

INCOME STATEMENT

	PLN million		EUR million	
	I QUARTER 2025	I QUARTER 2024 RESTATED	I QUARTER 2025	I QUARTER 2024 RESTATED
Net interest income	3 414	3 085	816	714
Net fee and commission income	732	668	175	155
Profit before income tax	2 193	1 960	524	454
Net profit	1 686	1 518	403	351
Net profit attributable to equity holders of the Bank	1 685	1 517	403	351
Net profit attributable to non-controlling interests	1	1	-	-
Basic earnings per share (in PLN/EUR)	6.42	5.78	1.53	1.34
Diluted earnings per share (in PLN/EUR)	6.42	5.78	1.53	1.34
Paid dividend per share (in PLN/EUR)	-	-	-	-

CASH FLOW STATEMENT

	PLN million		EUR million	
	I QUARTER 2025	I QUARTER 2024 RESTATED	I QUARTER 2025	I QUARTER 2024 RESTATED
Net cash flows from operating activities	1 745	7 053	417	1 632
Net cash flows from investing activities	2 840	(6 851)	679	(1 585)
Net cash flows from financing activities	(1 624)	1 999	(388)	463
Net change in cash and cash equivalents	2 961	2 201	708	510

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	31.03.2025	31.12.2024	31.03.2025	31.12.2024
Total assets	333 313	334 242	79 666	78 222
Amounts due to other banks	6 972	7 344	1 666	1 719
Amounts due to customers	260 958	260 742	62 372	61 021
Non-controlling interest	14	13	3	3
Equity attributable to equity holders of the Bank	33 976	31 901	8 121	7 466
Share capital	262	262	63	61
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	129.45	121.54	30.94	28.44
Diluted book value per share (in PLN/EUR)	129.45	121.54	30.94	28.44

CAPITAL ADEQUACY

	PLN million		EUR million	
	31.03.2025	31.12.2024	31.03.2025	31.12.2024
Total capital ratio (%)	17.5	16.1	17.5	16.1
Risk weighted assets	159 134	168 219	38 035	39 368
Core funds (Tier 1)	25 778	25 061	6 161	5 865
Supplementary funds (Tier 2)	1 985	2 073	474	485

The following exchange rates were used in translation selected financial data from PLN to EUR:

- for balance sheet items – an exchange rate announced by the National Bank of Poland as at 31 March 2025 - 1 EUR = 4.1839 PLN and as at 31 December 2024 - 1 EUR = 4.2730 PLN,
- for profit and loss account items and for cash flows items – an exchange rate calculated as the arithmetic average value of exchange rates announced by the National Bank of Poland as at the end of each month of I quarter 2025 and I quarter 2024 respectively - 1 EUR = 4.1848 PLN and 1 EUR = 4.3211 PLN.