



## 2018 EU-wide Stress Test

<b>Bank Name</b>	Bank Polska Kasa Opieki SA
<b>LEI Code</b>	5493000LKS7B3UTF7H35
<b>Country Code</b>	PL

## 2018 EU-wide Stress Test: Summary

Bank Polska Kasa Opieki SA

	(min EUR, %)							
	Actual (startina year)	Restated (startina year)	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,100		1,057	1,055	1,050	989	931	903
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	17		14	14	14	-1	10	10
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-121		-120	-139	-114	-891	-496	-328
<b>Profit or (-) loss for the year</b>	<b>593</b>		<b>400</b>	<b>382</b>	<b>399</b>	<b>-257</b>	<b>2</b>	<b>100</b>
Coverage ratio: non-performing exposure (%)	61.06%	76.90%	73.71%	70.79%	68.31%	79.09%	73.51%	69.43%
Common Equity Tier 1 capital	4,705	4,686	4,705	4,701	4,690	4,518	4,512	4,401
Total Risk exposure amount (all transitional adjustments included)	28,676	28,226	28,454	28,442	28,424	28,513	28,489	28,453
<b>Common Equity Tier 1 ratio, %</b>	<b>16.41%</b>	<b>16.60%</b>	<b>16.54%</b>	<b>16.53%</b>	<b>16.50%</b>	<b>15.85%</b>	<b>15.84%</b>	<b>15.47%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.43%</b>	<b>15.99%</b>	<b>16.04%</b>	<b>16.09%</b>	<b>16.14%</b>	<b>14.40%</b>	<b>14.39%</b>	<b>14.55%</b>
Tier 1 capital	4,705	4,686	4,705	4,701	4,690	4,518	4,512	4,401
Total leverage ratio exposures	48,067	48,067	48,067	48,067	48,067	48,067	48,067	48,067
<b>Leverage ratio, %</b>	<b>9.79%</b>	<b>9.75%</b>	<b>9.79%</b>	<b>9.78%</b>	<b>9.76%</b>	<b>9.40%</b>	<b>9.39%</b>	<b>9.16%</b>
<b>Fully loaded leverage ratio, %</b>	<b>9.80%</b>	<b>9.46%</b>	<b>9.49%</b>	<b>9.52%</b>	<b>9.54%</b>	<b>8.53%</b>	<b>8.53%</b>	<b>8.62%</b>
<b>Memorandum items</b>								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Bank Polska Kasa Opieki SA	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity										0	0	0	0	0	0
Securitisation																
Other non-credit obligation assets																
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Poland	(min EUR, %)															
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity										0	0	0	0	0	0
Securitisation																
Other non-credit obligation assets										0	0	0	0	0	0	
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated														
		31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)															
	Central banks and 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																
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	<b>Central banks and central governments</b>													
	<b>Institutions</b>													
	<b>Corporates</b>													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	<b>Retail</b>													
	<b>Retail - Secured on real estate property</b>													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	<b>Retail - Qualifying Revolving</b>													
	<b>Retail - Other Retail</b>													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	<b>Equity</b>													
<b>Securitisation</b>														
<b>Other non-credit obligation assets</b>														
<b>IRB TOTAL</b>														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	<b>Central banks and central governments</b>													
	<b>Institutions</b>													
	<b>Corporates</b>													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	<b>Retail</b>													
	<b>Retail - Secured on real estate property</b>													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	<b>Retail - Qualifying Revolving</b>													
	<b>Retail - Other Retail</b>													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	<b>Equity</b>													
<b>Securitisation</b>														
<b>Other non-credit obligation assets</b>														
<b>IRB TOTAL</b>														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	<b>Central banks and central governments</b>													
	<b>Institutions</b>													
	<b>Corporates</b>													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	<b>Retail</b>													
	<b>Retail - Secured on real estate property</b>													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	<b>Retail - Qualifying Revolving</b>													
	<b>Retail - Other Retail</b>													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	<b>Equity</b>													
<b>Securitisation</b>														
<b>Other non-credit obligation assets</b>														
<b>IRB TOTAL</b>														

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and 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															
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and 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															
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
N.A.	Central banks and 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															
Other non-credit obligation assets															
IRB TOTAL															

