

INCOME STATEMENT

| | PLN million | | EUR million | |
|---|----------------|----------------------------|----------------|----------------------------|
| | I QUARTER 2025 | I QUARTER 2024 RESTATED | I QUARTER 2025 | I QUARTER 2024 RESTATED |
| Net interest income | 3 305 | 2 994 | 790 | 693 |
| Net fee and commission income | 589 | 557 | 141 | 129 |
| Profit before income tax | 2 155 | 2 004 | 515 | 464 |
| Net profit | 1 674 | 1 582 | 400 | 366 |
| Basic earnings per share (in PLN EUR) | 6.38 | 6.03 | 1.52 | 1.40 |
| Diluted earnings per share (in PLN EUR) | 6.38 | 6.03 | 1.52 | 1.40 |
| 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 | (2 088) | 5 364 | (499) | 1 241 |
| Net cash flows from investing activities | 5 570 | (3 238) | 1 331 | (749) |
| Net cash flows from financing activities | (30) | (40) | (7) | (9) |
| Net change in cash and cash equivalents | 3 452 | 2 086 | 825 | 483 |

STATEMENT OF FINANCIAL POSITION

| | PLN million | | EUR million | |
|---|-------------|-------------|-------------|-------------|
| | 31.03.2025 | 31.12.2024 | 31.03.2025 | 31.12.2024 |
| Total assets | 319 952 | 319 251 | 76 472 | 74 714 |
| Amounts due to other banks | 2 203 | 2 300 | 527 | 538 |
| Amounts due to customers | 261 246 | 261 218 | 62 441 | 61 132 |
| Equity | 33 578 | 31 516 | 8 026 | 7 376 |
| 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) | 127.93 | 120.07 | 30.58 | 28.10 |
| Diluted book value per share (in PLN EUR) | 127.93 | 120.07 | 30.58 | 28.10 |

CAPITAL ADEQUACY

| | PLN million | | EUR million | |
|------------------------------|-------------|------------|-------------|------------|
| | 31.03.2025 | 31.12.2024 | 31.03.2025 | 31.12.2024 |
| Total capital ratio (%) | 20.1 | 18.7 | 20.1 | 18.7 |
| Risk weighted assets | 140 218 | 147 774 | 33 514 | 34 583 |
| Core funds (Tier 1) | 26 227 | 25 515 | 6 269 | 5 971 |
| 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.