

2021 EU-wide Stress Test

Bank Name	Bank Polska Kasa Opieki SA
LEI Code	5493000LKS7B3UTF7H35
Country Code	PL



2021 EU-wide Stress Test: Summary

				Bank Polska Kasa Opieki SA					
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w Im	(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	1,143	1,108	1,106	1,093	1,103	1,066	1,076
Z	2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	33	23	23	23	-6	17	17
3	~	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-241	-118	-104	-110	-517	-193	-164
4	4	Profit or (-) loss for the year	242	363	372	358	-14	231	258
5	5 (Coverage ratio: non-performing exposure (%)	65.22%	55.88%	52.24%	49.46%	59.41%	54.66%	51.78%
6	6 (Common Equity Tier 1 capital	5,207	5,216	5,348	5,414	4,899	4,896	4,877
7	7	Total Risk exposure amount (all transitional adjustments included)	30,364	30,484	30,545	30,524	30,877	31,276	31,477
8	8	Common Equity Tier 1 ratio, %	17.15%	17.11%	17.51%	17.74%	15.87%	15.65%	15.49%
9	9	Fully loaded Common Equity Tier 1 ratio, %	16.39%	16.85%	17.38%	17.74%	15.18%	15.32%	15.41%
1	.0	Tier 1 capital	5,207	5,216	5,348	5,414	4,899	4,896	4,877
1	1	Total leverage ratio exposures	55,259	55,259	55,259	55,259	55,259	55,259	55,259
1	.2	Leverage ratio, %	9.42%	9.44%	9.68%	9.80%	8.87%	8.86%	8.83%
1	.3	Fully loaded leverage ratio, %	9.00%	9.33%	9.65%	9.84%	8.50%	8.70%	8.82%
				Memoran	dum items				
1	.4	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
1	5	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
1	.6	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)

	10
	±0

New definition of default?

No



		_														
			1 2	3	4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2020							
			Exposu	ire values			Risk expos	sure amounts								
			A-IRB	F	IRB	A-I	RB	F-	IRB	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	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				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks		0	0 0 0		0 0	(0 0		0	0	0 () 0	0	0) -
2	Central governments		0 (D)	0 0	(0 0)	0	0	0 0	0 0	0	0	<i>)</i> -
3	Institutions		0 (0)	0 0	(0 0)	0	0	0 0	0 0	0	0	J -
4	Corporates		0 (0)	0 0	(0 0)	0	0	0 0) 0	0	0	J -
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 0	/ -
7	Retail		0 (D)	0 0	(0 0)	0	0	0 0	0 0	0	0	J -
8	Retail - Secured on real estate property		0 (D)	0 0	(0 0)	0	0	0 0) 0	0	0) -
9 Bank Bolcka Kaca Onicki SA			0 (0)	0 0	(0 0)	0	0	0 0) 0	0	0	<i>)</i> -
⁹ ₁₀ Bank Polska Kasa Opieki SA	Retail - Secured on real estate property - Of Which: non-SME		0 (0)	0 0	(0 0)	0	0	0 0) 0	0	0) -
11	Retail - Qualifying Revolving		0 (D)	0 0	(0 0)	0	0	0 0	0 0	0	0	<i>)</i> -
12	Retail - Other Retail		0 (D)	0 0	(0 0)	0	0	0 0) 0	0	0) -
13	Retail - Other Retail - Of Which: SME		0 (D)	0 0	(0 0)	0	0	0 0) 0	0	0) -
14	Retail - Other Retail - Of Which: non-SME		0 (D)	0 0	(0 0)	0	0	0 0) 0	0	0 0) -
15	Equity		0 (D		0	(D			0	0 0) 0	0	0) -
16	Securitisation															
17	Other non-credit obligation assets		0	D		0	(D			0	0 0) 0	0	0) -
18	IRB TOTAL		0 0			0 0	() 0		0	0	0 0	0 0	0	0	/ -

									Actual						
									31/12/2020						
			Expos	sure values			Risk expos	sure amounts							
		A	-IRB	F-	IRB	A-I	IRB	F-	IRB		Oto D	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln E	Non-defaulted JR, %)	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	Coverage Ratio - Stage 3 exposure
19	Central banks		0	0 0	(0 0		0 0)	0 0 0	0 () () (0 -
20	Central governments		0	0 0	(0 0		0 0)	0 0 0	0 () ()) (0 -
21	Institutions		0	0 0	(0 0		0 0)	0 0 0	0 () () (0 -
22	Corporates		0	0 0	(0 0		0 0)	0 0 (0 () ()) (0 -
23	Corporates - Of Which: Specialised Lending		0	0 0	(0 0		0 0)	0 0 (0 () ()) (0 -
24	Corporates - Of Which: SME		0	0 0	(0 0		0 0)	0 0 (0 () ()) (0 -
25	Retail		0	0 0	(0 0		0 0)	0 0 0	0 () ()) (0 -
26	Retail - Secured on real estate property		0	0 0	(0 0		0 0)	0 0 0	0 () () (0 -
POLAND	Retail - Secured on real estate property - Of Which: SME		0	0 0	(0 0		0 0)	0 0 0	0 () () (0 -
28 POLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(0 0		0 0)	0 0 0	0 () ()) (0 -
29	Retail - Qualifying Revolving		0	0 0	(0 0		0 0)	0 0 (0 () ()) (0 -
30	Retail - Other Retail		0	0 0	(0 0		0 0)	0 0 (0 () ()) (0 -
31	Retail - Other Retail - Of Which: SME		0	0 0	(0 0		0 0)	0 0 (0 () ()) (0 -
32	Retail - Other Retail - Of Which: non-SME		0	0 0	(0 0		0 0)	0 0 0	0 () () (0 -
33	Equity		0	0		0		0		0 (0 () () (0 -
34	Securitisation														
35	Other non-credit obligation assets		0	0		0		0		0 (0 () () (0 -
36	IRB TOTAL		D	0 0	(0 0		0 0		0 0 0	0 0) 0) (o -

			Actual														
											31/12/2020						
					Εχροςι	ure values			Risk expos	sure amounts							
				A-:	IRB	(F-)	IRB	A-]	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio
wN m			(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	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Rat
7		Central banks		0		0 0		0 0		0 0		0 0 0) () (() (J
3		Central governments		0		0 0		0 0		0 0		0 0 () () (() (ງ -
9		Institutions		0)	0 0		0 0		0 0		0 0 () () (() (ັງ -
)		Corporates		0		0 0		0 0		0 0		0 0 () () (() (ງ -
		Corporates - Of Which: Specialised Lending		0		0 0		0 0		0 0		0 0 () () (() (ງ -
		Corporates - Of Which: SME		0		0 0		0 0		0 0		0 0 () () (() (ر -
3		Retail		0		0 0		0 0		0 0		0 0 () () (() (ງ -
		Retail - Secured on real estate property		0)	0 0		0 0		0 0		0 0 () () (() () -
	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0		0 0		0 0 () () (() (ງ -
5	N. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0		0 0		0 0 () () (() (ັງ -
7		Retail - Qualifying Revolving		0		0 0		0 0		0 0		0 0 () () (() (ر -
3		Retail - Other Retail		0		0 0		0 0		0 0		0 0 () () (() () -
9		Retail - Other Retail - Of Which: SME		0		0 0		0 0		0 0		0 0 () () (() () -
)		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0		0 0		0 0 () () (() (J -
1		Equity		0		0		0		0		0 () () (() (J -
2		Securitisation															
3		Other non-credit obligation assets		0)	0		0		0		0 () () (() (J -
54		IRB TOTAL		0		0 0		0 0		0 0		0 0 0) () 0	0		- آر

				Actual														
											31/12/2020							
					Expos	ıre values			Risk expos	sure amounts								
				A-	IRB	F-	IRB	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 expos	sure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks		0		0 ((0 0		0 0	0	0 0)	0) () () (<u>່</u> ງ -
56		Central governments		0		0 ((0 0		0 0	0	0 0)	0	0) () (<u></u> კ -
57		Institutions		0		0 ((0 0		0 0	0	0 0)	0		0 (0 (<u>ງ</u> -
58		Corporates		0		0 ((0 0		0 0	0	0 0)	0) (0 (<u>ງ</u> -
59		Corporates - Of Which: Specialised Lending		0		0 (() 0		0 0	0	0 0)	0) (ງ -
60		Corporates - Of Which: SME		0		0 ((0 0		0 0	0	0 0)	0)) () (J -
61		Retail		0		0 ((0 0		0 0	0	0 0	D	0) () () () -
62		Retail - Secured on real estate property		0		0 ((0 0		0 0	0	0 0)	0) () () (ງ -
63		Retail - Secured on real estate property - Of Which: SME		0		0 ((0 0		0 0	0	0 0)	0) () () (ງ -
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 ((0 0		0 0	0	0 0)	0) () () (ົງ -
65		Retail - Qualifying Revolving		0		0 ((0 0		0 0	0	0 0)	0) () () (ົງ -
66		Retail - Other Retail		0		0 ((0 0		0 0	0	0 0)	0) () () (ິງ -
67		Retail - Other Retail - Of Which: SME		0		0 ((0 0		0 0	0	0 0)	0) () () (ົງ -
68		Retail - Other Retail - Of Which: non-SME		0		0 (() ()		0 0	0	0 0)	0)) () (ງ -
69		Equity		0		0		0		0		()	0) () () (ງ -
70		Securitisation																
71		Other non-credit obligation assets		0		0		0		0		()	0) () () (ე -
72		IRB TOTAL		0		0 0	C) 0		0 0		0 0		0 () () (<u>- ار</u>

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				Actual													
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-1	IRB	F-II	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 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		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) (D -
93		Institutions		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
94		Corporates		0	(0 0	(0 0	(0 ()	0 0	0	0 (0 0) (D -
95		Corporates - Of Which: Specialised Lending		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
96		Corporates - Of Which: SME		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
97		Retail		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
98		Retail - Secured on real estate property		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
99	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
101		Retail - Qualifying Revolving		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
102		Retail - Other Retail		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
103		Retail - Other Retail - Of Which: SME		0	(0 0	(0	(0 ()	0 0	0	0 (0 0) (D -
104		Retail - Other Retail - Of Which: non-SME		0	() 0	(0 0	(0 ()	0 0	0	0 (0 0) (0 -
105		Equity		0	()		0	(D		C	0	0 (0 0) (0 -
106		Securitisation															
107		Other non-credit obligation assets		0	()		0	(D		C	0	0 (0 0) (0 -
108		IRB TOTAL		0	C	0	(0	C	0 0		0 0	0	0 0	0	() -

				Actual													
											31/12/2020						
					Expos	ure values			Risk expos	sure amounts							
				A-I	RB	F-	IRB	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 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
109		Central banks		0		0 () (0 0		0 (0	0 (0 ()	0 () 0	-
110		Central governments		0		0 () (0 0		0 (0	0 () 0 ()	0 () 0	-
111		Institutions		0		0 () (0 0		0 (0	0 (0 ()	0 (0 0	-
112		Corporates		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	-
114		Corporates - Of Which: SME		0		0 () (0 0		0 (0	0 () 0 ()	0 () 0	-
115		Retail		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	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		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	-
119		Retail - Qualifying Revolving		0		0 () (0 0		0 (0	0 () 0 ()	0 () 0	-
120		Retail - Other Retail		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	(-
122		Retail - Other Retail - Of Which: non-SME		0		0 () (0 0		0 (0	0 0) 0 ()	0 (0 0	-
123		Equity		0		0		0		0		() 0 ()	0 (0 0	-
124		Securitisation															
125		Other non-credit obligation assets		0		0		0		0		() 0 ()	0 (0 0	-
126		IRB TOTAL		0		0 0		0 0		0 0		0 0	0 0) (0 0	-

											Actual							
											31/12/2020							
					Exposi	ure values			Risk expos	sure amounts								
				A-I	RB	F-1	RB	A-	IRB	F	-IRB			0 0	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
128		Central governments		0		0 0	0	0		0	0	0 0) 0	() () () 0) –
129		Institutions		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
130		Corporates		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
131		Corporates - Of Which: Specialised Lending		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
132		Corporates - Of Which: SME		0	0 0		0	0		0	0	0 0	0 0	() () () 0) -
133		Retail		0		0 0	0	0		0	0	0 (0 0	() () () 0) –
134		Retail - Secured on real estate property		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
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		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
138		Retail - Other Retail		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
139		Retail - Other Retail - Of Which: SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
140		Retail - Other Retail - Of Which: non-SME		0		0 0	0	0		0	0	0 0	0 0	() () () 0) –
141		Equity		0		0		0		0		C	0 0	() () () 0) –
142		Securitisation																
143		Other non-credit obligation assets		0		0		0		0		(0 0	() () () 0) -
144		IRB TOTAL		0		0 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	ure amounts								
	A-1	IRB	F-1	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Datia
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	otage o exposare
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0			0	0			0	0	0	0	0	0	
	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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			ſ	1	2	3	4	5	6	7	8	9	10 11	12	13	14	15
											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-1	IRB	F-II	RB	A-I	RB	F-I	RB			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 exposu	re provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Charles 2 avenue
145		Central banks		0	(0 0		0 0	(0 0		0	0	0	0 0	(່ງ -
146		Central governments		0	(0 0		0 0	(0 0		0	0	0	0 0	(ງ -
147		Institutions		0	(0 0		0 0	(0 0		0	0	0	0 0	() -
148		Corporates		0	(0 0		0 0	(0 0		0	0	0	D C	(ງ -
149		Corporates - Of Which: Specialised Lending		0	(0 0		0 0	(0 0		0	0	0	0 0	(ງ -
150		Corporates - Of Which: SME		0	(0 0		0 0	(0 0		0	0	0	0 0	(ງ -
151		Retail		0	(0 0		0 0	(0 0		0	0	0	0 0	() -
152		Retail - Secured on real estate property		0	(0 0		0 0	(0 0		0	0	0	0 0	() -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0 0		0 0	(0 0		0	0	0) C	(J -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0		0 0	(0 0		0	0	0) ((ე -
155		Retail - Qualifying Revolving		0	(0 0		0 0	(0 0		0	0	0	0 0	(ງ -
156		Retail - Other Retail		0	(0 0		0 0	(0 0		0	0	0	0 0	(ງ -
157		Retail - Other Retail - Of Which: SME		0	(0 0		0 0	(0 0		0	0	0	0 0	(ງ -
158		Retail - Other Retail - Of Which: non-SME		0	(0 0		0 0	(0		0	0	0	0 0	(ງ -
159		Equity		0	()		0	(0	0	0 0	(ງ -
160		Securitisation															
161		Other non-credit obligation assets		0	()		0	()			0	0	0 0	(J -
162		IRB TOTAL		0	C	0		0 0	C	0		0 (0	0 (0	C	<u>/</u>

										Actual							
										31/12/2020							
				Εχροςι	ıre values			Risk expos	sure amounts								
			A-]	RB	F-I	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
163	Central banks		0		0 0	(0 0		0 (0	0 0)	0) (0 0	(Ĵ-
164	Central governments		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(ງ -
165	Institutions		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
166	Corporates		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
167	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
168	Corporates - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	(J –
169	Retail		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
170	Retail - Secured on real estate property		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 (ס	0 0)	0) (0 0	() -
172 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 (כ	0 0)	0) (0 0	() –
173	Retail - Qualifying Revolving		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
174	Retail - Other Retail		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
175	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
176	Retail - Other Retail - Of Which: non-SME		0		0 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		C		0		0)	0) (0 0	() –
180	IRB TOTAL		0		0 0	(0 0		0 0		0 0		0		0	(J -

										Actual							
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-I	RB	F-)	IRB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
/N 1		(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 Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(0 0	(D C		0 0)	0	0	0 () (0 -
2	Central governments		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Institutions		0		0 0	(0 0	(0 0		0 0)	0	0	0 () (0 -
	Corporates		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
	Retail		0		0 0	(0 0	(D C)	0 0)	0	0	0 (0 (0 -
	Retail - Secured on real estate property		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		00	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Retail - Qualifying Revolving		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0	(0 0		0 0)	0	0	0 (0 (0 -
	Equity		0		0		0	(0		C)	0	0	0 (0 (0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	(0		C)	0	0	0 (0 (0 -
8	IRB TOTAL		0		0 0	0	0	(0		0 0		0	0	0 () (<u>0</u> -