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Restated 31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017														
		Exposure values				Risk exposure amounts				Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Bank Polska Kasa Opieki SA	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	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	-	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
Poland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	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	-	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
		(mln EUR, %)														
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Baseline Scenario																
		31/12/2018					31/12/2019					31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
(mln EUR, %)																		
N.A.	<b>Central banks and central governments</b>																	
	<b>Institutions</b>																	
	<b>Corporates</b>																	
	Corporates - Of Which: Specialised Lending																	
	Corporates - Of Which: SME																	
	<b>Retail</b>																	
	<b>Retail - Secured on real estate property</b>																	
	Retail - Secured on real estate property - Of Which: SME																	
	Retail - Secured on real estate property - Of Which: non-SME																	
	<b>Retail - Qualifying Revolving</b>																	
	<b>Retail - Other Retail</b>																	
	Retail - Other Retail - Of Which: SME																	
	Retail - Other Retail - Of Which: non-SME																	
	<b>Equity</b>																	
<b>Securitisation</b>																		
<b>Other non-credit obligation assets</b>																		
<b>IRB TOTAL</b>																		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																
		31/12/2018					31/12/2019					31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
(mln EUR, %)																		
N.A.	<b>Central banks and central governments</b>																	
	<b>Institutions</b>																	
	<b>Corporates</b>																	
	Corporates - Of Which: Specialised Lending																	
	Corporates - Of Which: SME																	
	<b>Retail</b>																	
	<b>Retail - Secured on real estate property</b>																	
	Retail - Secured on real estate property - Of Which: SME																	
	Retail - Secured on real estate property - Of Which: non-SME																	
	<b>Retail - Qualifying Revolving</b>																	
	<b>Retail - Other Retail</b>																	
	Retail - Other Retail - Of Which: SME																	
	Retail - Other Retail - Of Which: non-SME																	
	<b>Equity</b>																	
<b>Securitisation</b>																		
<b>Other non-credit obligation assets</b>																		
<b>IRB TOTAL</b>																		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																
		31/12/2018					31/12/2019					31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>		
(mln EUR, %)																		
N.A.	<b>Central banks and central governments</b>																	
	<b>Institutions</b>																	
	<b>Corporates</b>																	
	Corporates - Of Which: Specialised Lending																	
	Corporates - Of Which: SME																	
	<b>Retail</b>																	
	<b>Retail - Secured on real estate property</b>																	
	Retail - Secured on real estate property - Of Which: SME																	
	Retail - Secured on real estate property - Of Which: non-SME																	
	<b>Retail - Qualifying Revolving</b>																	
	<b>Retail - Other Retail</b>																	
	Retail - Other Retail - Of Which: SME																	
	Retail - Other Retail - Of Which: non-SME																	
	<b>Equity</b>																	
<b>Securitisation</b>																		
<b>Other non-credit obligation assets</b>																		
<b>IRB TOTAL</b>																		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(min EUR, %)																			
N.A.	Central banks and 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																			
Other non-credit obligation assets																			
IRB TOTAL																			

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(min EUR, %)																			
N.A.	Central banks and 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																			
Other non-credit obligation assets																			
IRB TOTAL																			

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>			
(min EUR, %)																			
N.A.	Central banks and 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																			
Other non-credit obligation assets																			
IRB TOTAL																			

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
	<b>Securitisation</b>															
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Bank Polska Kasa Opieki SA	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
Poland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mIn EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
<b>Securitisation</b>																
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
<b>Securitisation</b>																
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	<b>Central banks and central governments</b>															
	<b>Institutions</b>															
	<b>Corporates</b>															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	<b>Retail</b>															
	<b>Retail - Secured on real estate property</b>															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	<b>Retail - Qualifying Revolving</b>															
	<b>Retail - Other Retail</b>															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	<b>Equity</b>															
<b>Securitisation</b>																
<b>Other non-credit obligation assets</b>																
<b>IRB TOTAL</b>																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk IRB

