

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.