	Bank Polska Kasa Opleki SA	-																					
			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			
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 exposur	e Stage 3 exposure	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure		age 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
1	Central banks		0) 0	0	0	0	(0 -	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	0	0	0	-
3	Institutions		0) 0	0	0	0	(D -	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	0	0	0	-
5	Corporates - Of Which: Specialised Lending		0) 0	0	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	0	0	0	-
7	Retail		0) 0	0	0	0	(D -	0		0	0 ()	0	0 -	0		0 0	0	0	0	-
8	Retail - Secured on real estate property		0) 0	0	0	0	(0 -	0		0	0 ()	0	0 -	0		0 0	0	0	0	-
9 Pank Poleka Kasa Onioki SA			0) 0	0	0	0	(D -	0		0	0 ()	0	0 -	0		0 0	0	0	0	-
⁹ ₁₀ Bank Polska Kasa Opieki SA	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	-
11	Retail - Qualifying Revolving		0) 0	0	0	0	(0 -	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	0	0	0	-
13	Retail - Other Retail - Of Which: SME		0) 0	0	0	0	(D -	0		0	0 ()	0	0 -	0		0 0	0	0	0	-
14	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	-
15	Equity		0) 0	0	0	0	(D -	0		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	0 -	0		0 0	0	0	0	-
	IRB TOTAL		0) 0	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			
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 () -	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	0	0 0	0 0	-	0	0	0		0	0 () -	(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	0	0			-	0	0	0		0	0 () -	(0 0	0		0	0	-
	0	0	0	0			-	0	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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re Stage 2 exposu		31/12/2021							04/40/0000										
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
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RowN um			
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	-
		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			
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
	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) C	00	0	-	0	0 0) (00	00	-	0	0	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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											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
n 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	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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											Baseline Scenario	l.									
				31/12/2021							31/12/2022			_				31/12/2023			
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 for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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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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											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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	Bank Polska Kasa Opleki SA																					
			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52 5	3 54	55	56	57
													Adverse Scenarie	D								
						31/12/2021							31/12/2022						31/12/20	23		
owN 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 Stag	e 2 exposure	e Stage 3 exposure	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure Stag	je 2 exposure Stage 3 d	Stock o xposure provisions Stage 1 exp	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio Stage 3 exposu
1	Central banks		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
2	Central governments		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
3	Institutions		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
4	Corporates		0	0	0	() () C) -	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	0	0	0 -
6	Corporates - Of Which: SME		0	0	0	() (0 0) -	0	0	0	0	0	0	0 -	0	0	0	0	0	0 -
7	Retail		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
8	Retail - Secured on real estate property		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
⁹ Bank Polska Kasa Opieki SA	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 -
	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 -
1	Retail - Qualifying Revolving		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
12	Retail - Other Retail		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
13	Retail - Other Retail - Of Which: SME		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
14	Retail - Other Retail - Of Which: non-SME		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
15	Equity		0	0	0	() (C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
16	Securitisation																					
17	Other non-credit obligation assets		0	0	0	() () C) -	0	0)	0	0	0	0 -	0	0	0	0	0	0 -
	IRB TOTAL		0	0	0	C	0	0) -	0	0		0	0	0	0 -	0	0	0	0	0	D -





													Adverse Scenario	1									
						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)	0 0	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	0	0	-
	0	0	0	0	0 0) -	0	0	0		0	0 0) -	(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			
		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	-
	0		0 0		0 0	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	0	0	0	0	-









RowN um			
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
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	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	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	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	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	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	-
																				-	
		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 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	C	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-
	0 0	0	C	00	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	-	00	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	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	0	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			
n EUR, %)	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	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	-

											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 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	-
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	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
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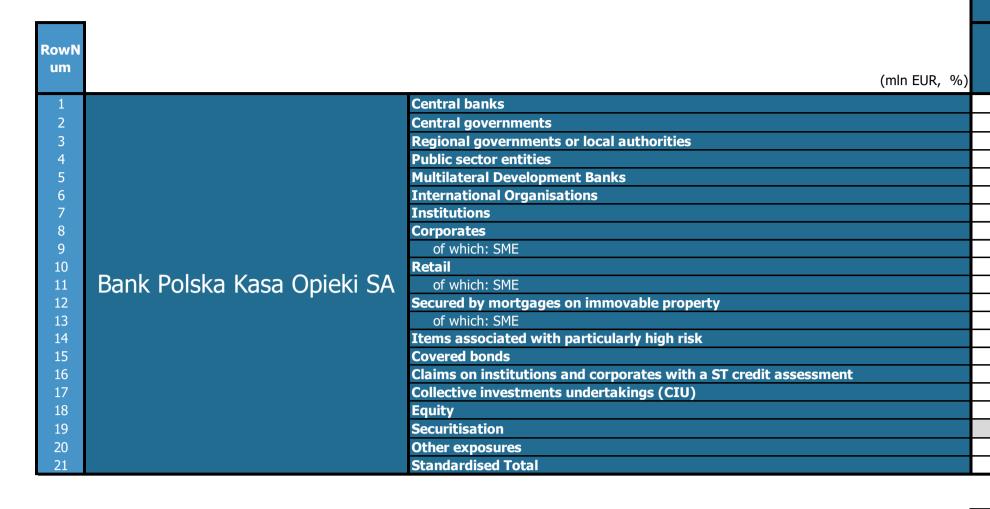


	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022			-				31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure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

											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
	C) 0	0	0	0	0	-	0	C	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	-
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	C	0 0	0	0	0	0	-	0	C	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 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	C	0	0)	0 0) -	00	0 0) (0	0	-
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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	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	-
	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 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	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	-
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								Actual				
								31/12/202	0			
			Exposure	e values	Risk exposi	ure 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 provision Stage 3 ex
43		Central banks	C	0	0	0	C) C	C) () (0
44		Central governments	0	0	0	0	C) 0	C) () (0
45		Regional governments or local authorities	0	0	0	0	C) 0	0) () (0
46		Public sector entities	0	0	0	0	C) 0	0) () (0
47		Multilateral Development Banks	C	0	0	0	C) 0	0) () (δ
48		International Organisations	C	0	0	0	C) 0	C) () (3
49		Institutions	C	0	0	0	C) 0	C) () (3
50		Corporates	C	0	0	0	C) 0	C) () (3
51		of which: SME	C	0	0	0	C) 0	C) () (3
52		Retail	C	0	0	0	C) 0	C) () (3
53	N.A.	of which: SME	C	0	0	0	C) 0	C) () (3
54		Secured by mortgages on immovable property	0	0	0	0	C	0 0	0) () (ა
55		of which: SME	C	0	0	0	C	0 0	C) () (ა
56		Items associated with particularly high risk	0	0	0	0	C	0 0	0) () (ა
57		Covered bonds	0	0	0	0	C) 0	0) () (ა
58		Claims on institutions and corporates with a ST credit assessment	C	0	0	0	C) 0	C) () (J
59		Collective investments undertakings (CIU)	C	0	0	0	C) 0	C) () (3
60		Equity	C	0	0	0	C) 0	0) () (3
61		Securitisation										
62		Other exposures	C	0	0	0	C) 0	C) (ა
63		Standardised Total	0	0	0	0	0	0	0	C) (<u>ן</u>

							Actual			
							31/12/2020			
			Exposure values	Risk exposu	re amounts					
RowN			Non-defaulted Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	s for
um		(mln EUR, %)						Stage I exposure	Stage 2 exposure Stage 5 ex	
64		Central banks	0 0	0	(0 0	0 0	0	0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
65		Central governments	0 0	0	(D C	0 0	0	0	0 0.00%
66		Regional governments or local authorities	0 0	0	(D C	0 0	0	0	0 0.00%
67		Public sector entities	0 0	0	(0 0	0 0	0	0	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 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% 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%
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	(D C	0 0	0	0	0 0.00% 0 0.00% 0 0.00%
80		Collective investments undertakings (CIU)	0 0	0	(D C	0 0	0	0	0 0.00%
81		Equity	0 0	0	(D C	0 0	0	0	0 0.00%
82		Securitisation								
83		Other exposures	0 0	0	(0 0	0 0	0	0	0 0.00% 0 0.00%
84		Standardised Total	0 0	0	C	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	re amounts						
	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, %)	205				10				-	
	285	0	0	0			_		0	
	12,709	0	730	0				6	1	
	1,708	0	339	0	1,267	15		4	1	
	491	1	237	1	408 328			3	1	
	1,378 0	0	0	0	328 0			2	1	
	1,573	0	162	0	378	9		0	0	
	13,666	353	13,076	428	13,896		5	64	0	
	562	4	439	4	967	118			5	
	8,938	238	6,533	289	6,699				-	
	960	8	549	10				4	4	
	10,521	67	4,805	81	8,323			7	54	
	197	14	142	17	67	18		1	1	
	238	0	358	0	245	19	3	2	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	123	0	123	0	0	0	0	0	0	
	2,002	0	977	0	•	0	0	0	0	
	53,633	658	27,339	799	37,297	6,419	2,048	122	281	1,

						Actual				
						31/12/202	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
01(, 70)	285	0	0	0	49	0	0	0	0	
		0	730	0	5,703		°	°	0	
	12,708	0	339	•				0	1	
	1,708	0	237		1,267 408			4	1	
	491 62	1	237	1	408			3	1	
	02	0	0	0	53			0	1	
	651	0	45	0	75	ő	0	0	0	
		240					1 102	ů	ů	
	12,779 558	349	12,273 435		13,193 947				52	
	8,931	237	6,527							
	960	237	549					JZ	10/	
	10,518	67	4,800			2,355		4	54	
	10,518	14						/	1	
	238	14	358					1	1	
	238	0	0000	0	243			2	0	
	0	0	0	0	0	•	0	0	0	
	0	0	0	0	0		0	0	0	
	83	0	83	•	0	0	0	0	0	
	65	0	65	0	0	0	0	0	0	
	1,911	0	886	0	0	0	0	0	0	
	50,366	653			0	0	1,971	•	•	1,
	50,500	055	20,270	/93	50,009	0,200	1,9/1	113	2//	±,

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
1	11.74%
0	0.00%
25	99.54%
1	38.09%
0	0.00%
3	87.68%
782	66.36%
12	53.54%
496	68.30%
0	0.00%
28	28.65%
0	0.00%
0	2.65%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1,336	65.22%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
1	11.74%
0	0.00%
25	99.54%
1	38.09%
0	0.00%
3	87.68%
704	63.82%
12	53.54%
495	68.33%
0	0.00%
28	28.66%
0	0.00%
0	2.65%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
1,257	63.77%

itock 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	ire amounts						
Row un		(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 for Stage 3 exposu
10	6	Central banks	C		0 0	() ()	0) () 0	0	
10		Central governments	C) (0 0	() 0	0) (0 0	0	
10	8	Regional governments or local authorities	C) (0 0	() 0	0) (0 0	0	
109		Public sector entities	C) (0 0	() 0	0) () 0	0	
11	0	Multilateral Development Banks	C) (0 0	() 0	0) (0 0	0	
11	1	International Organisations	C) (0 0	() 0	0) (0 0	0	
112	2	Institutions	C) (0 0	(0	0) (0 0	0	
113	3	Corporates	C) (0 0	(0 0	0) (0 0	0	
114		of which: SME	C) (0 0	(0	0) (0 0	0	
11		Retail	C) (0 0	(0	0) (0 0	0	
11		of which: SME	C) (0	() 0	0) (0 0	0	
11	7	Secured by mortgages on immovable property	C) (0	() 0	0) (0 0	0	
118		of which: SME	C) (0 0	() 0	0) (0 0	0	
119		Items associated with particularly high risk	C) (0 0	(0	0) (00	0	
12	0	Covered bonds	C) (0 0	() 0	0) ()	0 0	0	
12		Claims on institutions and corporates with a ST credit assessment	C) (0 0	(0	0) (0 0	0	
122		Collective investments undertakings (CIU)	C) (0 0	(0	0) (0 0	0	
123		Equity	C) (0	(0	0) (0 0	0	
124		Securitisation										
12		Other exposures	C) (0	() 0	0) (0	0	
12	6	Standardised Total	0) (0	C	0	0	0	0	0	

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

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

_										
	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		-	9		0	0	
	0	0	0	0		0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0		, , , , , , , , , , , , , , , , , , ,	0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0		0	0	
	0	3	0	0	ů	0		0	0	
	0	0 0	0	0	0	0		0	0	
	0	0	0	0		0		0	0	
	0	9	0	Ů		9		0	0	
	0	0	0	0	0	0	0	0	0	
	0		0	0	0	0	0	0	0	
	0	- -	-	-	0	0		0	°	
	0	0	0	0	0	0	0	0	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%

ck of ons for 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%

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				
								31/12/202	0			
			Exposure	e values	Risk expos	ure amounts						
Row un		(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
19	0	Central banks	0	0	0 0		0 0	() () (0	0
19	1	Central governments	0	0	0 0)	0 0	() () ()	0	D
192	2	Regional governments or local authorities	0	0	0)	0 0	() () ()	0	0
193	3	Public sector entities	0	0	0)	0 0	() () ()	0	0
194		Multilateral Development Banks	0	0	0 0)	0 0	() () 0	0	D
19	5	International Organisations	0	0	0)	0 0	() () ()	0	D
19	6	Institutions	0	0	0)	0 0	() () ()	0	0
19	7	Corporates	0	0	0)	0 0	() () 0	0	D
19	8	of which: SME	0	0	0)	0 0	() () 0	0	0
199	9	Retail	0	0	0)	0 0	() () 0	0	0
20	• N.A.	of which: SME	0	0	0)	0 0	() () ()	0	0
20	1	Secured by mortgages on immovable property	0	0	0)	0 0	() (0	0	0
202		of which: SME	0	0	0)	0 0	() (0	0	0
203		Items associated with particularly high risk	0	0	0)	0 0	() (0	0	0
204	4	Covered bonds	0	0	0)	0 0	() (0	0	D
20	5	Claims on institutions and corporates with a ST credit assessment	0	0	0)	0 0	() () 0	0	0
20	6	Collective investments undertakings (CIU)	0	0	0 0)	0 0	() () C	0	D
20		Equity	0	0	0 0)	0 0	() () 0	0	D
208		Securitisation										
209		Other exposures	0	0	0 0)	0 0	() () 0	0	D
21	0	Standardised Total	0	0	0) 0	C	(0 0	0)

			Actual									
			31/12/2020									
			Exposure 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	0	(0	() 0	(D C	0 0) (0
212		Central governments	0	(0	() 0	(0 0	0 0) (0
213		Regional governments or local authorities	0	(0	(0	(0 0	00) (0
214		Public sector entities	0	0	0 0	(00	(0 0	00) (0
215		Multilateral Development Banks	0	0	0	(00	(0 0	00) (0
216		International Organisations	0	0	0 0	(00	(0 0	00) (0
217		Institutions	0	0	0 0	(00	(0 0	00) (0
218		Corporates	0	0	0 0	(00	(0 0	00) (0
219		of which: SME	0	(0 0	(00	(0 0	0) (0
220		Retail	0	0	0	(00	(0 0	00) (0
221	N.A.	of which: SME	0	(0	(0	(0 0	0) (0
222		Secured by mortgages on immovable property	0	(0	(0	(0 0	0 0) (D
223		of which: SME	0	(0	(0	(0 0	0 0) (0
224		Items associated with particularly high risk	0	(0	(0	(0 0	0 0) (0
225		Covered bonds	0	(0	(0	(0 0	0 0) (0
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	() 0	(0 0	0 0) (0
227		Collective investments undertakings (CIU)	0	(0	() 0	(0 0	0 0) (0
228		Equity	0	0	0	() 0	(0 0	0) (0
229		Securitisation										
230		Other exposures	0	(0	() 0	(0 0	0 0) (0
231		Standardised Total	0	0	0	0	0	0) 0	0	0	

	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	С	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 Scen	ario						
				31/12/2021					31/12/202	2				31/12/2023		
	(mln EUR,	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions f Stage 1 expos	Stock of or provisions for pr sure Stage 2 exposure Stag	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	sure Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	r Coverage Ra Ire Stage 3 expo
	Central banks	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0 0	0 (0	0 0
	Central governments	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0 0	0 (0	0 0.
	Regional governments or local authorities	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	0 0	0 (0	0 0
	Public sector entities	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	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.
	International Organisations	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	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.
	Corporates	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.
	Retail	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	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.
	Covered bonds	0	0	0 0	0	0	0.00%	6 0	0	0 0	0	0.00%	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.
	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%	6 0	0	0 0	0	0.00%	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 0.0