Bank Polska Kasa Opieki SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(min EUR, %)																
N.A.	Central banks and 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															
Other non-credit obligation assets																
IRB TOTAL																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Bank Polska Kasa Opieki SA	Central governments or central banks	9,738	0	768	0	1,356	2	1	1	38.9%	
	Regional governments or local authorities	2,752	0	550	0	2,569	0	4	0	0.0%	
	Public sector entities	56	0	22	0	56	0	0	0	98.4%	
	Multilateral Development Banks	96	0	0	0	94	3	1	1	20.2%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	1,195	0	372	0	237	2	3	2	98.6%	
	Corporates	13,445	116	13,172	136	13,635	1,431	1,184	1,083	75.7%	
	of which: SME	389	0	313	0	383	8	11	4	50.0%	
	Retail	7,498	156	5,422	179	7,502	970	970	818	84.3%	
	of which: SME	1,123	0	639	0	1,128	14	21	8	59.4%	
	Secured by mortgages on immovable property	9,940	71	5,071	87	9,987	242	170	133	55.1%	
	of which: SME	227	35	200	44	225	103	68	67	64.6%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity			51	0	0	0	0	0	0.0%	
Securitisation											
Other exposures			562	0	0	0	0	0	0.0%		
Standardised Total		46,083	342	25,990	402	35,436	2,649	2,333	2,037	76.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Poland	Central governments or central banks	9,565	0	768	0	1,356	2	1	1	38.9%	
	Regional governments or local authorities	2,752	0	550	0	2,569	0	4	0	0.0%	
	Public sector entities	56	0	22	0	56	0	0	0	98.4%	
	Multilateral Development Banks	96	0	0	0	94	3	1	1	20.2%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	1,199	0	71	0	2	2	2	2	98.6%	
	Corporates	13,128	106	12,875	124	13,267	1,313	1,068	971	73.9%	
	of which: SME	389	0	313	0	383	8	11	4	50.0%	
	Retail	7,496	155	5,420	178	7,500	969	969	817	84.3%	
	of which: SME	1,123	0	639	0	1,128	14	21	8	59.4%	
	Secured by mortgages on immovable property	9,936	71	5,065	87	9,946	242	170	133	55.1%	
	of which: SME	227	35	200	44	225	103	68	67	64.6%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
Securitisation											
Other exposures					0	0	0	0	0.0%		
Standardised Total		44,503	332	25,296	390	34,790	2,531	2,215	1,925	76.1%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
N.A.	Central governments or central banks										
	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										
	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											

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

**2018 EU-wide Stress Test: Credit risk STA**  
Bank Polska Kasa Opieki SA

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	(min EUR, %)								
	Central governments or central banks								
	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								
	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									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	(min EUR, %)								
	Central governments or central banks								
	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								
	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									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated							
		31/12/2017							
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures
Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	(min EUR, %)								
	Central governments or central banks								
	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								
	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									

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	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									
	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										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	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									
	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										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	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									
	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										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	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									
	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										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	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									
	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										

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Bank Polska Kasa Opieki SA	Central governments or central banks	1,354	4	3	2	40.0%	1,352	6	3	2	40.0%	1,350	8	4	3	40.0%
	Regional governments or local authorities	2,566	4	5	1	40.0%	2,562	8	7	3	40.0%	2,558	12	9	5	40.0%
	Public sector entities	56	0	1	0	84.0%	56	0	1	0	75.3%	56	0	1	0	69.4%
	Multilateral Development Banks	94	3	1	1	40.0%	94	3	1	1	40.0%	94	3	1	1	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	237	2	3	2	98.3%	236	3	4	3	97.9%	236	3	4	3	97.3%
	Corporates	13,499	1567	1,232	1,137	72.6%	13,354	1,711	1,291	1,195	69.8%	13,205	1,860	1,347	1,254	67.4%
	of which: SME	375	16	13	8	48.2%	367	24	17	12	47.6%	359	32	20	15	47.3%
	Retail	7,403	1,069	994	868	81.2%	7,285	1,186	1,056	927	78.1%	7,162	1,310	1,099	989	75.5%
	of which: SME	1,108	33	32	18	53.4%	1,085	57	45	29	51.7%	1,060	82	57	42	50.9%
	Secured by mortgages on immovable property	9,950	278	211	146	52.6%	9,907	322	226	162	50.4%	9,860	369	238	179	48.6%
	of which: SME	220	108	71	68	63.4%	215	113	73	70	61.8%	208	120	75	72	60.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	35,158	2927	2,450	2,158	73.7%	34,846	3,240	2,589	2,293	70.8%	34,520	3,565	2,702	2,435	68.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Poland	Central governments or central banks	1,354	4	3	2	40.0%	1,352	6	3	2	40.0%	1,350	8	4	3	40.0%
	Regional governments or local authorities	2,566	4	5	1	40.0%	2,562	8	7	3	40.0%	2,558	12	9	5	40.0%
	Public sector entities	56	0	1	0	84.0%	56	0	1	0	75.3%	56	0	1	0	69.4%
	Multilateral Development Banks	94	3	1	1	40.0%	94	3	1	1	40.0%	94	3	1	1	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	2	2	2	98.1%	2	2	2	2	97.7%	2	2	2	2	97.3%
	Corporates	13,134	1,445	1,116	1,024	70.8%	12,994	1,586	1,174	1,080	68.1%	12,849	1,731	1,229	1,138	65.7%
	of which: SME	375	16	13	8	48.2%	367	24	17	12	47.6%	359	32	20	15	47.3%
	Retail	7,401	1,068	993	867	81.2%	7,284	1,186	1,056	926	78.1%	7,160	1,310	1,098	989	75.5%
	of which: SME	1,108	33	32	18	53.4%	1,085	57	45	29	51.7%	1,060	82	57	42	50.9%
	Secured by mortgages on immovable property	9,909	278	211	146	52.6%	9,866	322	225	162	50.4%	9,819	368	237	179	48.7%
	of which: SME	220	108	71	68	63.4%	215	113	73	70	61.8%	208	120	75	72	60.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	34,516	2804	2,333	2,043	72.9%	34,208	3,113	2,469	2,177	69.9%	33,887	3,434	2,580	2,317	67.5%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Baseline Scenario															
		31/12/2018					31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019				31/12/2020						
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

