

INCOME STATEMENT

	PLN million		EUR million	
	I HALF 2026	I HALF 2025	I HALF 2026	I HALF 2025
Net interest income	6 369	6 626	1 498	1 570
Net fee and commission income	1 351	1 224	318	290
Profit before income tax	4 199	4 188	987	992
Net profit	2 750	3 241	647	768
Basic earnings per share (in PLN\EUR)	10.48	12.35	2.46	2.93
Diluted earnings per share (in PLN\EUR)	10.48	12.35	2.46	2.93
Paid dividend per share (in PLN\EUR)	19.77	18.36	4.65	4.35

CASH FLOW STATEMENT

	PLN million		EUR million	
	I HALF 2026	I HALF 2025	I HALF 2026	I HALF 2025
Net cash flows from operating activities	13 481	2 724	3 170	645
Net cash flows from investing activities	(675)	4 086	(159)	968
Net cash flows from financing activities	(3 442)	(2 776)	(809)	(658)
Net change in cash and cash equivalents	9 364	4 034	2 202	955

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	30.06.2026	31.12.2025	30.06.2026	31.12.2025
Total assets	353 856	337 858	82 363	79 934
Amounts due to other banks	4 292	1 913	999	453
Amounts due to customers	285 237	269 923	66 391	63 861
Equity	32 384	34 855	7 538	8 246
Share capital	262	262	61	62
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	123.38	132.80	28.72	31.42
Diluted book value per share (in PLN\EUR)	123.38	132.80	28.72	31.42

CAPITAL ADEQUACY

	PLN million		EUR million	
	30.06.2026	31.12.2025 (*)	30.06.2026	31.12.2025 (*)
Total capital ratio (%)	19.0	19.4	19.0	19.4
Risk weighted assets	165 979	156 321	38 633	36 984
Core funds (Tier 1)	27 917	27 937	6 498	6 610
Supplementary funds (Tier 2)	3 683	2 464	857	583

(*) Data for 31 December 2025 have been recalculated taking into account the retrospective inclusion of a portion of the 2025 profit (after the General Meeting's distribution of the net profit), in accordance with the EBA's position expressed in Q&A 2018_3822 and Q&A 2018_4085.

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 30 June 2026 - 1 EUR = 4.2963 PLN and as at 31 December 2025 - 1 EUR = 4.2267 PLN,
- for profit and loss account items and for cash flows items and for dividend – 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 half 2026 and I half 2025 respectively - 1 EUR = 4.2522 PLN and 1 EUR = 4.2208 PLN.