												Baseline Scenario	0					
						31/12/2021						31/12/2022				31/12/2023		
RowN um			n EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of St provisions for prov Stage 2 exposure Stage	Stock of visions for 3 exposure			e 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	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks		0 0	0 0)	0 0	0	0.00%		0 () (0 0 0	0.00%	0 0	0 0 0	0	0.00%
65		Central governments		0 0) <u> </u>)	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) <u> </u>		0 0	0	0.00%	0	0 0) (0.00%	0 0	0 0 0	0	0.00%
67		Public sector entities		0 0	0 0		0 0	0	0.00%	0	0 0) (0.00%	0 0	0 0	0	0.00%
68		Multilateral Development Banks		0 0	0 0		0 0	0	0.00%	0	0 0) (0.00%	0 0	0 0	0	0.00%
69		International Organisations		0 0) <u> </u>)	0 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	0	0.00%
70		Institutions		0 0) <u> </u>)	0 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	0	0.00%
71		Corporates		0 0) <u> </u>)	0 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	0	0.00%
72		of which: SME		0 0) <u> </u>		0 0	0	0.00%	0	0 () (0.00%	0 0	0 0	0	0.00%
73		Retail		0 0	0 0		0 0	0	0.00%	0	0 () (0.00%	0 0	0 0	0	0.00%
74	N.A.	of which: SME		0 0	0 0		0 0	0	0.00%	0	0 () (0.00%	0 0	0 0	0	0.00%
75		Secured by mortgages on immovable property		0 0) <u> </u>)	0 0	0	0.00%	0	0 0) (0 0 0	0.00%	0 0	0 0	0	0.00%
76		of which: SME		0 0) <u> </u>)	0 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	0	0.00%
77		Items associated with particularly high risk		0 0) C)	0 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	0	0.00%
78		Covered bonds		0 0) C)	0 0	0	0.00%	0	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 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	/ O	0.00%
80		Collective investments undertakings (CIU)		0 0) C)	0 0	0	0.00%	0	0 0) (0 0 0	0.00%	0 0	0 0	/ O	0.00%
81		Equity		0 0) C) (0 0	0	0.00%	0	0 () (0 0 0	0.00%	0 0	0 0	0	0.00%
82		Securitisation																
83		Other exposures		0 0) C)	0 0	0	0.00%	0	0 0) (0 0 0	0.00%	0 0	0 0	0	0.00% 0.00%
84		Standardised Total		0 0	0		0 0	0	0.00%	0		0 0	0 0 0	0.00%	0	0 0	Ο	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 exp %)	osure Si	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for re Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure S	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
	49	C	0)	0	0 (40.00%	49	0	0	0) () 0	40.00%	49	0	0	C) 0	(40.00%
	5,692	58	45	5	8	1 15	5 32.92%	5,668 1,254 413	59	67	8	; 1	. 24	35.23%	5,647	56	91	8	3 1	33	0 40.00% 3 36.48% 9 40.00% 2 73.32% 4 39.49% 0 0.00% 7 74.81% 5 51.88% 5 34.64% 2 54.57% 3 37.05% 9 20.41% 2 23.36% 4 18.88% 0 0.00% 0 0.00% 0 0.00%
	5,692 1,259	14	10)	2	1	40.00%	1,254	13	16	3	1	. 6	40.00%	5,647 1,247	12	23	3	3 1	9	40.00%
	419	10	33	3	2	0 28	84.68%	413	11	38	2	2 () 30	78.55%	407		44	2	2 0	32	2 73.32%
	326	ç	6	5	1	0	2 39.14%	325	9	8	1	. () 3	39.35%	323	8	10	1	. 0	4	4 39.49%
	0	C	0)	0	0 (0.00%	0	0	0	0) () 0	0.00%	0	0	0	0) 0	(0.00%
	375	C) 6	5	1	0	4 78.09%	373	0	8	2	2 () 6	76.10%	371		10	2	2 0	7	7 74.81%
	14,085	1,825	1,480) 4	43 2	.7 867	7 58.57%	13,921	1,792	1,676	49	27	y 922	55.02%	13,753		1,898	48	3 27	985	5 51.88%
	961	99	47	7	2	3 18	39.43%	952	95	59	3	3	3 22	36.67%	941		. 74	3	3	26	5 34.64%
	6,984	1,026	1,009	9 1	12 10	0 594	4 58.85%	6,985 438	937	1,098	13	96	619	56.37%	6,936	906	1,177	13	93	642	2 54.57%
	444	56	5 17	7	2	2 6	5 37.48%	438	55	25	2	2	2 9	37.24%	432		. 34	2	2 1	13	3 37.05%
	8,838	1,748	193	3	7 4	2 44	4 23.00%	8,910	1,599	270	6	39	57	21.15%	8,879	1,563	336	6	i 38	69	20.41%
	72	10) 3	3	0	0	1 23.31%	71	10	5	0) () 1	23.35%	69	9	7	0) 0	2	2 23.36%
	241	15	5 11	L	1	0	2 16.40%	237	15	16	1	. () 3	17.98%	232	14	· 21	1	. 0	4	18.88%
	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	0 (0.00%	0	0	0	0) () 0	0.00%	0	0	0	0) 0	(0.00%
	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	0 (0.00%	0	0	0	0) () 0	0.00%	0	0	0	0	0	(0.00%
	0	C	0)	0	0 (0.00%	0	0	0	0) () 0	0.00%	0	0	0	0) 0	(0.00% 6 49.46%
3	8,268	4,704	2,792	2 7	76 17:	1 1,560	55.88%	38,134	4,434	3,196	84	166	1,670	52.24%	37,845	4,307	3,611	84	· 160	1,786	49.46 %

											Baseline Scenario										
				31/12/2021	_						31/12/2022							31/12/2023			
s %)	tage 1 exposure	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 Stag	ge 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 St	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
	49	0	0) (0 0) (40.00%	49	0	0	0	0	0	40.00%	49	0	0	0	0	0	40.00%
	5,691	58	45	5 8	8 1	1	5 32.92%	5,668	59	67	8	1	24	35.23%	5,647	56	91	8	1	33	36.48%
	1,259	14	10)	2 1	4	40.00%	1,254	13	16	3	1	6	á 40.00%	1,247	12	23	3	1	9	40.00%
	419	10	33		2 0) 28	84.68%	413	11	38	2	0	30) 78.55%	407	10	44	2	. 0	32	73.32%
	53	9	5	; (0 0)	38.90%	52	9	6	0	0	2	39.09%	51	8	7	0	0	3	39.24%
	0	0	0) (0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	74	0	4	(0 0)	3 71.00%	73	0	5	0	0	3	65.38%	72	0	6	0	0	4	60.92%
	13,400	1,614	1,382	. 40	0 25	5 783	3 56.68%	13,247	1,585	1,564	46	25	835	53.39%	13,092	1,534	1,770	45	24	893	50.48%
	942	99	46	5	2 3	3 18	39.90%	933	95	58	3	3	22	37.12%	922	92	73	3	3	25	35.08%
	6,978	1,024	1,007	12	2 100) 593	3 58.87%	6,979	936	1,095	13	96	618	56.39%	6,930	905	1,175	13	93	641	54.59%
	444	56		, 	2 2	2 (5 37.48%	438	55	25	2	2	9	37.24%	432	52	34	2	1	13	37.05%
	8,836	1,747	193	3	7 42	2 44	4 23.01%	8,908	1,598	270	6	39	57	21.16%	8,877	1,562	336	6	38	69	20.42%
	72	10	3	6	0 0)	23.31%	71	10	5	0	0	1	23.35%	69	9	7	0	0	2	23.36%
	241	15	11		1 0)	2 16.40%	237	15	16	1	0	3	17.98%	232	14	21	1	0	4	18.88%
	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) (0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	37,000	4,491	2,689	72	2 169	1,474	54.80%	36,878	4,224	3,077	80	163	1,578	51.29%	36,605	4,102	3,473	79	158	1,689	48.62%









								Baseline Scenarie	0					
				31/12/2021				31/12/2022				31/12/2023		
	(mln EL	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	e 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 provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposu
	Central banks	0	0 0)	0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Central governments	0	0 0)	0 0	0 0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Regional governments or local authorities	0	0 0)	0 0	0 0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Public sector entities	0	0 0)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Multilateral Development Banks	0	0 0)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	International Organisations	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Institutions	0	0 0)	0 0	0.00%	б О	0 0	0 0	0 0.00%	0	0	0	0.00
	Corporates	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0	0	0	0.00
	of which: SME	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Retail	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
N.A.	of which: SME	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Secured by mortgages on immovable property	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	of which: SME	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Items associated with particularly high risk	0	0 0)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Covered bonds	0	0 0)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	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	0.00
	Collective investments undertakings (CIU)	0	0 0)	0 0	0.00%	<u>ю́</u> 0	0 0	0 0	0 0.00%	0 0	0 0	0	0 0.00
	Equity	0	0 0)	0 0	0.00%	6 0	0 0	0 0	0 0.00% (0 0	0 0	0	0.00
	Securitisation													
	Other exposures	0	0 0)	0 0	0.00%	0	0 0	0 0	0 0.00% (0 0	0	0	0 0.00 0 0.00
	Standardised Total	0	0 0		0 0	0.00%	0	0 0	0 0	0 0.00% 0	0 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) <u>(</u>)	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%

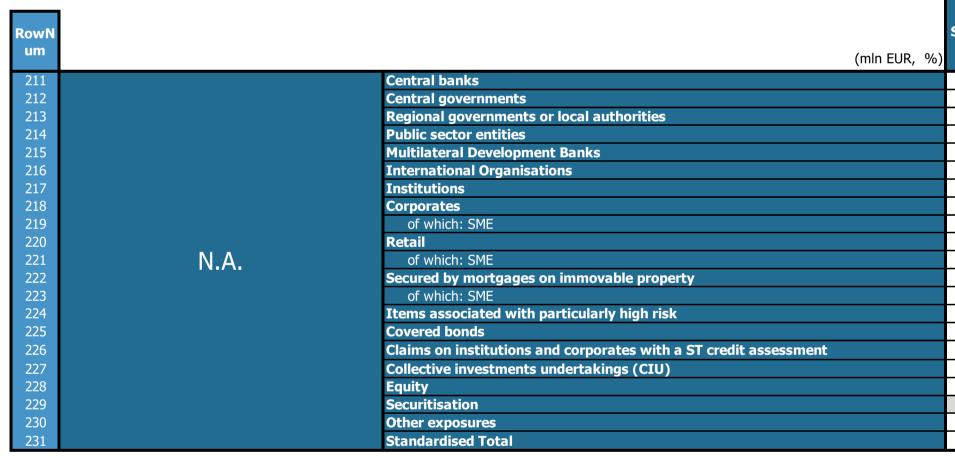
										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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	D C	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	0.00%
	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 (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	o o	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%







								Adverse Scenaric)					
				31/12/2021				31/12/2022				31/12/2023		
	(mln EUR, %	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of S provisions for prov Stage 1 exposure Stage	Stock of Stock of visions for provisions for 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	- e Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e 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 Rati Ire Stage 3 expos
	Central banks	0	0	0 0	0	0 0.00	% 0	0	0 0	0.00%	0 0	0 (0 0	0 0.
	Central governments	0	0	0 0	0	0 0.00	% 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 0.00	% 0	0	0 0 0	0.00%	0 0	0 (0 0	0 0.0
	Public sector entities	0	0	0 0	0	0 0.00	% 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	% 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 0.0
	Institutions	0	0	0 0	0	0 0.00	% 0	0	0 0 0	0.00%	0 0	0 (0 0	0 0.0
	Corporates	0	0	0 0	0	0 0.00	% 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	% 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	% 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 0.00	% 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	% 0	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 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	0.00%	0 0	0 (0 0	0 0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0	0.00	% 0	0	0 0 0	0.00%	0 0	0 (0 0	0.0
	Collective investments undertakings (CIU)	0	0	0 0	0	0 0.00	% 0 (0	0 0 0	0.00%	0 0	0 (0 0	0.0
	Equity	0	0	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%	0 0	0 (0 0	0 0.0
	Securitisation													
	Other exposures	0	0	0 0	0	0 0.00		0	0 0 0	0.00%	0 0	0 (0 0	0 0.0
	Standardised Total	0	0 (0 0	0	0 0.00°	6 0 0	0 (0.00%	0 0) (0 0.00

										Adverse 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 Stock of provisions for provisions for Stage 2 exposure 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 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 Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
64		Central banks	0	0 0	D C) 0 (0.00%		0 0) C	0 0	0.00%	0 (0 0	0 0.00%
65		Central governments	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
66		Regional governments or local authorities	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
67		Public sector entities	0	0 0	D C) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
68		Multilateral Development Banks	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
69		International Organisations	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
70		Institutions	0	0 0	D C) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
71		Corporates	0	0 0	0 0) 0 (0.00%	0	0 0) C	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) C	0 0	0.00%	0 (0 0	0 0.00%
73		Retail	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
74	N.A.	of which: SME	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
75		Secured by mortgages on immovable property	0	0 0	0 0) 0 (0.00%	0	0 0) C	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) C	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 0	0.00%	0 (0 0	0 0.00%
78		Covered bonds	0	0 0	0 0) 0 (0.00%	0	0 0) C	0 0	0.00%	0 (0 0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	D C	0 0	0.00%	0	0 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 (0.00%	0	0 0) C	0 0	0.00%	0 0	0 0	0 0.00%
81		Equity	0	0 0	0 0	0 (0.00%	0	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
82		Securitisation													
83		Other exposures	0	0 0	0 0	0	0.00%	Ŭ	0 0) C	0 0	0.00%	0 0	0 0	0 0.00%
84		Standardised Total	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 0.00%

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 exposur	re Stage 2 expos	ure Stage 3 exposu	Stock of re 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 Stag	e 2 exposure Stage 3 expo	Stock of sure 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
	49	0	0	0 (0 (40.00%	49	0	0) C	40.00%	49	0	C) (0	(40.00%
5,6	66	73	56 1	4 2	2 19	34.27%	5,637	60	97 13	3 2	2 35	5 36.67%	5,607	55	133	12	. 1	50	40.00% 37.58% 4 40.00% 7 67.15% 39.63% 0 0 76.41% 9 54.39% 2 41.08%
5,60	.56	14	13	5 1	1 5	40.00%	1,244	13	25 4	1	10	40.00%	5,607 1,234	12	36	5	1	14	40.00%
	00	27	35	3	1 29	81.70%	392	25	45	3 1	33	3 72.76%	384	23	54	. 3	1	37	67.15%
32	24	10	7	1 1	1 3	39.26%	321	9	11	1 1	4	a 39.52%	320	8	14	1	. 0	5	5 39.63%
	0	0	0	0 (0 (0.00%	0	0	0	0 () C	0.00%	0	0	C) (0	0	0.00%
-	574	0	7	3 (5 5	80.04%	371	0	10	3 () 8	3 77.53%	367	0	14	2	. 0	10	76.41%
13,7		,108 1,5	80 10	01 60	98:	. 62.09%	13,500	;	1,939 93	3 55	5 1,117	7 57.57%	13,355	1,756	2,278	85	41	1,239	9 54.39%
94		110	56	7 6	5 26	46.29%	924	101	82	5 5	5 35	5	913	91	103	5	4	42	41.08%
6,52		,408 1,0	90 3	33 144	4 694	63.67%	6,619	1,140	1,260 23	3 116	5 757	60.06%	6,608	1,038	1,373	22	103	797	7 58.04% 5 48.13%
43		63	23	6 4	4 11	49.36%	422	57	39	4 3	19	9 48.92%	415	51	52	2	2	25	48.13%
8,2	.87 2,	,259 2	33 1	.5 66	6 64	27.22%	8,502	1,913	365 12	2 55	5 93	3 25.56%	8,518	1,797	464	11	48	116	5 24.91%
	65	16	4	1 1	1 1	. 33.06%	63	15	7	1 1	. 2	2 33.25%	65	10	10) 1	. 0	3	32.84%
23	.36	18	13	2 (0	23.42%	230	15	22	2 (6	5 25.74%	223	14	30	2	0	8	3 26.32%
	0	0	0	0 (0 (0.00%	0	0	0	0 () C	0.00%	0	0	C	0 0	0	0	0.00%
	0	0	0	0 (0 (0.00%	0	0	0) () C	0.00%	0	0	C	0 0	0	(3 32.84% 3 26.32% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	0	0	0	0 (0 (0.00%	0	0	0) () C	0.00%	0	0	C	0 0	0	(0.00%
	0	0	0	0 (0 (0.00%	0	0	0) () C	0.00%	0	0	C	0 0	0	(0.00%
	0	0	0	0 (0 (0.00%	0	0	0	0 (0	0.00%	0	0	C	0 0	0	0	0 0.00% 51.78%
36,81	12 5,9	917 3,03	35 17	7 276	5 1,803	59.41%	36,865	5,125 3	,774 154	231	. 2,063	54.66%	36,665	4,703	4,397	141	195	2,276	51.78%

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 expos	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
	49	0 () (0 0) (40.00%	49	() 0	0	0	0	40.00%	49	0	0	0	0	0	40.00%
	5,665	73 56	5 14	4 2	2 19	34.27%	5,637	60) 97	13	2	35	36.67%	5,606	55	133	12	1	50	37.58%
	1,256	14 13	3	5 1		40.00%	1,244	13	3 25	4	1	10	40.00%	1,234	12	36	4	1	14	40.00%
	400	27 35	5 3	3 1	. 29	81.70%	392	25	5 45	3	1	33	72.76%	384	23	54	3	1	37	67.15%
	51	10 5	5 (0 1		2 39.03%	50	g	9 7	0	1	3	39.29%	50	8	9	0	0	3	39.42%
	0	0 0) (0 0) (0.00%	0	(00	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	73	0 5	5 1	1 0)	3 72.27%	72	() 6	1	0	4	64.79%	70	0	8	1	0	5	60.53%
		900 1,474	ł 94	4 55	893	60.58%	12,842	1,747		87	51	1,020	56.44%	12,716	1,559	2,120	79	37	1,134	60.53% 53.49% 41.70%
		10 55	6	6 6	5 26	6 46.88%	905			5	5	35	43.52%	895	91	101	5	4	42	41.70%
		1,088	3 33	3 144	693	63.68%	6,613		3 1,258	23	116	756	60.08%	6,603	1,036	1,370	22	103	795	58.05%
	432	63 23	8 6	5 4	1	49.36%	422	-	7 39	4	3	19	48.92%	415	51	52	4	2	25	48.13%
		257 233	3 15	5 66	63	3 27.23%	8,500		364	12	55	93	25.57%	8,516	1,796	464	11	48	116	24.92%
	65	16 4	1	1 1		l 33.06%	63		5 7	1	1	2	33.25%	65	10	10	1	0	3	32.84% 26.32%
	236	18 13	3	2 0)	3 23.42%	230	15	5 22	2	0	6	25.74%	223	14	30	2	0	8	26.32%
	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% 0.00%
	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	(00	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%
	35,551 5,2	05 2,923	168	3 271	. 1,711	58.55%	35,628	4,919	3,632	145	227	1,960	53.96%	35,451	4,503	4,225	133	191	2,163	51.18%