### 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	Central governments or central banks															
	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															
	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																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	Central governments or central banks															
	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															
	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																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Bank Polska Kasa Opieki SA	Central governments or central banks	1,253	4	3	2	40.0%	1,251	7	4	3	40.0%	1,248	10	5	4	40.0%
	Regional governments or local authorities	2,565	4	6	2	40.0%	2,559	10	8	4	40.0%	2,553	16	10	6	40.0%
	Public sector entities	56	0	1	0	82.4%	56	0	1	0	71.8%	56	1	1	0	65.1%
	Multilateral Development Banks	94	3	1	1	40.0%	94	3	1	1	40.0%	94	3	1	1	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	236	3	4	3	99.4%	235	0	5	4	98.8%	234	5	6	5	98.3%
	Corporates	13,388	1677	1,541	1,335	79.6%	13,031	2035	1,776	1,509	74.1%	12,579	2487	1,961	1,721	69.6%
	of which: SME	370	21	22	11	53.1%	351	40	35	21	53.2%	329	62	45	33	53.2%
	Retail	7,298	1173	1,355	1,007	85.8%	6,933	1539	1,574	1,219	79.2%	6,577	1895	1,685	1,427	75.3%
	of which: SME	1,086	56	85	32	57.8%	1,006	136	134	78	57.1%	927	215	169	122	56.9%
	Secured by mortgages on immovable property	9,915	314	313	165	52.4%	9,814	415	351	210	50.6%	9,695	534	379	262	49.0%
	of which: SME	217	112	79	70	63.0%	205	123	86	75	61.1%	189	140	80	82	58.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	34,906	3180	3,224	2,515	79.1%	34,073	4012	3,720	2,949	73.5%	33,136	4950	4,048	3,436	69.4%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
Poland	Central governments or central banks	1,353	4	3	2	40.0%	1,351	7	4	3	40.0%	1,348	10	5	4	40.0%
	Regional governments or local authorities	2,565	4	6	2	40.0%	2,559	10	8	4	40.0%	2,553	16	10	6	40.0%
	Public sector entities	56	0	1	0	82.4%	56	0	1	0	71.8%	56	1	1	0	65.1%
	Multilateral Development Banks	94	3	1	1	40.0%	94	3	1	1	40.0%	94	3	1	1	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	2	2	2	99.0%	2	2	2	2	98.4%	2	2	2	2	98.3%
	Corporates	13,027	1553	1,421	1,220	78.6%	12,679	1901	1,650	1,389	73.1%	12,238	2341	1,830	1,606	68.6%
	of which: SME	370	21	22	11	53.1%	351	40	35	21	53.2%	329	62	45	33	53.2%
	Retail	7,297	1173	1,354	1,006	85.8%	6,932	1538	1,573	1,218	79.2%	6,576	1894	1,684	1,426	75.3%
	of which: SME	1,086	56	85	32	57.8%	1,006	136	134	78	57.1%	927	215	169	122	56.9%
	Secured by mortgages on immovable property	9,874	314	313	165	52.4%	9,773	414	351	210	50.6%	9,654	533	378	261	49.0%
	of which: SME	217	112	79	70	63.0%	205	123	86	75	61.1%	189	140	80	82	58.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	34,268	3053	3,100	2,398	78.5%	33,445	3875	3,590	2,827	73.0%	32,521	4800	3,912	3,308	68.9%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
N.A.	Central governments or central banks																
	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																
	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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
N.A.	Central governments or central banks																
	Regional governments or local authorities																
	Public sector entities																
	Multilateral Development Banks																
	International Organisations																
	Institutions																
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	of which: SME																
	Retail																
	of which: SME																
	Secured by mortgages on immovable property																
	of which: 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																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
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Equity																	
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		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	
(mln EUR, %)																	
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	of which: SME																
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	Secured by mortgages on immovable property																
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	Items associated with particularly high risk																
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Collective investments undertakings (CIU)																	
Equity																	
Securitisation																	
Other exposures																	
Standardised Total																	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
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	of which: SME															
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	of which: SME															
	Items associated with particularly high risk															
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Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
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	of which: SME															
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	of which: SME															
	Secured by mortgages on immovable property															
	of which: 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																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
(mln EUR, %)																
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	of which: SME															
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	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
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Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

