-56	-56	-56	-56	-56	-56	
		Other Reserves		7,145	7,145	7,145	7,145	7,145	7,145	
	A.1.5	Funds for general banking risk		235	235	235	235	235	235	
	A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
	A.1.7	Adjustments to CET1 due to prudential filters		-161	-161	-161	-161	-168	-168	
	A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-80	-80	-80	-80	-87	-87	
	A.1.7.2	Cash flow hedge reserve		-78	-78	-78	-78	-78	-78	
	A.1.7.3	Other adjustments		-3	-3	-3	-3	-3	-3	
	A.1.8	(-) Intangible assets (including Goodwill)		-488	-488	-488	-488	-488	-488	
	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	
	A.1.9 A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0			0	
		(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as		U		0	0		0	
	A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	-12	-54	0	-10	
	A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
	A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
	A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
	A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		-15	-15	-15	-15	-15	-15	
	A.1.15.1	Of which: from securitisation positions (-)		-15	-15	-15	-15	-15	-15	
	A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
	A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
	A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
	A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
OWNTONDS	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
	A.1.22	Amount subject to IFRS 9 transitional arrangements		-434	-367	-345	-326	-673	-578	
	A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	172	172	172	172	172	172	172	
	A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		83	83	83	83	83	83	
	A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		16	16	16	16	16	16	
	A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		241	159	131	108	582	447	
	A.1.22.4.1	01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		46	30	25	21	148	108	
	A.1.23	Transitional adjustments		362	248	139		553	314	
	A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
	A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
	A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		362	248	139	44	553	314	
	A.1.23.3.1			362	248		44	553		
	A.1.23.3.1 A.1.23.3.2	From the increased IFRS 9 ECL provisions net of EL From the amount of DTAs that is deducted from CET1 capital		202	240	139		223	314	
	A.1.23.3.2 A.1.23.4	Other transitional adjustments to CET1 Capital			0	0	0		0	
	A.1.23.4	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0		0	
	A.1.23.4.1 A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	U	0		U	
	A.1.23.4.3	instruments of financial sector entities where the institution has a significant investment Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in		0	0	0	0	0	0	
	A.1.23.4.3	view of COVID-19 pandemic ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	
				0	0	0	0	0	0	
	A.2.1 A.2.2	Additional Tier 1 Capital instruments		U	0	0	0	0	0	
	A.2.2 A.2.3	(-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
	A.2.3	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		8,513	8,797	9,051	9,279	8,223	8,062	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		592	592	5,051	592		592	
	A.4 A.4.1	Tier 2 Capital instruments		592	592	592	592	592	592	
	A:4.1			592	592	592	592	592	592	
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	
				-	-					
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		49,732	50,707	51,135	51,376	50,956	51,790	51,764
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		362	248	139	44	553	314	112
64		C.1	Common Equity Tier 1 Capital ratio		16.99%	17.26%	17.65%	18.05%	15.96%	15.47%	15.37%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.99%	17.26%	17.65%	18.05%	15.96%	15.47%	15.37%
66		C.3	Total Capital ratio		18.18%	18.43%	18.81%	19.20%	17.11%	16.61%	16.51%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,151	8,549	8,912	9,236	7,670	7,748	7,863
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		8,151	8,549	8,912	9,236	7,670	7,748	7,863
69		D.3	TOTAL CAPITAL (fully loaded)		8,743	9,141	9,504	9,828	8,262	8,340	8,455
70		E.1	Common Equity Tier 1 Capital ratio		16.39%	16.86%	17.43%	17.98%	15.05%	14.96%	15.19%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.39%	16.86%	17.43%	17.98%	15.05%	14.96%	15.19%
72		E.3	Total Capital ratio		17.58%	18.03%	18.59%	19.13%	16.21%	16.10%	16.33%
73		F	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	0
74		G	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	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		86,512	86,512	86,512	86,512	86,512	86,512	86,512
77		H.2	Total leverage ratio exposures (fully loaded)		86,512	86,512	86,512	86,512	86,512	86,512	86,512
78		Н.3	Leverage ratio (transitional)		9.84%	10.17%	10.46%	10.73%	9.51%	9.32%	9.22%
79		H.4	Leverage ratio (fully loaded)		9.42%	9.88%	10.30%	10.68%	8.87%	8.96%	9.09%
80		P.1	Capital conservation buffer		2.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
81		P.2	Countercyclical capital buffer		0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.51%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		R.1	Pillar 2 capital requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
88		R.1.1	Of which: CET1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
90		R.2.1	Of which: CET1		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		11.51%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.01%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%



2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
RowN um	(mln EUR)	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 15	Profit or (-) loss after tax from discontinued operations Profit or (-) loss for the year	0 - 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

	(mln EUR)	1
RowN um	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

Rowl	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

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