										Adverse Scena	rio						
					31/12/2021					31/12/2022	2			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	- e Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions fo Stage 1 expos	Stock of Stock of provisions for provisions for ure Stage 2 exposure Stage 3 exposu	r Stage 3 exposure Stage 1 exposure	ure Stage 2 exposure 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 Ra Stage 3 exp
	Central banks		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(′ ز
	Central governments		0 0)		0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Regional governments or local authorities		0 0)		0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Public sector entities		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Multilateral Development Banks		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	International Organisations		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Institutions		0 0)	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Corporates		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 ر
	of which: SME		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Retail		0 0))	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
N.A.	of which: SME		0 0)	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Secured by mortgages on immovable property		0 0)	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	of which: SME		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.
	Items associated with particularly high risk		0 0			0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0
	Covered bonds		0 0)	0 0	(0.00	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	() 0
	Claims on institutions and corporates with a ST credit assessment		0 0))	0 0	(0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0.0.
	Collective investments undertakings (CIU)		0 0			0 0	(0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0 0	(0 0.0
	Equity		0 0			0 0	(0.00	6 0	0 0	0 0	0 0.00%	0 0	0	0 0	(ر 0.
	Securitisation																
	Other exposures		0 0			0 0	(0.00%		0 0	0 0	0 0.00%	0 0	0	0 0		0
	Standardised Total		0 0) 0	C	0.00%	/o 0 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%

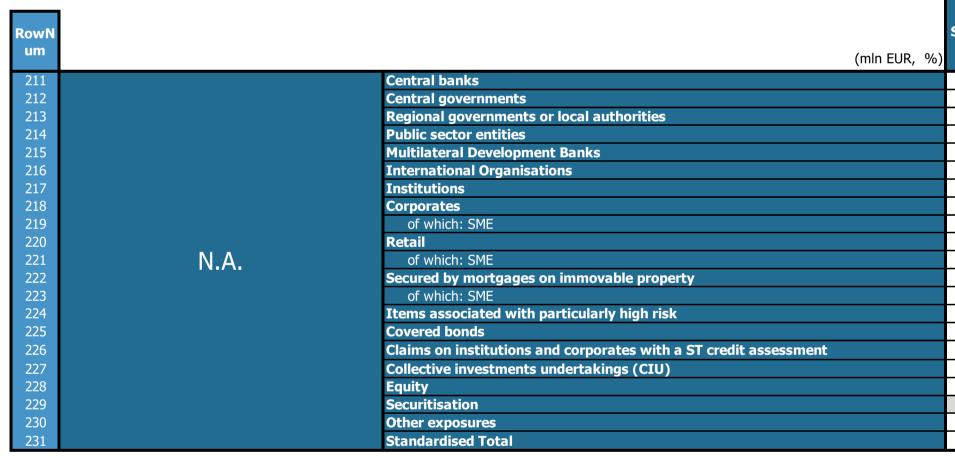
										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	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	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	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	C	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		0.00%				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%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00% 0.00%









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%
	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 0.00%	0)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	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% 0.00%
	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	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		0	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	0.00%		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%
						0	0.000/							0.000/							0.000/
	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 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) C	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	U		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%

			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	2/2020						
			Εχροςι	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 Ra
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		0) (D C		0 -
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail		0	0	0	0	0 0		0 0		0) (0 0		0 -
8	Rank Doleka Kaca	Retail - Secured on real estate property														
9	Bank Polska Kasa	Retail - Secured on real estate property - Of Which: SME														
10	Opieki SA	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0) (0 0		0 -
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL		0	0	0	0	0 0		0 0		0) (0 0		0 -

										Morator	ia - 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 exposur
19		Central banks															
20		Central governments															
21		Institutions															
22		Corporates		()	0	0 (0	0 0		0 0		0 0	0) ()	0 -
23		Corporates - Of Which: Specialised Lending															
24		Corporates - Of Which: SME															
25		Retail		()	0	0	D	0 0		0 0		0 0	0) (0 -
26		Retail - Secured on real estate property															
27	POLAND	Retail - Secured on real estate property - Of Which: SME															
28	POLAND	Retail - Secured on real estate property - Of Which: non-SME		()	0	0	D	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		C		0	0 (0 0		0 0		0 0	0	C		0 -

									Morato	ria - Actual						
									31/1	12/2020						
			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	r Coverage I
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 exposu
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0	0	0 0		0 0		0 (0 0) ()	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 -
44		Retail - Secured on real estate property														
45	N.A.	Retail - Secured on real estate property - Of Which: SME														
46	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 (0 0) ()	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 -

									Morato	ria - Actual						
									31/1	2/2020						
			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	() () (<u>ງ</u> -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0	0	0	0 0		0 0		0 0	(<u>) (</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	(<u>ງ</u> () (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	(<u>) (</u>) (J -

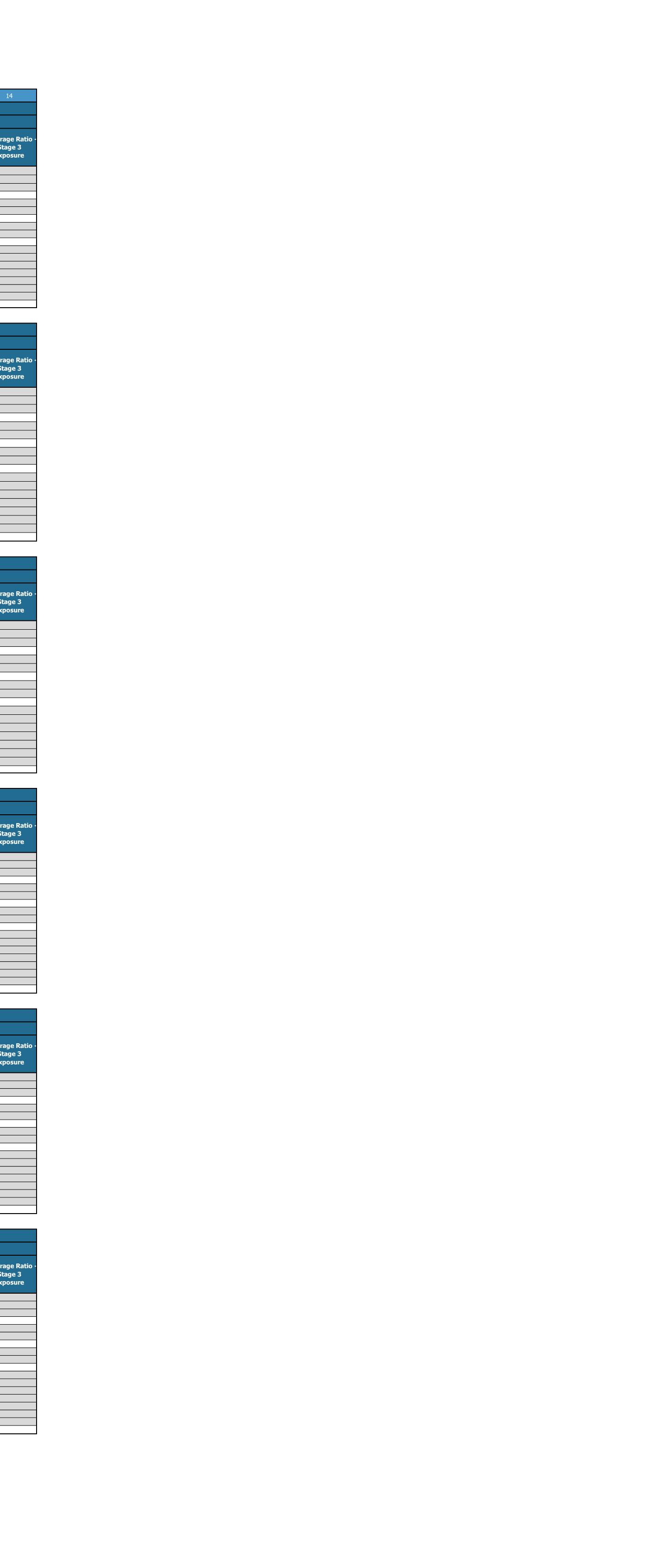
									31/1	2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
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														4
78		Corporates - Of Which: SME														
79		Retail		0	0	0 (0 0	(0 0	(0 0	C	0 0	(<u>0-</u>
80		Retail - Secured on real estate property														4
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														4
84		Retail - Other Retail														4
85		Retail - Other Retail - Of Which: SME														4
86		Retail - Other Retail - Of Which: non-SME														4
87		Equity														4
88		Securitisation														4
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0 (0 0	(0	C) 0	0	0	(<u></u> -

									31/12	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 Ra
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	-
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	-
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME														
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	-
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	C) (0 (0 0	0) 0		0 0) C	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Bank Polska Kasa Opieki SA

Moratoria - Actual

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/:	12/2020						
			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 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 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	()	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	IN./\.	Retail - Secured on real estate property - Of Which: non-SME	()	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	C		0	0	0	0 0		0 0				0	(0 -

				Moratoria - 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	
127		Central banks															
128		Central governments															
129		Institutions															
130		Corporates		0	0	0 (D	0 0		0 0		0) 0	(0 -	
131		Corporates - Of Which: Specialised Lending															
132		Corporates - Of Which: SME															
133		Retail		0	0	0 (D	0 0		0 0		0)	0 ((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 -	
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	C	<u>٥</u> -	

			Moratoria - Actual													
									31/1	12/2020						
			Exposu	re 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
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	()	0) (0	0 0		0 0		0 0) (0 0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(D	0) (D	0 0		0 0		0 0) () C		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 -
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 -

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	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
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 () () (0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 () () (0 -
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		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 -

										Morato	ria - Actual						
										31/1	2/2020						
				Exposu	re 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
Row Num		(n	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
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C		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		C		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-SME		C		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 -

v



E	BA EUROPEAN BANKING AUTHORITY						2021 E	U-wide	Stress To Bank Pol				D-19 IRI	3			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	antees - Actual						
										31/1	2/2020						
				Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	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			0	0 0		0	0 0		0 0		0 (0 0	0	<u>ر</u>	J -
5		Corporates - Of Which: Specialised Lending			0	0 0		0	0 0		0 0		0 (0 0	0	<u>۲</u>	<i>J</i> -
6		Corporates - Of Which: SME			0 (0 0		0	0 0		0 0		0 (0 0	0	(C	1-
7		Retail			0			0	0 0		0 0		0 0		0	(C	1-
8	Bank Polska Kasa	Retail - Secured on real estate property			0			0	0 0		0 0		0 (0	(C	/-
9		Retail - Secured on real estate property - Of Which: SME			0			0	0 0		0 0		0 0		0	t	1-
10	Opieki SA	Retail - Secured on real estate property - Of Which: non-SME			0			0	0 0		0 0				0	t	<u>/-</u>
11	l l	Retail - Qualifying Revolving			0			0							0	t	/-
11 12 13		Retail - Other Retail						0							0	t	/
13 14		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME						0							0	t	/ -
14		Equity							0		0				0		1
16		Securitisation															
17		Other non-credit obligation assets															
18					n (0			0 0		0 0		0	(1-

IRB TOTA

								Public guara	antees - Actual						
							31/1	.2/2020							
		Exposi	ure 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			Coverage F Stage
	(mln EUR, %	6) 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	exposu
	Central banks														
	Central governments														
	Institutions														
	Corporates		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 -
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
POLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0) ()	0	0 -
	Retail - Qualifying Revolving														
	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 -

									Public guara	intees - Actual							
									31/1	2/2020							
				Exposure	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 · Stage 3
Row Num		(min El	JR, %)	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	(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	(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		D C) 0	0	(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	C	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	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 (00	0	<u> </u>	0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	()	0	D	0	0 0		0 0		0 0	0 0	0	/	0 -
62		Retail - Secured on real estate property														
63	ΝΙΛ	Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME)	0	D	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	1	0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Expos	ure 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		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
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0	0	0 0		0 0) () () (<u>ر</u>	0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0	0	0 0		0 0) () () (<u>ן</u>	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) () (<u>) (</u>	J	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 Securitisation														
88																
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0	0	0	0 0		0 0			0) (<u>ا</u> ر	0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	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	which 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 () () () (D -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	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														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		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		Equity Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0 0	0 0	0 0) 0		0 0) () 0	0) () -



AUTHORITY							Stress T	leka Kaca (Opieki SA						
		15	16	17	18	19	20	21		23	24	25	26	27	
								Public guar	antees - Actual						
								31/1	12/2020						
		Expos	ure 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	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	0	0 0		0 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)	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) C	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 antees - Actual		0 0	0 0	0		0
			0	0	0		D O O Stage 1		12/2020		0 0 Stage 3		Otoslasf		0
		Expos	0 sure values	0 Risk expo	0 sure amounts) Stage 1	0 0 Stage 1 exposure, of which	31/1 Stage 2	L2/2020 Stage 2 exposure, of	Stage 3	0 0 Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	0 r
	IRB TOTAL	Λ_TDR	0 sure values F-IRB	0 Risk expo A-IRB	0 sure amounts F-IRB) Stage 1 exposure	exposure, of which guaranteed	31/1	12/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed			Stock of provisions for Stage 3 exposure	r
		Λ_TDR					exposure, of which	31/1 Stage 2	12/2020 Stage 2 exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	r
	IRB TOTAL (mln EUR,	Λ_TDR					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	r
	IRB TOTAL (mln EUR, Central banks	Λ_TDR					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	r
	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates	Λ_TDR					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
	IRB TOTAL (min EUR) Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Λ_TDR					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 Corporates - Of Which: SME	Λ_TDR					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
	IRB TOTAL (min EUR, Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Λ_TDR					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
	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	Λ_TDR					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	Λ_TDR					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 0 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	Λ_TDR					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 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: non-SME Retail - Qualifying Revolving	Λ_TDR					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: non-SME Retail - Qualifying Revolving Retail - Other Retail	Λ_TDR					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 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 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	Λ_TDR					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 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Other Retail - Of Which: SME Retail - Other Retail	Λ_TDR					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 Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 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 Retail - Other Retail - Of Which: SME	Λ_TDR					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 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Other Retail - Of Which: SME Retail - Other Retail	Λ_TDR					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

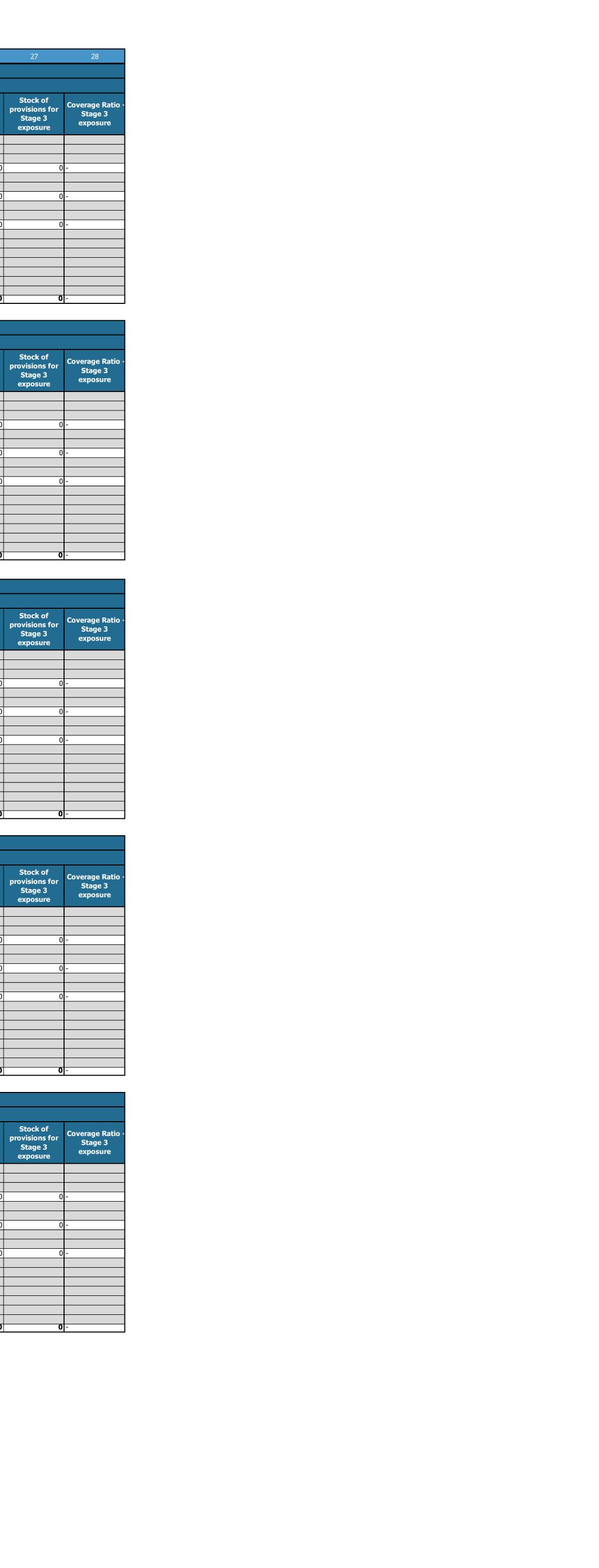
									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 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	antees - Actual						
									31/1	2/2020						
			Ехро	sure 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			Coverage Ratio Stage 3
Row Num		(mln EUF	, %) 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
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 0	0 0) (0 () -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 0	0 0) (0 () -
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	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 Equity Securitisation Other non-credit obligation assets	Retail - Other Retail - Of Which: non-SME														
177																
178																
179		Other non-credit obligation assets														
180		IRB TOTAL		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