# 2018 EU-wide Stress Test: Credit risk STA

Bank Polska Kasa Opieki SA

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	Central governments or central banks															
	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															
	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																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
N.A.	Central governments or central banks															
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	Secured by mortgages on immovable property															
	of which: 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																

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note



## 2018 EU-wide Stress Test: Risk exposure amounts

Bank Polska Kasa Opieki SA

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	26,726	26,392	26,392	26,392	26,392	26,392	26,392	26,392
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
Risk exposure amount other credit risk	26,726	26,392	26,392	26,392	26,392	26,392	26,392	26,392
Risk exposure amount for market risk	272	272	272	272	272	331	319	301
Risk exposure amount for operational risk	1,678	1,678	1,678	1,678	1,678	1,678	1,678	1,678
Other risk exposure amounts	0	0	0	0	0	0	0	0
<b>Total risk exposure amount</b>	<b>28,676</b>	<b>28,343</b>	<b>28,343</b>	<b>28,343</b>	<b>28,343</b>	<b>28,402</b>	<b>28,390</b>	<b>28,371</b>

## 2018 EU-wide Stress Test: Capital

Bank Polska Kasa Opieki SA

			Actual	Restated	Baseline Scenario			Adverse Scenario			
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
(mln EUR,%)											
OWN FUNDS	<b>A</b>	<b>OWN FUNDS</b>	<b>5,004</b>	<b>4,985</b>	<b>5,004</b>	<b>5,000</b>	<b>4,989</b>	<b>4,817</b>	<b>4,811</b>	<b>4,701</b>	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>4,705</b>	<b>4,686</b>	<b>4,705</b>	<b>4,701</b>	<b>4,690</b>	<b>4,518</b>	<b>4,512</b>	<b>4,401</b>	
	<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250	
	<b>A.1.1.1</b>	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0	
	<b>A.1.2</b>	Retained earnings	94	-135	-122	-109	-96	-392	-390	-387	
	<b>A.1.3</b>	Accumulated other comprehensive income	-14	38	38	38	38	-38	-38	-38	
	<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves	1	1	1	1	1	-75	-75	-75	
	<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans (gain or (-) loss]	0	0	0	0	0	0	0	0	
	<b>A.1.3.3</b>	Other OCI contributions	-15	37	37	37	37	37	37	37	
	<b>A.1.4</b>	Other Reserves	2,273	2,273	2,273	2,273	2,273	2,273	2,273	2,273	
	<b>A.1.5</b>	Funds for general banking risk	475	475	475	475	475	475	475	475	
	<b>A.1.6</b>	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0	
	<b>A.1.7</b>	Adjustments to CET1 due to prudential filters	-12	-12	-12	-12	-12	-12	-12	-12	
	<b>A.1.8</b>	(-) Intangible assets (including Goodwill)	-349	-349	-349	-349	-349	-349	-349	-349	
	<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-6	-6	-6	-6	-6	-117	-123	-83	
	<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0	
	<b>A.1.11</b>	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0	
	<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0	
	<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital	-70	-70	0	0	0	0	0	0	
	<b>A.1.14</b>	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0	
	<b>A.1.14.1</b>	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0	
	<b>A.1.15</b>	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0	
	<b>A.1.16</b>	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0	
	<b>A.1.17</b>	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	
	<b>A.1.18</b>	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0	
	<b>A.1.19</b>	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0	
	<b>A.1.20</b>	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0	
	<b>A.1.21</b>	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		209							
	<b>A.1.21.1</b>	Of which: subject to transitional arrangements		-166		-166		-166		-452	-502
	<b>A.1.21.1.1</b>	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		205		205		205		205	205