Public quarantees - Actual



			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		e	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
Num		(mln EUR,%)				схрозите	схрозите	cxposure					схрозите	exposure	cxposure					exposure	схрозите	exposure	
	Central banks																					/	
2	Central governments																					/	
3	Institutions		0	0									0	0			0	0			0		
4	Corporates		0	0	() (0	() -	(0)	0	0 0) -	0	0) 0	0	0	-
5	Corporates - Of Which: Specialised Lending																					/	
6	Corporates - Of Which: SME		0	0									0	0			0	0			0		
	Retail		0	0	()	0	(J -	L L	0)	0	0 0) -	0	0		0	U		-
Bank Polska Kas	Retail - Secured on real estate property												_									/	
			0	0									0	0 0			0	0			0		
10 Opieki SA	Retail - Secured on real estate property - Of Which: non-SME		0	U)		(J -	L L)	0	0 0) -	0	0		0	U		-
	Retail - Qualifying Revolving																					/	
12	Retail - Other Retail																					/	
13	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					/	
15																						/	
16	Equity Securitisation																						
17	Other non-credit obligation assets																						
18	IRB TOTAL		0	0	(n -)	0	0 0) _	0	Λ			0	0	-
			U	U	, , , , , , , , , , , , , , , , , , ,						0		v	0	· · · · ·		U	0		, U	U		

					31/12/2021							31/12/2022							31/12/2023			
	(mlr	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 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 Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -	0		0	0	0	0 (0 -	C) (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) (0	0 ()) () -
	Retail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME																					
POLAND	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 ()) () -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
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	Retail - Other Retail - Of Which: non-SME																					
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	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0	ol-	0		0	0	0	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	Coverag Stag expo
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		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) -
	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																						
	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) (0	0	0	0 -		0 0		0 0	0	0) -

												MUId	toria - Baseline S										
						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	Co
	Central banks																						
	Central governments																						4
	Institutions		-			-							-	-									4
	Corporates		0	() (0 (0	0 -	0	0		0	0 0	0 0	-	0	0	(0 0	0	(<u>)-</u>
	Corporates - Of Which: Specialised Lending																						4_
	Corporates - Of Which: SME																						4
	Retail		0	() (0 ()	0	0 -	0	0		0	0 (-	0		(0 0	0	(<u>)-</u>
	Retail - Secured on real estate property																						4_
N.A.	Retail - Secured on real estate property - Of Which: SME			-																		-	4
	Retail - Secured on real estate property - Of Which: non-SME		0	() (0 ()	0	0 -	0	0		0	0 (-	0	((0 0	0	(<u>J-</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																						4
	Other non-credit obligation assets		-			-				-	-				-		_	-		-	-		4
	IRB TOTAL		0	0	0 0	0 0		0	0 -	0	0			0 0) 0	-	0	0		0	0	C	J -

					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	Covera Sta exp
	Central banks																					
	Central governments Institutions																					
	Institutions																					
	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	(0 -
	Retail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME																					
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	Retail - Qualifying Revolving																					
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	Retail - Other Retail - Of Which: non-SME																					
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											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	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions			0				0				2	2	0	<u> </u>			\				
	Corporates	()	0	0 0		0	0 -	0	(0	0	0	0 -	(0 0		0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME			0	0		0	0	0			0	n	0	0					0	0	
	Retail	(J	0	0 0		0	-	0	· · · · ·		0	0	0	-		0 0		0	0	U) -
	Retail - Secured on real estate property 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			n	n	0	n -	(0	0) -
	Retail - Qualifying Revolving								0							· · · · · · · · · · · · · · · · · · ·					J J	
	Retail - Other Retail																					
	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	(0	0 0		0	0 -	0	C			0	0	0 -		0 0) 0	0	0) -

									2021 EU	J-wide					-19 IRB							
	_										Bank Po	<u>olska Kasa (</u>	Opieki SA									
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
											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	Со
Central banks	, , ,																					
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		C	0		0 0	0 0		0 -	0)	0	0	0 (0	-	() (0	0	0 (ე -
Retail - Qualifying Revolving																						
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Retail - Other Retail - Of Which: SME																						
Retail - Other Retail - Of Which: non-SME																						
Equity																						
Securitisation																						
Other non-credit obligation assets																						
	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 - 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 Retail - Other Retail - Of Which: Non-SME Equity Securitisation	Central governmentsInstitutionsCorporatesCorporates - Of Which: Specialised LendingCorporates - Of Which: SMERetailRetail - Secured on real estate propertyRetail - Secured on real estate property - Of Which: SMERetail - Secured on real estate property - Of Which: non-SMERetail - Qualifying RevolvingRetail - Other RetailRetail - Other Retail - Of Which: SMERetail - Other Retail - Of Which: non-SMEEquitySecuritisationOther non-credit obligation assets	Exposure (min EUR, %) Central banks Central governments Institutions Corporates 00 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: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NON-SME Corporates - Of Which: NON-SME	exposure (min EUR, %) exposure Central banks Central governments Institutions Corporates 0 Retail 0<	Central banks Stage 1 Stage 2 Stage 3 Central governments exposure exposure exposure Institutions 0 0 Corporates 0 0 0 Retail Secured on real estate property 0 0 Retail Secured on real estate property - Of Which: SME 0 0 Retail Secured on real estate property - Of Which: SME 0 0 Retail - Secured on real estate property - Of Which: non-SME 0 0 0 Retail - Other Retail Of Which: SME 0 0 0 Retail - Other Retail Of Which: SME 0 0 0 Retail - Other Retail Of Which: SME 0 0 0 Retail - Other Retail - Of Which: SME 0 <	Central banks Stage 1 Stage 2 Stage 3 provisions for Stage 1 Central banks Exposure exposure stage 1 exposure stage 1 Central banks Institutions Institutions Institutions Institutions Institutions Corporates Of Which: Specialised Lending Image: Corporates - Of Which: SME Image: Corporates - Of Which: Corporates - Of Which: SME Image: Corporates - Of Which: Corporates - Of Which: SME Image: Corporates - Of Which: Corporates - Of Which: SME Image: Corporates - Of Which: Corporates - Of Which: Corporat	Central banks Stage 1 exposure Stage 2 exposure Stage 3 exposure Stock of provisions for stage 1 exposure Central banks Central governments Institutions Corporates 0 0 0 0 0 Retail Secured on real estate property Retail Secured on real estate property Retail Secured on real estate property Retail Other Retail	Central banks Stage 1 Stage 2 Stage 2 Stage 3 Stock of provisions for stage 2 exposure Stock of stage 3 Central banks (min EUR, %) Stage 1 Stage 2 exposure Stage 3 exposure exposure stage 3 exposure exposure stage 3 exposure stage 3 exposure stage 3 exposure exposure stage 3 exposure expos	Zentral banks Stage 1 Stage 2 Stage 2 Stage 3 Stock of provisions for Stage 3 Stock of stage 3 Stock o	Left 29 30 31 32 33 34 35 36	29 30 31 32 33 34 35 36 37 Image: Second of the second of	Earl Part Part Part Part Part Part Part Part	Central banks Stage 1 Stage 2 3 <td>Central banks Central banks Central banks Central banks Central banks Stage 1 Stage 2 Stage 2</td> <td>bit bit bi</td> <td>And and any orbital set in the s</td> <td>Image: constraint of the second sec</td> <td>Babel-Babel</td> <td>Base of the constraint of the c</td> <td>Image: constraint of the second sec</td> <td>Image: constraint of the second sec</td> <td>Barbar base of the set of the set</td>	Central banks Central banks Central banks Central banks Central banks Stage 1 Stage 2 Stage 2	bit bi	And and any orbital set in the s	Image: constraint of the second sec	Babel-Babel	Base of the constraint of the c	Image: constraint of the second sec	Image: constraint of the second sec	Barbar base of the set

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	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	0 0	0	0	D -	(0 0)	0	0	0 0	-	0	0	() 0)	0 -
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	Retail		0	0	0 0	0	0	D -	(0 0)	0	0	0 0	-	0	0	() 0)	0 -
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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 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
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	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	D	0	D -		0 0		0	0	0 0	-	0	0	C	0		D	0 -

											Mora	atoria - Baseline :	Scenario									
					31/12/2021							31/12/2022	2						31/12/2023			
	(mln E	Stage 1 exposure 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 fo Stage 1 exposure	Stock of r 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
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	Corporates		0	0	0 (D	0	0 -	(0	0	0	0	0 0	-	(0 0)	0 0	0	0) -
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	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0	0 -	(0	0	0	0	0 0	-	(0 0		0 0	0	0) -
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N.A.	Retail - Secured on real estate property - Of Which: SME																					
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				:	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																					
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	Corporates		0	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 0	0	0) -
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	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
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	Equity																					
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											Mora	toria - Baseline So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	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	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 S exposu
	Central banks																					
	Central governments																					
	Institutions																					
	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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11.7.	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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	Equity																					
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	Other non-credit obligation assets			-																_		
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2021 EU-wide Stress Test: Credit risk COVID-19 IRB

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	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			
	Corporates - Of Which: Specialised Lending		0	0			0	0	0	0 -			0	0	0	0		0 0		0 -	0	0	/	0 0	0	0	ľ – – – – – – – – – – – – – – – – – – –		/
	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	0	0)
	Retail - Secured on real estate property						<u> </u>	U							0	0		<u> </u>	, , , , , , , , , , , , , , , , , , ,				, 	0 0	Ŭ	, J	Č – Č		
	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) (
	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	0	0	1) 0)

							_31	/12/2021									31/1	2/2022									31/1	2/2023			
					-		51,										51/1/		-								51/1		-		
		(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 o or provisions Stage 2 exposur	for provisions f	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 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			Binodint														Binodint						binoditt		Binodific					
	Central governments																														
	Institutions																														
	Institutions Corporates		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	
	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	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	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																														
	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	0 סע	0	

																	I	Public guarantees	- Baseline Scena	ario													
							31/:	12/2021										31/1	2/2022									31/12	/2023				
tow 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, o which guaranteed amount	f Stock of provisions fo Stage 1 exposure	Stock of provisions f Stage 2 exposure	Stock of for provisions Stage 3 exposure		Ratio - Stago 3 expos	e 1 expo	tage 1 osure, of which manteed mount	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	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
145	Central banks																																
146	Central governments																																
147	Institutions																																
148	Corporates		0	0	0) (0	0	0	0	0	0 -		0	0	() (0 (0	0	0	0	0 -		0	0	0	0 0	0	() 0	C) -
149	Corporates - Of Which: Specialised Lending																																
150	Corporates - Of Which: SME																																
151	Retail		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	C) -
152	Retail - Secured on real estate property																																
¹⁵³ N.A.	Retail - Secured on real estate property - Of Which: SME																																
154	Retail - Secured on real estate property - Of Which: non-SME		0	0	0) (0	0	0	0	0	0 -		0	0	0)	0 (0	0	0	0	0 -		0	0	0	0 0	0	(0 0	C) -
155	Retail - Qualifying Revolving																																
156	Retail - Other Retail																																
157	Retail - Other Retail - Of Which: SME																																
158	Retail - Other Retail - Of Which: non-SME																																
159	Equity																																
160	Securitisation																																
161	Other non-credit obligation assets																																
162	IRB TOTAL		0	0	0	0	0	0	0	0	0	0 -		0	0	0			0	0	0	0	0 -		0	0	0	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-

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			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
												Мо	ratoria - Adverse	Scenario									
						31/12/2021							31/12/202	2						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 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 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 -
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail		0	0) (0	0 (0 () -	(0 0	0	0	0	0) -	0)	0	0 0	0		0 -
Bank Polska Kasa	Retail - Secured on real estate property																						
			-	-		-	-					-							-	-	-		
¹⁰ Opieki SA	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					-										-							
12	Retail - Other Retail																						
13	Retail - Other Retail - Of Which: SME																						
15	Retail - Other Retail - Of Which: non-SME 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 -

												atoria - Adverse S	Centario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EL	Stage 1 exposure 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 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 exposi
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0	0 -	())	0	0	0 0) -	C) C	0) (0 0	0	D -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0	0 -	())	0	0	0 0) -	C) C	0) (0	0	0 -
	Retail - Secured on real estate property																					
	Retail - Secured on real estate property - Of Which: SME																					
POLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	())	0	0	0 0) -	C) C	0) (0	0	D -
	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) -

												Mora	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 R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0	0	0 (D -		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 (D -	(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 (D -		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	-

													Mora	atoria - Adverse So	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
55		Central banks																						
56		Central governments																						
57		Institutions				-				-		-	-	-			-							
58		Corporates		0		0 0)	0	0	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		0 0	0	0	-
62		Retail - Secured on real estate property																						
63	N.A.	Retail - Secured on real estate property - Of Which: SME										2	<u> </u>							\ \				
64		Retail - Secured on real estate property - Of Which: non-SME		0	l	0 ()	0	0	J -		0	0	0 ()	0	0 -	(J 0		0 0	0	0	-
65		Retail - Qualifying Revolving						_													_			
66		Retail - Other Retail																						
6/		Retail - Other Retail - Of Which: SME																						
60		Retail - Other Retail - Of Which: non-SME																						
70		Equity Securitisation																						
70		Other non-credit obligation assets																						
71		IRB TOTAL		0	^			n	0	1_		0	0			0					0 0	0	0	_
12	<u></u>			U	U		/		U	/] ⁻		U		טן ט			ין- י		ין ע		0 0	U	U	-

											Mora	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(n	Stage : exposu In EUR, %)	e Stage 2 e 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 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 St exp
	Central banks																					
	Central governments																					4
	Institutions											-	- 1	-			-					
	Corporates		0	0	0 0) ()	0 -	0	0 0		0	0	0	0 -	(0 0)	0 0	0 0	(0 -
	Corporates - Of Which: Specialised Lending																					<u> </u>
	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																					
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 -
	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	D 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 s, %)	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 Ratic 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	<u>ງ</u> -
	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	<u> </u>
	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	<u>)</u> -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					4
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets			-			-	-		-										-		
	IRB TOTAL	(0	0 0		0	0 -	C	0	0	0	0 0	C	D	(0	0 0	0	<u>ן -</u>

													olska Kasa (edit risk									
		Г	80	81	82	83	84	85	86	87	88	89	<u>90</u>	91	92	93	94	95	96	97	98	99	
												Mora	ntoria - 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	Stock of provisions for Stage 3 exposure	or C
	Central banks																						Ŧ
	Central governments																						
	Institutions																						
	Corporates		0	0		D C	0		0 -	()	0	0	0	0 0	-	0) (ס	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) (ס	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		D C	0		0 -	()	0	0	0	0 0	-	0) (ס	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																						

											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 fo Stage 3 exposure	or St
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	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) (0	0 -	C) 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 -	C) 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 -

												Mora	toria - 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 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	provisions for provis Stage 1 Sta	ck of Stock ions for provision ge 2 Stag osure expos	ns for e 3 e 3 e xposure) - 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	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0		0	0	0	0	0 -	(0 0)	0	0	0 -		0 ()	0 () () () -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0		0	0	0	0	0 -	(0 0		0 0	0	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) () -
	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	<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	U U		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

																Ddiik PC	<u>UISKA NASA</u>	Upieki sa													
		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	nario													
						31/	/12/2021									31/1	2/2022									31/	12/2023				
Row		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 amount	Stock of provisions for Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	or provisions for Stage 3	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	f Stock of provisions for Stage 1	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions fo Stage 1	Stock of provisions for Stage 2	Stock of provisions fo Stage 3	Coverage Ratio Stage 3 exposure
1	(mln EUR, %	//0)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	4
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 -	(0	0	0	0	0	0	0	5	0 -
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME																				•					<u> </u>					
7	Retail		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 -
Bank Polska Kasa	Retail - Secured on real estate property																													4	_
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																													4	
¹⁰ Opieki 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							0	~								•			~			<u></u>	0							
	IRB TOTAL		U	U	U0	ו	U	U	U	U	ן-		U	U	0 0) (U	U	U	U	U -		J	U	U	U	U	ע	U	<u>/</u>	<u> </u>

						31/12	2/2021									31/12	2/2022									31/12/	2023			
	(mln	Stage 1 exposure 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 p 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	0	-	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	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 -
	Retail - Secured on real estate property																													
POLAND	Retail - Secured on real estate property - Of Which: SME																													
POLAND	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	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																													
	Securitisation																													
	Other non-credit obligation assets IRB TOTAL																													
	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	0	0	0	0 -

																	Pu	ublic guarantees	s - Adverse Scena	ario													
								31/12	2/2021									31/12	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 fo Stage 2 exposure	Stock of provisions fo 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	f f 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 Central governments Institutions Corporates																															
38		Central governments																															
39		Institutions																															
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		0 0	C) -
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	C	0 0	0	0		0 0	C) -
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	0	0 -	()	0 0	0	0	0	0	0 0		0 -	0	0	(0 0	0	0		0 0	C) -
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)	0	0 0		0 -	0	0	C) 0	0	0		0 0	0	-

															Pi	ublic guarantees ·	• Adverse Scenar	10													
						31/1	2/2021									31/12	/2022									31/12	/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 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 pr Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																														
	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 0	0	0	0	0	0	J -
	Central governments Institutions Corporates 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	0	0	0	0	0	J -
	Retail - Secured on real estate property																														
ΝΙΛ	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 0	0	0	-	0	0 0		0 0	0	0	0	0	0	J -
	Retail - Qualifying Revolving																														
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL																														
	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	J-

																	Public guarantees	- Adverse Scena	ario													
							31/1	12/2021									31/12	2/2022									31/12	2/2023				
Row Num		s ex (mln EUR, %)	Stage 1	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 r 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 p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
73	Central banks																															
74	Central governments																															
75	Institutions Corporates Corporates - Of Which: Specialised Lending																															
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 -	-
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 -	-
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 -	-
83	Retail - Qualifying Revolving Retail - Other Retail																															
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	0	0 0		0	0 0) () -	(0 0	0	0	0	0	0	0	0 -	-

																Pi	rublic guarantees	s - Auverse Scenar	10													
							31/1	12/2021									31/1	12/2022									31/12	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
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates		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 -	-
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail		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 -	-
98	Retail - Secured on real estate property																															
⁹⁹ N.A.	Retail - Secured on real estate property - Of Which: SME																															
100 N.A.	Retail - Secured on real estate property - Of Which: non-SME		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 -	-
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 IRB TOTAL																															
108	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	0	0 -	-

BANKING AUTHORITY													2021	U-wide			redit ris Opieki SA	k COVID	-19 IR	3									
		101	102	100	101	105	100	107	100	11	0 111	110	110	111				110	119	100	101	100	100	104	105	100	107	120	120
		101	102	103	104	105	106	107	108	109 11	0 111	112	113	114	115	116	11/	118	119	120	121	122	123	124	125	126	127	128	129
															Public guarantee	es - Adverse Scen	nario												
						31/1	.2/2021								31/1	12/2022									31/12	2/2023			
	(п	Stage 1 exposure	Stage 1 exposure, c which guarantee 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 pro Stage 1 exposure e	itock of Sto visions for provis Stage 2 Sta kposure exp	ck of ions for ige 3 osure	e Ratio - Stage 1 e 3 exposur sure	Stage 1 exposure, re which guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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		amount		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)	0 0	C
	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	C	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	() -	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											N		~
	IRB TOTAL		U	U	U	0 0	U U	U	U	U -		U	U	U	U	U	U	U U	(ノ -	0		7	U U		ט וי	'	0	

																P	Public guarantees	- Adverse Scenar	ario													
							31/12	2/2021									31/12	/2022									31/1	2/2023				
Row Ium		(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
.27	Central banks																															4
128	Central governments																															4
129	Institutions Corporates																															4
130	Corporates		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 -
131	Corporates - Of Which: Specialised Lending																															
132	Corporates - Of Which: SME																															
133	Retail		C	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 -
134	Retail - Secured on real estate property																															
135 N.A	Retail - Secured on real estate property - Of Which:	SME																														
136 IN. <i>F</i>	Retail - Secured of real estate property - Or Which.	non-SME	C	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 -
137	Retail - Qualifying Revolving																															
138	Retail - Qualifying Revolving 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		D -	0	0	0	0	0	C	0 0	0	0	-	(D	0		0	0	0) (0 -

																		Public guarantee	es - Adverse Scena	ario													
								31/1	12/2021									31/1	12/2022									31/12/2	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 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 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
145	Central																											(/					
146		governments																										(/					
147	Institut																																
148	Corpora				0 0)	0	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> კ-
149		orates - Of Which: Specialised Lending																										(V					
150	Corpo	orates - Of Which: SME																															
151	Retail				0 0)	0	כ	0	0	0	0	0 -		0 0)	0	0	0	0 0) 0	0	-	0	0	() 0	0	0	0	0	C	J -
152	Retai	il - Secured on real estate property																															
153 N.A	Re	etail - Secured on real estate property - Of Which: SME																															
154 IN.A		etail - 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	C	J -
155	Retai	il - Qualifying Revolving																															
156		il - Other Retail																															
157	Re	etail - Other Retail - Of Which: SME																															
158	Re	etail - Other Retail - Of Which: non-SME																															
159	Equity																																
160	Securiti	isation																															
161		on-credit obligation assets																															
162	IRB TO				0 0		0	D	0	0 0	0	0	0 -		0 0		0	0	0	0 0	0	0	-	0	0	C	0	0	0	0	0	0	J-

																	Public guarantees	s - Adverse Scena	ario												
							31/:	12/2021									31/12	2/2022									31/	12/2023			
		(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
	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	D -		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	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	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	D I	0	0	0) -		0	0	0)	0	0 0	0	0 -

Dublic succession Adverse Cooperie

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	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 F 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 0	0	0	-	0			0	0 (0 0	(0 0	C	ა -
	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 0	0 (0 0	(0 0	C	ა -
	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 (0 0	(0 0	C	ა -
	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	0 0	(0	0	<u> </u>

EBA EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S		est: Cre			[D-19 S	STA			
		1	2	3	4	Bank Polska	6 Moratoria	7	8	9	10	11	12
ow		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
וות 1	(min EU Central banks		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
2 3 4 5	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates of which: SME	1,203	1,146	359	0	626	0	10-	4 (2 15	25	24.0
Bank Polska Kasa Opieki SA	Retail of which: SME Secured by mortgages on immovable property	870				226		13	5 (5 26	44	32.2
3 ⁻ 4 5 6	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	866	454	541	0	303	0				6		
7 3 9 0	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	2,938	2,276	1,435	0	1,155	0 Moratoria	23 - Actual	9 (47	69	28.
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
2	(mln EU Central banks	IR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
3 4 5	Central governments Regional governments or local authorities Public sector entities												
5 7 3 9	Multilateral Development Banks International Organisations Institutions Corporates	1,168	1,111	359	0	589	0	10-	4(2 15	25	24.
POLAND	of which: SME Retail of which: SME	869	675	534	• 0	226	0	13	5 ()	5 26	44	32.
5 4 5 6	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	866	454	541	0	303	0		0 (<u> </u>	6	0	-
7 8 9	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
0 1 2	Securitisation Other exposures Standardised Total	2,903	2,241	1,435	0	1,118	0	23'	9 ()	7 47	69	28.7
							Moratoria 31/12						
w m	(mln EU	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 Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
5 7 3 3	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	-
4 5 5 7	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	(D () (0 0	C	-
8 9 0	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	-
							Moratoria 31/12						
w m	(mln EU	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 Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities												
3 9 0	Multilateral Development Banks International Organisations Institutions												
N.A.	Corporates of which: SME Retail of which: SME		0	0	0	0	0	(0	-
5 6 7 8	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	(0 () (0 0	0	-
79 00 11	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
32 33 34	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	(0 () (0 0	0	-
							Moratoria 31/12						
ow Im	(mln EU	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 Rat Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities												
8 9 0 1	Multilateral Development Banks International Organisations Institutions												
2 3 4 5 N.A.	Corporates of which: SME Retail of which: SME	0	0	0	0	0	0						-
6 7 8	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0		0 0		0 0	0	-
99 00 01 02	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
03 04 05	Securitisation Other exposures Standardised Total	0	0	0	0	0	0		0 0		0 0	0	-

Public guaranteed amounts Stage 1 exposure exposure Stage 1 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount Stage 2 exposure guaranteed amount a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a a<	15		16	17	18	19	20	21	22	23	24
Risk exposure amounts Stage 1 exposure (sposure) Stage 1 exposure, of which guaranteed amount Stage 2 exposure (sposure) Stage 2 exposure (sposure) Stage 2 exposure (sposure) Image: Stage 1 exposure Image: Stage 2 exposure Image					Public guara	ntees - Actual					
Risk exposure amounts Stage 1 exposure exposure, of which guaranteed amount Stage 2 exposure exposure, of which guaranteed amount Image: Imag					31/12	2/2020					
34 51 694 555 62 49 88 27 221 177 9 7 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 23 23 24 25 26 26 24 24 24 26 26 26 25 26 27 221 27 27 221 26			exposure, of which guaranteed		exposure, of which guaranteed	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
34 51 694 555 62 49 88 27 221 177 9 7 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 23 23 24 25 26 26 24 24 24 26 26 26 25 26 27 221 27 27 221 26	 										
34 51 694 555 62 49 88 27 221 177 9 7 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 23 23 24 25 26 26 24 24 24 26 26 26 25 26 27 221 27 27 221 26											
34 51 694 555 62 49 88 27 221 177 9 7 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 23 23 24 25 26 26 24 24 24 26 26 26 25 26 27 221 27 27 221 26	 										
34 51 694 555 62 49 88 27 221 177 9 7 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 2 2 17 10 10 10 2 2 17 14 1 10 10 2 2 2 10 2 10 10 10 2 2 2 2 10 2 10 10 10 2 2 2 2 2 2 10 10 10 10 2 2 2 2 2 2 2 10 10 10 10 2	 										
34 51 694 555 62 49 88 27 221 177 9 7 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 22 17 84 67 3 3 17 14 4 4 1 0 2 2 17 10 10 10 2 2 17 14 1 10 10 2 2 2 10 2 10 10 10 2 2 2 2 10 2 10 10 10 2 2 2 2 2 2 10 10 10 10 2 2 2 2 2 2 2 10 10 10 10 2											
0 0								4	1	0	2.42
0 0								4	1	0	2.42
0 0						0			0	0	
0 0								0	0	0	-
0 0		0 1 4			-	-		0	0	0	-
Public guarante	<u> </u>	т	-		0	0	0	0	0	0	-
Public guarante											
Public guarante											
Public guarante	 										
Public guarante											
Public guarante											
		998	799	9 74	59	10	8	6	1	0	2.420
					Public guara	ntees - Actual					
Stage 1 Stage 2							Stage 3	Stock of	Stock of	Stock of	Covorago Patio

es	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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
_											
-											
75	324	694	555	62	50	10	8	4	1	0	2.42%
34	51	694	555	62	49	10	8	4	1	0	2.42%
188	27	221	177	9	7	0	0	1	0	0	,
88	27	221	177	9	7	0	0	1	0		·
22	17	84	67	3	3	0	0	0	0	0) -
17	14	4	4	1	0	0	0	0	0	0) -
985	368	998	799	74	59	10	8	6	1	0	2.42%

posure value

xposure values

					31/12	/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	0		0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/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	ı 0	-

						2/2020					
cposure 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	0	-

Public guarantees - Actual

EBA	EUROPEAN BANKING AUTHORITY			20	21 EU-1	wide S			edit ris a Kasa Opie		(D-19 S	5TA	10	11	12
Row				T Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Moratoria 31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 106 107 108 109		Central banks Central governments Regional governments or local authorities Public sector entities	(mln EUR, %)	-	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110 111 112 113 114 115 116 117	N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	 0	C	0	0	0	C	0 0	C) - - - - -
118 119 120 121 122 123		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	nt	0	0		0	0	0						
124 125 126		Securitisation Other exposures Standardised Total		0	0	C	0	0	0 Moratoria 31/12	a - Actual	0	C	0) -
Row Num 127		Central banks	(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 Ratio - Stage 3 exposure
128 129 130 131 132 133		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions													
134 135 136 137 138 139 140 141 142	N.A.	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	nt	0	0	C C C C	0	0	0	C C C	0 0 0	C C C C	0) - - - - - -
143 144 145 146 147		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	 	0	0	0	C) 0	 C	0		
Row Num			/ml= FUD	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		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	Coverage Ratio - Stage 3 exposure
148 149 150 151 152 153 154 155		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates	(mln EUR, %)				moratoria	0	moratoria		moratoria	exposure	exposure	exposure	
156 157 158 159 160 161 162 163 164 165	N.A.	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 Securitisation	nt	0	0	C	0	0	0	C) 0	C	0) - - - - -
166 167		Securitisation													
168		Other exposures Standardised Total		0	0	C	0	0	0 Moratoria		0	C	0) -
168 Row Num 169		Other exposures Standardised Total	(mln EUR, %)	0 Exposure values	0 Risk exposure amounts	Stage 1 exposure	0 Stage 1 exposure, of which expired moratoria	0 Stage 2 exposure	0 Moratoria 31/12 Stage 2 exposure, of which expired moratoria		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
168 Row Num 169 170 171 172 173 174 175		Other exposures	(mln EUR, %)	-	-		exposure, of which expired	-	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
171 172 173 174	N.A.	Other exposures Standardised Total Standardised Total Central sed Total 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 Secured by mortgages on immovable property of which: non-SME	(mln EUR, %)	-	-		exposure, of which expired	-	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
171 172 173 174 175 176 177 178 179 180	N.A.	Other exposures Standardised Total Standardised Total 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 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		-	-		exposure, of which expired	-	31/12 Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187	N.A.	Other exposures Standardised Total Standardised Total 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 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		-	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193	N.A.	Other exposures Standardised Total Standardised Total 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 Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments Regional governments Regional governments Regional governments Regional governments		Image: Second	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure CO CO CO CO CO CO CO CO CO CO	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
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171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189		Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments Regional governments Regional governments Regional governments Institutions <td< td=""><td>(mln EUR, %)</td><td>Image: Second second</td><td>amounts </td><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure</td><td>31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>2/2020 Stage 3 exposure </td><td>exposure, of which expired moratoria</td><td>provisions for Stage 1 exposure</td><td>provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stage 3 exposure</td><td>Stage 3 exposure - <</td></td<>	(mln EUR, %)	Image: Second	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2020 Stage 3 exposure 	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3 exposure - <
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207		Other exposures Standardised Total Central banks Central 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 Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured bonds 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 whi	(mln EUR, %)	Image: Second	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0	2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3 exposure - <
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189		Other exposures Standardised Total Central governments Contral governments or local authorities Public sector entities Multilateral Development Banks International Organisations Instructions 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 assessme Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	(mln EUR, %)	Image: second	amounts	exposure	exposure, of which expired moratoria	exposure	31/12 Stage 2 exposure, of which expired moratoria 0 0 0 0 0 0 0 0 0 0 0 0 0	2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3 exposure - <
171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210	N.A.	Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Terms associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Secured sociated with particularly high risk Covered bonds Claims on institutions Cartral banks Central banks Central opvernments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Rectail of which: SME Rectail of which: SME Rectail of which: SME Rectail <t< td=""><td>(min EUR, %)</td><td>Image: second second</td><td>amounts amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure </td><td>31/12 Stage 2 exposure, of which expired moratoria </td><td>2020 Stage 3 exposure </td><td>exposure, of which expired moratoria</td><td>provisions for Stage 1 exposure </td><td>provisions for Stage 2 exposure </td><td>provisions for Stage 3 exposure Image: stage 3 image: stage 3 image: stage 3 exposure Image: stage 3 image: stage 3 image</td><td>Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 </td></td<></td></t<>	(min EUR, %)	Image: second	amounts amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure </td><td>31/12 Stage 2 exposure, of which expired moratoria </td><td>2020 Stage 3 exposure </td><td>exposure, of which expired moratoria</td><td>provisions for Stage 1 exposure </td><td>provisions for Stage 2 exposure </td><td>provisions for Stage 3 exposure Image: stage 3 image: stage 3 image: stage 3 exposure Image: stage 3 image: stage 3 image</td><td>Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 </td></td<>	exposure	exposure, of which expired moratoria	exposure 	31/12 Stage 2 exposure, of which expired moratoria	2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure Image: stage 3 image: stage 3 image: stage 3 exposure Image: stage 3 image: stage 3 image	Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3
 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210 Row Num Row Num 1 90 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210 Row Num Row Num Row Num Row Num 1 0 1		Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: sME Secured by mortgages on immovable property of which: sME Secured by mortgages on immovable property of which: sME Secured bonds Claims on institutions and corporates with a ST credit assessmet Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central opvernments or local authorities Public sector entities Multilateral Development Banks International organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME </td <td>(mln EUR, %) (mln EUR, %) (mln EUR, %)</td> <td>Image: second second</td> <td>amounts amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure </td><td>31/12 Stage 2 exposure, of which expired moratoria </td><td>2020 Stage 3 exposure </td><td>exposure, of which expired moratoria</td><td>provisions for Stage 1 exposure </td><td>provisions for Stage 2 exposure </td><td>provisions for Stage 3 exposure Image: stage 3 image: stage 3 image: stage 3 exposure Image: stage 3 image: stage 3 image</td><td>Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 </td></td<></td>	(mln EUR, %) (mln EUR, %) (mln EUR, %)	Image: second	amounts amounts <td< td=""><td>exposure</td><td>exposure, of which expired moratoria</td><td>exposure </td><td>31/12 Stage 2 exposure, of which expired moratoria </td><td>2020 Stage 3 exposure </td><td>exposure, of which expired moratoria</td><td>provisions for Stage 1 exposure </td><td>provisions for Stage 2 exposure </td><td>provisions for Stage 3 exposure Image: stage 3 image: stage 3 image: stage 3 exposure Image: stage 3 image: stage 3 image</td><td>Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3 </td></td<>	exposure	exposure, of which expired moratoria	exposure 	31/12 Stage 2 exposure, of which expired moratoria	2020 Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure Image: stage 3 image: stage 3 image: stage 3 exposure Image: stage 3 image: stage 3 image	Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 image: Stage 3 exposure Image: Stage 3 Image: Stage 3 Image: Stage 3

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
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0	0	0	0	0	0	0		0	0	C) -
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0	0	0	0	0	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	-

					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	-
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0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	U	0	0	0	0	U	-
	amounts	amounts exposure amounts control contro control control control control control cont	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 exposure amountImage: Stage 1 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1 exposureImage: 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Public guarantees - Actual