	<b>A.1.21.1.2</b>	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0		0		0		-408	479
	<b>A.1.21.1.3</b>	Increase of CET1 capital due to the tax deductibility of the amounts above		39		39		39		161	183
<b>A.1.22</b>	Transitional adjustments	64	222	158	141	116	429	426	273		
<b>A.1.22.1</b>	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0		
<b>A.1.22.2</b>	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0		
<b>A.1.22.3</b>	Adjustments due to IFRS 9 transitional arrangements		158		158		141		116	429	
<b>A.1.22.3.1</b>	From the increased IFRS 9 ECL provisions net of EL		158		158		141		116	429	
<b>A.1.22.3.2</b>	From the amount of DTAs that is deducted from CET1 capital		0		0		0		0	0	
<b>A.1.22.4</b>	Other transitional adjustments to CET1 Capital	64	64	0	0	0	0	0	0	0	
<b>A.1.22.4.1</b>	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1	1	0	0	0	0	0	0	0	
<b>A.1.22.4.2</b>	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0	0	
<b>A.1.22.4.3</b>	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-7	-7								

## 2018 EU-wide Stress Test: Capital

Bank Polska Kasa Opieki SA

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
(mln EUR,%)										
	A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	0	0	0	0	0	0	0	
	A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	0	0	0	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions	70	70	0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments	-70	-70	0	0	0	0	0	
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	4,705	4,686	4,705	4,701	4,690	4,518	4,512	4,401
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	299	299	299	299	299	299	299	299
	A.4.1	Tier 2 Capital Instruments	299	299	299	299	299	299	299	299
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	0
A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	
A.5	Grandfathered Additional Tier 1 Capital Instruments eligible as Tier 2	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	28,676	28,343	28,343	28,343	28,343	28,402	28,390	28,371
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		-117	111	99	82	111	99	82
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	16.41%	16.60%	16.54%	16.53%	16.50%	15.85%	15.84%	15.47%
	C.2	Tier 1 Capital ratio	16.41%	16.60%	16.54%	16.53%	16.50%	15.85%	15.84%	15.47%
	C.3	Total Capital ratio	17.45%	17.66%	17.59%	17.58%	17.55%	16.90%	16.89%	16.52%
Fully loaded CAPITAL	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	4,711	4,533	4,547	4,560	4,573	4,089	4,085	4,129
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>	4,711	4,533	4,547	4,560	4,573	4,089	4,085	4,129
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>	5,010	4,833	4,846	4,859	4,872	4,388	4,385	4,428
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio	16.43%	15.99%	16.04%	16.09%	16.14%	14.40%	14.39%	14.55%
	E.2	Tier 1 Capital ratio	16.43%	15.99%	16.04%	16.09%	16.14%	14.40%	14.39%	14.55%
	E.3	Total Capital ratio	17.47%	17.05%	17.10%	17.14%	17.19%	15.45%	15.44%	15.61%
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	
	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	
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	
	H.1	Total leverage ratio exposures (transitional)	48,067	48,067	48,067	48,067	48,067	48,067	48,067	48,067
	H.2	Total leverage ratio exposures (fully loaded)	48,072	47,914	47,914	47,914	47,914	47,914	47,914	47,914
	H.3	Leverage ratio (transitional)	9.79%	9.75%	9.79%	9.78%	9.76%	9.40%	9.39%	9.16%
	H.4	Leverage ratio (fully loaded)	9.80%	9.46%	9.49%	9.52%	9.54%	8.53%	8.53%	8.62%
	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%
P.2		Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.3		O-SII buffer	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
P.4		G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.5		Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
P.5.1		Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
P.6	Combined buffer	1.75%	1.75%	5.38%	6.00%	6.00%	5.38%	6.00%	6.00%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