					Public guaran	tees - Actual					
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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
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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	· · · · · · · · · · · · · · · · · · ·	
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					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
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0	0	0	0	0	0	0	0	0	0	0	-
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					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
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0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY	Y		25	26	27	28	29			wide S ^r	Bank Pc	olska Kasa C	Dpieki SA				39	40	41	42	43	44	45
Row Num		(min 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	otoria - Baseline 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
1 2 3 4 5 6 7 8 9		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporatesof which: SME	469	487	133		7	75	56.64%		457	159) 3	14	¥ 85	53.42%	468	435	180	5 2	12	95	51.02%
10 Bank Polska 11 12 Opieki 12 0pieki 13 13 14 15 16 17 18 19 19 19		Retailof 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)EquitySecuritisation	610	225	109	2	3	2	16.49%		216	30	5 3 3 0 3 3			58.10%	559	207	5		1	112	18.87%
20 21		Other exposures Standardised Total	1,661	. 857	311	31/12/2021 Stock of	0 Stock of	180 Stock of	58.01%		813	374 Mora	toria - Baseline Sc 31/12/2022 Stock of	enario Stock of	9 198 Stock of		1,613	775	44	1 8 31/12/2023 Stock of	18 Stock of	217 Stock of	49.09%
Row Num 22 23 24		(min EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25 26 27 28 29 30 31		Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	462	459	131	2	7	75	56.96%		431	157	7 2		3 84 5 107	53.78%	461	410	182	2 2 2	11	93	51.40%
32 32 33 34 35 36 37 38	ND	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)	610	225	100		3	2	16.49%		216	30) 3			18.39%	586	206	5		1	112	18.87%
39 40 41 42		Equity Securitisation Other exposures Standardised Total	1,654	829	309	0 7	2 0	180	58.13%	b 1,634	787	371 Mora	l 8 Itoria - Baseline Sc	enario	9 197	53.10%	1,605	749	43	7 8	17	215	49.21%
Row Num 43 44 45 46 47		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development 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
48 49 50 51 52 53 N.A. 54 55 56 57		International OrganisationsInstitutionsCorporatesof which: SMERetailof which: SMESecured by mortgages on immovable propertyof which: non-SMEItems associated with particularly high riskCovered bonds	0	0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	-
58 59 60 61 62 63		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		0 0		0	0		0 0	0	0	-
Row Num 64 65 66 67 60		(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development 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	Mora Stage 3 exposure	atoria - Baseline 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
69 70 71 72 73 74 N.A. 75 76 77 78 70		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 Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0		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	0	0	-
80 81 82 83 84		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0 0	0	0	- -	0	0	0) 0) 0	-	0	0		D 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	Mora Stage 3 exposure	atoria - Baseline 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
89 90 91 92 93 94 95 N.A. 96 97 98		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	0		0		0	0	- - -	0	0	0	0 0 0 0 0 0		0 0	- - - - -	0	0		D 0 0	0	0	-
100 101 102 103 104 105		Covered 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	0		0 0	0	0	-

EBA	EUROPEAN BANKING AUTHORITY		25	26	27	28	29		21 EU-	wide S		est: Cr olska Kasa C 34				5 TA 38	39	40	41	42	43	44	45
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 Sce 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)																				
113 114 115 116 117 118 119 120	N.A.	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: Constraint of the second	0				0	0	- - - - -	0	0		0 0 0 0 0 0 0 0 0 0 0 0 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		D C	D 0		0 0			0) 0		0	0	0	-	0	0) 0			0
Row Num		(min 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 Sce 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
128 129 130 131 132 133 134		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		D C	0 0		0 0			0) 0		0 0	0	0		0	0					0 -
135 136 137 138 139 140 141 142	N.A.	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 C	0 0 0 0 0	C	0 0	0 00 0 00 0 00 0 00) -) - 	0	0	0	0 0	0	0	-	0	0		0 () () () () () () () () () () () () ()) 	0 -
143 144 145 146 147		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		D C	0 0	C	0 0) C) -	0) 0) O Mora) 0 toria - Baseline Sco	0 nario	0	-	0	0) 0	(0 -
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149 150 151 152 153 154 155 156		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		D C	0 0		0 0) -	0	0		0	0	0		0	0) 0 0)	0 -
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167 168 Row Num 169 170 171 172 173 174 175 176 177 178		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	Stage 1 exposure	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	Stock of provisions for Stage 1	0 0 0 Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure 0	Stage 2 exposure 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 3 exposure 0	- Coverage Ratio - Stage 3 exposure	O Stage 1 exposure O O O O O O O O O O O O O O O O O O O	O 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	0 - Coverage Ratio - Stage 3 exposure current
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Row Num	(min EUR, १ Central banks Central governments	Stage 1 Stage 1 exposure Stage 1 exposure	48 49 Stage 2 exposure Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure Stage 3 exposure amount	Stock of provisions for Stage 1 exposure exposure	of Stock of s for provisions for 2 Stage 3	Coverage Ratio - Stage 3 exposure Stage 4 exposure	Stage 1 exposure, of which guaranteed amount		ees - Baseline Scenario /12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	0304Stock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 200 100 100 100 100 100 100 100 100 100	Stage 1 exposure, of which guaranteed amount Stage 2 exposure guaranteed amount	31/12/2023 e 2 re, of th exposure teed exposure	72 73 Stock of 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 Bank Polska Kasa 0pieki SA	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	694 55 219 1 ¹ 84	55 49 3 75 6 67 2	23 1 23 1 5 5 2 0	9 3 4 1 0 0 0		0 44.48% 6 2 32.96% 2 0 18.40%	83 547 4 15 172 83 66	8 39 6 5 2 2 2	34 27 9 7 2 2	4 1 14 1 0 3 0 0 0 0	41.84% 673 28.19% 210 20.96% 81	538 47 168 6 65 2	37 46 5 14 2 4	37 4 1 11 1 0 3 0 0	19 40.31% 40.31% 4 26.35% 1 21.33%
13 14 15 16 17 18 19 20 21	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	997 7 ⁴	98 57 4	29 22	3 4		2 42.16% 9	81 785 5	7 45 Public guarante	45 36 ees - Baseline Scenario	5 2 17	38.17% 964	771 55	44 64	51 5 1	23 36.14%
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26 27 28 29 30 31 32 POLAND 33 34 35	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	694 55 219 1 84	55 49 3 75 6 3 67 2 3	23 1 23 1 5 5 2 0	9 3 4 1 0 0 0		0 44.48% 6 2 32.96% 2 0 18.40%	83 547 4 15 172 83 66	8 39 6 5 2 2 0 0	Image: state of the state o	4 1 14 1 14 1 0 3 0 0 0 0 1 0 0	41.84% 673 28.19% 210 20.96% 81	538 47 538 6 168 6 65 2	37 46 5 14 2 4	37 4 1 11 1 0 3 0 0	19 40.31% 19 40.31% 26.35% 1 21.33%
36 37 38 39 40 41 42	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	997 7	98 57 4	29 2 31/12/2021	3 4		2 42.16% 9	81 785 5		45 36 ees - Baseline Scenario /12/2022	5 2 17	38.17% 964	771 55	44 64 31/12/2023	51 5 1	23 36.14%
Row Num 43 44 45	(min EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which guaranteed amount %) amount	Stage 2 exposure exposure amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions Stage 2 exposure	for provisions for 2 Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 exposure Image: Stage 3 exposure Image: Stage 1 exposure Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage	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 Stage 1 exposure	Stock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposure1111111111111111	Stage 1 Stage 2 exposure exposure, of Stage 2 whi guaranteed exposure guarant amount amo amo	e 2 Fe, of Stage 3 Stage 3	Stock of provisions for Stage 1 exposure exposure exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
46 47 48 49 50 51 52 53 N.A. 54 55	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		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	Image: Constraint of the second se	Image: Constraint of the second se	Image: Constraint of the second se	Image: Constraint of the second se	Image: Constraint of the second se	- C C C C C C C C C C C C C C C C C C C		Image: Constraint of the second se	Image: Constraint of the second se	
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EBA EUROPEAN BANKING AUTHORITY	46 47	48	49	50 51	52	53	54 55)21 EU-w		Bank Polska k	asa Opieki SA	62			65	66 6	68	69	70	71	72	73 7	4 75
Row	Stage 1 Stage 1 which	of Stage 2	Stage 2 exposure, of which St	31/12/2021 Stage 3 age 3 which	of Stock of provisions for	Stock of provisions for p	Stock of provisions for Stage 3	atio - 3 Stage 1	Stage 1 exposure, of which	Stage 2	Public gu Stage 2 (posure, of which Sta	rantees - Baseline S 31/12/2022 Stage exposure which	enario Stock of of provisions for	Stock of provisions for	provisions for	erage Ratio - Stage 3	Stage 1	e 1 re, of Stage 2	Stage 2 exposure, of which	31/12 f Stage 3	2/2023 Stage 3 exposure, of which	Stock of Sto provisions for provi	ock of Stoc sions for provisi	k of ons for Stage 3
Num(min EUR, %)106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations	exposure guarantee amount	ed exposure	guaranteed amount	posure guarantee amount	d Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Control Control Cont	exposure exposure	guaranteed amount	exposure 9	amount expe	sure guaranto amour	ed Stage 1 exposure	Stage 2 exposure	Stage 3 exposure exposure expo	exposure	exposure guara amo		guaranteed amount	exposure	guaranteed amount	Stage 1 Stage 1 exposure exposure exposure exposure	age 2 Stag posure expo	ge 3 exposure
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120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised 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 -
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NumCentral banks148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions	Stage 1 exposure amount amount			age 3 which guarantee amount	d provisions for Stage 1 exposure		Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	cposure, of which uaranteed amount	which	Stage 1	Stage 2 exposure	exposure exp	Stage 3 exposure	Stage 1 whi exposure guara amo	ch exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount		age 2 Stag posure expo	
155Corporates156of which: SME157Retail158N.A.159of which: SME160Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims 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 0 0 0 0 0 0	0	0 - 0 - 0 - 0 - 1 0 - 1 0 0 0 0 - 1 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 1 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	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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180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation		0 0			0 0		0 -			0				0 0	0 -					0 0	0	0		
188 Other exposures 189 Standardised Total	0 Stage 1 exposure which	of Stage 2	WIICH	0 31/12/2021 age 3 posure which	0 0 of Stock of provisions for Stage 1	provisions for p	0 - Stock of provisions for Stage 3 exposure	Stado 1	0 0 0	Stage 2 e	Stage 2 cposure, of Sta which over		B Stock of provisions for	0 0 Stock of provisions for Stage 2	0 - Stock of provisions for Stage 3	erage Ratio - Stage 3 exposure	0 Stage 1 exposure guara	re, of Stage 2 ch			2/2023 Stage 3 exposure, of which	provisions for provi		ons for
Image: Market StateCentral banks190Central governments191Central governments or local authorities192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions	guarantee amount		guaranteed expanded expanded expanded expanded expansion expansio	guarantee amount		Stage 2 exposure I Image: stage 2 exposure Image: stage 2 image: stage	Stage 3 Stage 3 exposure exposure Image: stage 3 exposure	re '	guaranteed amount // // // // // // // // // // // // //		amount	sure guarant amour		Stage 2 exposure	exposure exposure	exposure	exposure guara amo	lieeu	guaranteed amount		guaranteed amount	Stage 1 Stepsure exposure exposure Image: stage 1 Image: stage 1 Image: stage 1 Image: stage 1	age 2 Stag posure expo	exposure exposure
197Corporates198of which: SME199Retail200N.A.201of which: SME201Secured by mortgages on immovable property202of which: non-SME203Items associated with particularly high risk204Covered bonds	0 0 0 0	0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0	0	0 -		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 - - 0 - - - 0 - - -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 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 0	0	0 -		0 0	0	0 Public gu	0 rantees - Baseline S	0 enario	0 0			0	0	0	0 0	0	0	0	0 -
Row Num 211 212 213 Central banks Central governments Degianal governments	Stage 1 Stage 1 exposure guarantee amount	of Stage 2 ed exposure		31/12/2021 Stage 3 exposure posure guarantee amount	of Stock of provisions for Stage 1 exposure	provisions for p	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 e	Stage 2	31/12/2022 Stage exposure which	B Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	erage Ratio - Stage 3 exposure	Stage 1 exposure guara amo	re, of Stage 2 ch exposure	Stage 2 exposure, of which guaranteed amount	31/12 f Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount	provisions for provi	ock of Stoc sions for provisi age 2 Stag posure expo	ck of ons for ge 3 osure coverage Ratio - Stage 3 exposure
213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail221N.A.		0 0	0 0	0		0	0 - 0 -			0	0	0	0	0 0 0 0 0			0	0	0	0 0	0	0	0	0 - 0 -
221N.A.of which: SME222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation		0 0				0	0 -		0 0 0	0	0			0 0 0	0 - - - - - - - - - - - - - -			0	0			0	0	0 -
229 Securitisation 230 Other 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	0	0	0	0 -

	BAA EUROPEAN BANKING AUTHORITY		76	77	78	79	80	81	20 82	21 EU- ⁸³	wide S	85	olska Kasa C 86	Dpieki SA ⁸⁷	k COVI 88	D-19 S 89	5 TA 90	91	92	93	94	95	96
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 1	Stage 2		atoria - Adverse Sc 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Num 1 2		(mln EUR, %) Central banks Central governments	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
3 4 5 6 7		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	<u> </u>																				
8 9 10 11	Bank Polska Kasa	Corporates of which: SME Retail of which: SME	38) 52:	0 567 3 196	2 142 5 178	2 5 8 6	5 16 5 12	5 80 2 118	6 60.34% 8 66.49%	385 508	5 51: 3 180	193) 209	2 0 5	4 2 ⁴ 5 {	111 3 129	57.57% 61.72%	399 541	460	22	4 5 5	19 6	128 137	55.77% 58.42%
12 13 14 15 16	Opieki SA	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	54:	3 288	3 <u>1</u> 4	4 5	6 	5	3 21.96%	547	24:	7 50 	<u> </u>	5	3 12	25.11%	532	231	8	2 5	2	21	25.28%
17 18 19 20		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1 44	6 1,050	333	3 16	j 34	4 20	7 62.04%	1 439) 451	1	3 31	5 252	55.92%	1.471	812	54	14	27	286	52.33%
		Standardised Fotal		0 1,050	/ <u> </u>	31/12/2021	ر با	T20.	7 02.0470	1,433	/ <u> </u>	Mora	itoria - Adverse Sc 31/12/2022	cenario	<u> </u>	33.9270		012		31/12/2023		200	52.55 %
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
22 23 24 25 26 27 28		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations															205					125	
29 30 31 32 33	POLAND	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	52	8 534 2 196	i 140 i 177	7 6	5 15 5 12	2 111	5 60.65% 8 66.48%	507	2 48. 7 180	2 189) 2 3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	4 2. 5 8	3 109 3 128	57.86% 61.70%	395 540	434	22.	4 5	6	125	56.05% 58.39%
34 35 36 37		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	54:	3 288	3 <u>1</u> 4	4 5	5 6 	5	3 21.96%	547	243	7 50	<u> </u>	5	3 12	25.11%	531	231	8	5	2	21	25.28%
38 39 40 41		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,44	4 1,017	/	1 16		3 200	6 62.16%	1.436	5 900			3 3/	1 250	56.01%	1,467	785	54		26		52.39%
12		Standardised Fotal	±,, , ,			31/12/2021	, 33		0 02.10%	1,100	, <u> </u>		ntoria - Adverse Sc 31/12/2022	cenario		50.0170		,,,,,		31/12/2023		203	52.5576
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
43 44 45 46 47 48 49		Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions																					
50 51 52 53	N.A.	Corporates of which: SME Retail of which: SME		0 0 0 0		0 C) C		0 -	0		0 0 0 0 0 0			0 0	- -	0	0		0 0	0	0	-
54 55 56 57 58		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	C		0 -	0		00			0		0	0		0 0	0	0	-
59 60 61 62		Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
63		Standardised Total			,	31/12/2021	,		<u>v</u> [, 	Mora	toria - Adverse Sc 31/12/2022		, <u> </u>	-				31/12/2023	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
64 65 66 67 68 69 70		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
/1 72 73 74 75	N.A.	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0 0) (0 -	0						- -	0	0		0 0	0	0	-
76 77 78 79		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	-
80 81 82 83 84		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0		0 0			0 -	0) 0) 0		0	0		0	0	0	
						31/12/2021						Mora	toria - 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
85 86 87 88 89 90 91		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
92 93 94 95	N.A.	Corporates of which: SME Retail of which: SME		0 0					0 -	0) C			0 0	-	0	0		0 0	0	0	-
96 97 98 99 100		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 C	C		0 -	0		00		0 (0	-	0	0		0	0	0	-
101 102 103 104		Collective investments undertakings (CIU) Equity Securitisation Other exposures		0					0														
105		Standardised Total		uj 0	<u> </u> (ין C	1	v -	0) <u> </u>	0 [1	<u>ı</u> (ןע ער אין אין א	0	-	0	0		<u>ן</u> 0	0	0	-

EBA EUROPEAN BANKING AUTHORITY									21 EU-	wide S		est: Cr olska Kasa C	edit risl pieki SA	COVI								
		/6		/8	79 31/12/2021 Stock of	80 Stock of			83	84	85 Mora	86 atoria - Adverse So 31/12/2022 Stock of		88 Stock of		90	91	92	31/12/2023	94 Stock of		96
107 Centra	(min EUR, %) ral banks ral governments onal governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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
109Public110Multil111Interr112Institu113Corpo	ilateral Development Banks mational Organisations tutions orates	0	0	0	0	0		0 -	0	0		0	0	0		0	0			0	0	-
115 Retail 116 N.A. 117 of v 118 of v 119 Items	il which: SME red by mortgages on immovable property which: non-SME s associated with particularly high risk	0	0	0	0 0	0 0		0 - 0 -	0	0		0 0	0	0	-	0	0			0	0	-
121Claim122Collect123Equity124Security	red bonds ns on institutions and corporates with a ST credit assessment active investments undertakings (CIU) cy ritisation r exposures																					
126 Stand	dardised Total	0	0	0	0 0 31/12/2021		Charle of	0 -	0	0	Mora	0 atoria - Adverse So 31/12/2022		0 Stock of	-	0	0	(31/12/2023	0 Charle of	0	-
128 Centra	(min EUR, %) ral banks ral 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
130Public131Multil132Interr133Institution	onal governments or local authorities ic ic sector entities ilateral Development Banks inational Organisations itutions corates itutions	0	0	0				0 -	0	0			0	0		0	0			0	0	
135 of v 136 Retail 137 N.A. 138 of v 139 of v	which: SME	0	0	0	0 0	0		0 -	0	0		0 0	0	0	-	0	0	(0	0 -	-
141Cover142Claim143Collect144Equity145Security	red bonds ns on institutions and corporates with a ST credit assessment active investments undertakings (CIU) cy ritisation																					
	r exposures dardised Total	0	0	0	0 0	0	(0 -	0	0	Mora	0 atoria - Adverse Sc 31/12/2022	0 enario	0	-	0	0	(31/12/2023	0	0	-
	(mln EUR, %) ral banks	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
150Regio151Public152Multil153Interr	ral governments onal governments or local authorities ic sector entities ilateral Development Banks rnational Organisations tutions																					
156 of v 157 Retail 158 N.A. 159 Secure	orates initial ivide ivide <t< td=""><td>0</td><td>0</td><td>0</td><td></td><td>0 0</td><td></td><td>0 - 0 - 0 - 0 -</td><td>0</td><td>0</td><td></td><td>0 0 0 0 0 0 0 0</td><td>0</td><td>0</td><td>-</td><td>0</td><td>0</td><td></td><td></td><td>0</td><td>0</td><td>-</td></t<>	0	0	0		0 0		0 - 0 - 0 - 0 -	0	0		0 0 0 0 0 0 0 0	0	0	-	0	0			0	0	-
161Items162Cover163Claim164Collect165Equity	s associated with particularly high risk red bonds ns on institutions and corporates with a ST credit assessment active investments undertakings (CIU)																					
167 Other	r exposures dardised Total	0	0	0	0 0 31/12/2021	0	(0 -	0	0	Mora	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 enario	0	-	0	0	(31/12/2023	0	0	-
Row Num 169 Centra	(mln EUR, %) ral banks	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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
171Regio172Public173Multil174Interr	ral governments onal governments or local authorities ic sector entities ilateral Development Banks mational Organisations tutions																					
176 Corport 177 of v 178 Retail 179 N.A. of v 180 Secure	orates which: SME	0	0	0		0 0		0 -	0	0		0 0 0	0	0	-	0	0			0	0	-
182Items183Cover184Claim185Collect186Equity	s associated with particularly high risk red bonds ns on institutions and corporates with a ST credit assessment active investments undertakings (CIU)														-							
188 Other	ritisation r exposures dardised Total	0	0	0	0	0	(0 -	0	0	(Mora	o o o o o o o o o o o o o o o o o o o	0 enario	0	-	0	0	(0	0	-
Row Num	(mln EUR, %) ral 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
191Centra192Regio193Public194Multil195Interr	ral governments onal governments or local authorities ic sector entities ilateral Development Banks rnational Organisations																					
197 Corpo 198 of v 199 Retail 200 N.A. of v 201 Secure	which: SME red by mortgages on immovable property	0	0	0	0 0	0 0 0		0 - 0 - 0 -	0	0		0 0 0 0	0	0	-	0	0	(0	0 -	-
203Items204Cover205Claim	which: non-SME s associated with particularly high risk red bonds ns on institutions and corporates with a ST credit assessment active investments undertakings (CIU)	0	0	0		0		0 -	0	0		0 0	0	0	-	0	0			0	0	-
208 Securit 209 Other	ritisation r exposures dardised Total	0	0	0	0	0		0 -	0	0	(Mora) 0 atoria - Adverse Sc	0 enario	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	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
212Centra213Regio214Public215Multil	ral banks ral governments onal governments or local authorities ic sector entities ilateral Development Banks mational Organisations																					
217 Institu 218 Corpo 219 of v 220 Retail 221 N.A.	which: SME	0	0	0	0 0	0 0		0 -	0	0	(0 0 0 0	0	0	-	0	0	(0	0	-
223of v224Items225Cover226Claim227Collect	red by mortgages on immovable property which: non-SME s associated with particularly high risk red bonds ms on institutions and corporates with a ST credit assessment ective investments undertakings (CIU)	0	0	0	0	0		0 -	0	0	(0	0	0	-	0	0	(C	0	0	-
228Equity229Securi230Other		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	20 107)21 EU-w	vide St	Bank Pols	ska Kasa Op	pieki SA	113			116	117	118	119	120	121	122	123	124	125	126
Row Num	(mln EUR, %	Stage 1 exposure guarant amou	e 1 re, of Stage 2 ch exposure int	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure gu	1 Stage 3 cposure, of which uaranteed amount	Stock of Stock ovisions for provision Stage 1 Stage exposure expos	of Stock of as for provisions for 2 Stage 3 are 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	31/12/ 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 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 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	Coverage Ratio - Stage 3 exposure
2 3 4 5 6 7 8 9	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	682	545 57	7 45	28	22	8	2	14 49.38	% 66!	5 532	52	41	50	40	6		2 24	48.55%	652	522	4	17 37	67	54	4	5 2	32	47.61%
 Bank Polska Kasa Dpieki SA 13 14 15 16 17 	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)	214 83	1/1 9	9 8 4 3 		5 1 			3 41.50 0 24.55	20/ 20/ 8: 		3	7 2 	14 4	3			36.19% 28.57%	202 78 78	62		3	2 6	5			2	28.41%
18 19 20 21	Equity Securitisation Other exposures Standardised Total	979	783 70	0 56	35 31/12/2021		12	2	17 47.50	952	2 761	63		68 ublic guarantees - 31/12/	/2022	• 9		3 3(44.88%	933	746	5	5 44	95 31/12	2/2023	5	3 2	41	43.33%
Row Num 22 23	(min EUR, % Central banks Central governments	Stage 1 exposure b)	re, of Stage 2 ch exposure teed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 posure, of which uaranteed amount	Stock of ovisions for Stage 1Stock provision Stage exposureexposureexpos	s for provisions f	or Coverage Ratio) - 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
24 25 26 27 28 29	Regional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions	682	545 57	7 45	28	22	8	2	14 49.38	% 66!	5 532	52	41	50	40	0 6		2 22	48.55%	652	522	4	7 37	7 67	54	4	5 2	32	47.61%
30 31 32 33 34 35	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	214 214 83	171 9 66 4	9 8 4 3	6	5 1	2	0	3 41.50 0 24.55	207 207 207	17 165 11 64	9	2	4	3	2 3 1	· ·	0 5	36.19% 28.57%	202 78	162 62		6 5	5 21 2 6	5	7 5 	2 0 1 0	2	34.27% 28.41%
36 37 38 39 40 41 42	Covered bondsClaims on institutions and corporates with a ST credit assessmentCollective investments undertakings (CIU)EquitySecuritisationOther exposuresStandardised Total	979	783 70	D 56	35	28	12	2	17 47.50	% 952	2 761	63	51	68	54			3 3(44.88%	933	746	5	5 44		76	5	3 2	41	43.33%
Row		Stage 1 exposure whice	re, of Stage 2	Stage 2 exposure, of which	Stage 3 ex	Stage 3 (posure, of which pr	Stock of Stock	s for provisions f	or Coverage Ratio) - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of	ublic guarantees - 31/12/ Stage 3		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	2/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
A3 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	exposure	teed	which guaranteed amount	gu	uaranteed	Stage 1 Stage exposure expos	2 Stage 3 ire exposure	Stage 3 exposure		which guaranteed amount	exposure	which guaranteed amount 2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
50 51 52 53 N.A. 54 55 56 57	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	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 - 0 - 0 - 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	0 (0)	- -	0 0 0 0	0		0 0 0	0 0	0	D D D D D	0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 -	
58 59 60 61 62 63	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	0 0		0 0		0	0		0 (0	0)		0 -	
Row Num 64 65 66 66 67	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure o) Stage 1 exposure guaran amou	teed exposure	Stage 2 exposure, of which guaranteed amount	exposure gu	Stage 3 (posure, of which warapteed	Stock of Stock ovisions for provision Stage 1 Stage exposure expos	is for provisions f	or Store 2) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	ublic guarantees - 31/12/ Stage 3 exposure		Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage I	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		2/2023 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	Coverage Ratio - Stage 3 exposure
68 69 70 71 72 73 74 N.A. 75 76 77 78	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 Covered bonds Claims on institutions and corporates with a ST credit assessment	 Image: select select			0 0 0 0	0		0	0 - 0 - 0 - 0 - 0 -			0	() () () () () () () () () () () () () (0	0					0 0 0 0 0 0	0					D D D D D D D		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	D 0	0	0	0	0	0 -			0	0	0	0	0 0		0 (0	0		0 () 0	0)	D 0	0 -	
Row Num 85 86 87 88 89	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure o) Stage 1 exposure guarant amou	re, of Stage 2 ch exposure teed	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gu	Stage 3 (posure, of which provided by the prov	Stock of Stock ovisions for provision Stage 1 Stage exposure expos	is for provisions for 2 Stage 3	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Provide a stage 2 exposure, of which guaranteed amount 2 2 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	ublic guarantees - 31/12/ Stage 3 exposure		o Stock of 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, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	2/2023 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	Coverage Ratio - Stage 3 exposure
90 91 92 93 94 95 N.A. 96 97 98 99	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 Covered bonds				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		0	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 10	l 102 103	104 105 106			5a Opieki SA 112 113		117 118 119	120 121 122 123 124 125 126
Row Num	Stage 1 Stage 1 exposure, of exposure guaranteed	Stage 2 exposure, of exposure exposure expo	31/12/2021 Stage 3 e 3 sure guaranteed Stock of provisions f Stage 1	or Stock of Stock of provisions for Stage 3 Stage 2 Stage 3	tio - Stage 1 exposure, of exposure guaranteed		ntees - Adverse Scenario 31/12/2022 Stage 3 exposure, of which guaranteed Stage 1	of Stock of Stock of provisions for Stage 2 Stage 3 exposure		31/12/2023 Stage 2 Stage 3 posure, of Stage 3 Stock of which exposure Stage 1 aranteed guaranteed Stage 1
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207Equity208Securitisation209Other exposures210Standardised Total	0 0	0 0	0 0 0 31/12/2021	0 0 0 -	0		0 0 ntees - Adverse Scenario 31/12/2022	0 0 0 -		Image: Second
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230 Other 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 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	
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	Risk exposure amount for credit risk	27,973	28,229	28,305	28,299	28,034	28,473	28,704
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	27,973	28,229	28,305	28,299	28,034	28,473	28,704
4	Risk exposure amount for market risk	307	307	307	307	307	307	307
5	Risk exposure amount for operational risk	1,918	1,918	1,918	1,918	2,457	2,457	2,457
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	30,197	30,454	30,530	30,524	30,798	31,236	31,467
8	Total Risk exposure amount (transitional)	30,364	30,484	30,545	30,524	30,877	31,276	31,477
9	Total Risk exposure amount (fully loaded)	30,197	30,454	30,530	30,524	30,798	31,236	31,467



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first	Actual	:	aseline Scenario		Ac	lverse Scenario	
w N				implementation	24/42/2020	2021	2022	2022	2024	2022	2022
im			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		5,810	5,819	5,951			5,499	
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,207	5,216	5,348		4,899	4,896	4,87
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		2,061	2,061	2,061	2,061	2,061	2,061	2,00
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
5		A.1.2	Retained earnings		466	648	833		452	568	69
6		A.1.3	Accumulated other comprehensive income		297	297	297	297	44	44	
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		105	105	105	105	-148	-148	-14
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	
9		A.1.3.3	Other OCI contributions		192	192	192	192	192	192	19
10		A.1.4	Other Reserves		2,141	2,141	2,141	2,141	2,141	2,141	2,1
11		A.1.5	Funds for general banking risk		435	435	435	435	435	435	4
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
13		A.1.7	Adjustments to CET1 due to prudential filters		-118	-118	-118	-118	-118	-118	-1
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-13	-13	-13	-13	-13	-13	
15		A.1.7.2	Cash flow hedge reserve		-105	-105	-105	-105	-105	-105	-1
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	
17		A.1.8	(-) Intangible assets (including Goodwill)		-331	-331	-331	-331	-331	-331	-3
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2	-2	-2	-2	-8	-5	
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-1	-12	-82	-1	-10	
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
			(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a								
26		A.1.16	significant investment		0	0	0	0	0	0	
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
32		A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at		-316	-170	-170	-170	-307	-260	-
33		A.1.22.1	31/12/17 ("static part")	243	243	243	243	243	243	243	
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		46	73	73	73	73	73	
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		147	0	0	0	196	129	
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		28	0	0	0	59	39	
38		A.1.23	Transitional adjustments		257	85	42	0	222	110	
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		257	85	42	0	222	110	
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		257	85	42	0	222	110	
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
15		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
16		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment.		0	0	0	0	0	0	
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	
49		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,207	5,216	5,348		4,899	4,896	4,
5		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		603	603	603	603	603	603	
56		A.4.1	Tier 2 Capital instruments		603	603	603	603	603	603	
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0		0	
		A.4.3	Of which: adjustments due to IFRS 9 transitional arrangements		0	~	0	0		0	
59			or million adjustments due to in Ko 5 transitional analgements		U	U U	U	U	U	U	



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		30,197	30,454	30,530	30,524	30,798	31,236	31,467
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		166	30	15	0	79	39	10
64		C.1	Common Equity Tier 1 Capital ratio		17.15%	17.11%	17.51%	17.74%	15.87%	15.65%	15.49%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.15%	17.11%	17.51%	17.74%	15.87%	15.65%	15.49%
66		C.3	Total Capital ratio		19.13%	19.09%	19.48%	19.71%	17.82%	17.58%	17.41%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		4,950	5,131	5,305	5,414	4,677	4,786	4,849
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		4,950	5,131	5,305	5,414	4,677	4,786	4,849
69		D.3	TOTAL CAPITAL (fully loaded)		5,553	5,734	5,909	6,017	5,280	5,389	5,453
70		E.1	Common Equity Tier 1 Capital ratio		16.39%	16.85%	17.38%	17.74%	15.18%	15.32%	15.41%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.39%	16.85%	17.38%	17.74%	15.18%	15.32%	15.41%
72		E.3	Total Capital ratio		18.39%	18.83%	19.35%	19.71%	17.14%	17.25%	17.33%
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)		55,259	55,259	55,259	55,259	55,259	55,259	55,259
77		H.2	Total leverage ratio exposures (fully loaded)		55,003	55,003	55,003	55,003	55,003	55,003	55,003
78		Н.3	Leverage ratio (transitional)		9.42%	9.44%	9.68%	9.80%	8.87%	8.86%	8.83%
79		H.4	Leverage ratio (fully loaded)		9.00%	9.33%	9.65%	9.84%	8.50%	8.70%	8.82%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
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		3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%
87		R.1	Pillar 2 capital requirement		0.01%	0.01%	0.01%	0.01%	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)		8.01%	8.01%	8.01%	8.01%	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)		11.26%	11.26%	11.26%	11.26%	11.25%	11.25%	11.25%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.76%	7.76%	7.76%	7.76%	7.75%	7.75%	7.75%



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	1,143	1,108	1,106	1,093	1,103	1,066	1,076
2	Interest income	1,287	1,629	1,629	1,613	1,703	1,662	1,673
3	Interest expense	-144	-521	-523	-520	-600	-596	-597
4	Dividend income	6	6	6	6	4	4	4
5	Net fee and commission income	530	530	530	530	480	481	480
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	33	23	23	23	-6	17	17
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					-19		
8	Other operating income not listed above, net	23	5	5	5	0	5	5
9	Total operating income, net	1,735	1,672	1,670	1,657	1,562	1,574	1,583
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-241	-118	-104	-110	-517	-193	-164
11	Other income and expenses not listed above, net	-1,117	-1,036	-1,036	-1,036	-1,065	-1,051	-1,051
12	Profit or (-) loss before tax from continuing operations	378	519	531	511	-20	330	369
13	Tax expenses or (-) income related to profit or loss from continuing operations	-136	-156	-159	-153	6	-99	-111
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	242	363	372	358	-14	231	258
16	Amount of dividends paid and minority interests after MDA-related adjustments	186	182	186	179	0	116	129
17	Attributable to owners of the parent net of estimated dividends	56	182	186	179	-14	116	129
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

RowN um	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
	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