## 2018 EU-wide Stress Test: P&L

Bank Polska Kasa Opieki SA

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
<b>Net interest income</b>	1,100	1,057	1,055	1,050	989	931	903
Interest income	1,351	1,522	1,576	1,679	1,635	1,669	1,729
Interest expense	-252	-465	-520	-629	-633	-709	-781
<b>Dividend income</b>	5	5	5	5	4	4	4
<b>Net fee and commission income</b>	563	563	563	563	507	507	507
<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	17	14	14	14	-1	10	10
<b>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</b>					0		
<b>Other operating income not listed above, net</b>	66	27	23	27	26	27	27
<b>Total operating income, net</b>	1,751	1,666	1,660	1,658	1,525	1,479	1,451
<b>Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss</b>	-121	-120	-139	-114	-891	-496	-328
<b>Other income and expenses not listed above, net</b>	-875	-975	-975	-975	-1,001	-980	-980
<b>Profit or (-) loss before tax from continuing operations</b>	755	571	546	570	-367	3	143
<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-162	-171	-164	-171	110	-1	-43
<b>Profit or (-) loss after tax from discontinued operations</b>	0						
<b>Profit or (-) loss for the year</b>	<b>593</b>	<b>400</b>	<b>382</b>	<b>399</b>	<b>-257</b>	<b>2</b>	<b>100</b>
<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	497	386	369	385	0	0	97
<b>Attributable to owners of the parent net of estimated dividends</b>	96	14	13	13	-257	2	3
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



## 2018 EU-wide Stress Test: Major capital measures and realised losses

Bank Polska Kasa Opieki SA

<b>Issuance of CET 1 Instruments 01 January to 30 June 2018</b>	<b>Impact on Common Equity Tier 1 mln EUR</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018</b>	<b>Impact on Additional Tier 1 and Tier 2 mln EUR</b>
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

<b>Realised losses 01 January to 30 June 2018</b>	<b>mln EUR</b>
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0



# 2018 EU-wide Stress Test

## Information on performing and non-performing exposures<sup>1</sup>

Bank Polska Kasa Opieki SA

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
		Of which: defaulted					
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11,854</b>	<b>0</b>	<b>14</b>	<b>14</b>	<b>9</b>	<b>14</b>	<b>0</b>
Central banks	2,657	0	0	0	0	0	0
General governments	7,436	0	0	0	2	0	0
Credit institutions	0	0	0	0	0	0	0
Other financial corporations	46	0	2	2	0	2	0
Non-financial corporations	1,715	0	12	12	7	12	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>31,190</b>	<b>72</b>	<b>1,982</b>	<b>1,982</b>	<b>93</b>	<b>1,214</b>	<b>568</b>
Central banks	542	0	0	0	0	0	0
General governments	1,122	0	28	28	5	28	0
Credit institutions	701	0	4	4	0	4	0
Other financial corporations	733	0	14	14	3	13	0
Non-financial corporations	11,760	7	1,275	1,275	46	721	433
Households	16,331	66	662	662	39	447	134
<b>DEBT INSTRUMENTS other than HFT</b>	<b>43,044</b>	<b>72</b>	<b>1,996</b>	<b>1,996</b>	<b>102</b>	<b>1,228</b>	<b>568</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>10,864</b>		<b>62</b>	<b>62</b>	<b>28</b>	<b>29</b>	<b>1</b>

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

# 2018 EU-wide Stress Test

## Information on performing and forborne exposures<sup>1</sup>

Bank Polska Kasa Opieki SA

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mIn EUR)					
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	11	11	11	11	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>958</b>	<b>922</b>	<b>420</b>	<b>419</b>	<b>415</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	791	787	365	365	330
Households	167	135	55	54	85
<b>DEBT INSTRUMENTS other than HFT</b>	<b>969</b>	<b>933</b>	<b>431</b>	<b>430</b>	<b>415</b>
<b>Loan commitments given</b>	<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>

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