

Net interest income 9.268 8.767 2.154 1.915 Net fee and commission income 2.078 2.053 4.83 4.49 Profit before income tax 6.070 6.434 1.411 1.406 Net profit steributable to equity holders of the Bank 4.764 5.018 1.108 1.096 Net profit attributable to equity holders of the Bank 4.764 5.018 1.107 1.096 Net profit attributable to equity holders of the Bank 4.764 5.018 1.107 1.096 Net profit attributable to equity holders of the Bank 4.764 5.018 1.107 1.096 Net profit attributable to non-controlling interests 3 2.2 1 1.096 Basic earnings per share (in PLNEUR) 18.15 1.912 4.22 4.18 Diluted earnings per share (in PLNEUR) 19.20 5.42 4.46 1.88 Edal dividende per share (in PLNEUR) 19.20 5.42 4.46 1.88 EASH FLOW STATEMENT 2.00 5.42 3.00 3.00 2.00 5.42 4.46 <th>INCOME STATEMENT</th> <th></th> <th></th> <th></th> <th></th>	INCOME STATEMENT					
Net interest income			PLN million EUR million			
Net fee and commission income 2 078		3 QUARTERS 2024		3 QUARTERS 2024	3 QUARTERS 2023 RESTATED	
Profit before income tax	Net interest income	9 268	8 767	2 154	1 915	
Net profit 4 767 5 020 1 108 1 096 Net profit attributable to equity holders of the Bank 4 764 5 018 1 107 1 096 Net profit attributable to equity holders of the Bank 4 764 5 018 1 107 1 096 Net profit attributable to equity holders of the Bank 4 764 5 018 1 107 - 096 Net profit attributable to equity holders of the Bank 4 764 5 018 1 110 - 0.2 Basic earnings per share (in PLNEUR) 18.15 1 9.12 4.22 4.18 Diluted earnings per share (in PLNEUR) 18.15 1 9.12 4.22 4.18 Paid dividend per share (in PLNEUR) 19.20 5.42 4.46 1.18 CASHELOW STATEMENT PLN million EUR million EUR million EUR million EUR million 6.743 Net cash flows from operating activities 14 224 30.864 3.305 6.743 Net cash flows from investing activities 19.707 (29.715) (2.255) (2.628) Net cash flows from investing activities	Net fee and commission income	2 078	2 053	483	449	
Net profit attributable to equity holders of the Bank 4 764 5 018 1 107 1 096 Net profit attributable to non-controlling interests 3 2 1	Profit before income tax	6 070	6 434	1 411	1 406	
Net profit attributable to non-controlling interests 3	Net profit	4 767	5 020	1 108	1 096	
Basic earnings per share (in PLNEUR) 18.15 19.12 4.22 4.18 Diluted earnings per share (in PLNEUR) 18.15 19.12 4.22 4.18 Paid dividend per share (in PLNEUR) 19.20 5.42 4.46 1.18 CASH FLOW STATEMENT PLN million EUR million CASH FLOW STATEMENT PLN million EUR million CASH FLOW STATEMENT PLN million EUR million Value cash flows from operating activities 14.24 30.864 3.30 6.743 Net cash flows from investing activities (9.907) (29.715) (2.256) (6.492) Net cash flows from investing activities (9.907) (29.715) (2.256) (6.492) Net cash flows from investing activities (9.907) (29.715) (2.256) (6.492) Net cash flows from investing activities (9.907) (29.715) (2.256) (6.492) Net cash flows from investing activities (9.907) (9.9715)	Net profit attributable to equity holders of the Bank	4 764	5 018	1 107	1 096	
Diluted earnings per share (in PLNEUR) 18.15 19.12 4.22 4.18 Paid dividend per share (in PLNEUR) 19.20 5.42 4.46 1.18 CASH FLOW STATEMENT PLN million PLN million EUR million CASH FLOW STATEMENT PLN million PLN million EUR million CHI million EUR million <td colsp<="" td=""><td>Net profit attributable to non-controlling interests</td><td>3</td><td>2</td><td>1</td><td>-</td></td>	<td>Net profit attributable to non-controlling interests</td> <td>3</td> <td>2</td> <td>1</td> <td>-</td>	Net profit attributable to non-controlling interests	3	2	1	-
Paid dividend per share (in PLNEUR) 19.20 5.42 4.46 1.18 CASH FLOW STATEMENT PLN million EUR million PLN million EUR million PLN million EUR million Net cash flows from operating activities (9 707) (29 715) (2 256) (6 492) Net cash flows from investing activities (9 707) (29 715) (2 256) (6 492) Net cash flows from financing activities 1 283 (1 225) 298 (268) Net cash flows from financing activities 1 283 (1 225) 298 (268) Net cash flows from financing activities 1 283 (1 225) 298 (268) Net cash flows from financing activities 1 283 (1 225) 298 (268) Net cash flows from financing activities 6 970 (29 715) (2 256) (6 492) Net cash flows from financing activities 6 128 6 128 6 28 6 28 6 28 6 28 6 28 6 28 6 28	Basic earnings per share (in PLN\EUR)	18.15	19.12	4.22	4.18	
CASH FLOW STATEMENT PLN million EUR million SQUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2023 3 QUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2023 </td <td>Diluted earnings per share (in PLN\EUR)</td> <td>18.15</td> <td>19.12</td> <td>4.22</td> <td>4.18</td>	Diluted earnings per share (in PLN\EUR)	18.15	19.12	4.22	4.18	
PLN million SQUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2023	Paid dividend per share (in PLN\EUR)	19.20	5.42	4.46	1.18	
Net cash flows from operating activities 14 224 3 QUARTERS 2023 3 QUARTERS 2024 3 QUARTERS 2023 3 QUARTERS 2024 6 743 6 758 6 753 6 753 6 753 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757 7 757	CASH FLOW STATEMENT					
Net cash flows from operating activities 14 224 30 864 3 306 6 743 Net cash flows from investing activities (9 707) (29 715) (2 256) (6 492) Net cash flows from financing activities 1 283 (1 225) 298 (268) Net change in cash and cash equivalents 5 800 (76) 1 348 (17) STATEMENT OF FINANCIAL POSITION PLN million EUR million Total assets 30.09.2024 31.12.2023 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034		PLN million		EUR million		
Net cash flows from investing activities (9707) (29715) (2 256) (6 492) Net cash flows from financing activities 1 283 (1 225) 298 (268) Net change in cash and cash equivalents 5 800 (76) 1 348 (17) STATEMENT OF FINANCIAL POSITION PLN million EUR million FUN million EUR million Total assets 33.1.12.2023 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 88 Non-controlling interest 13 12 3 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 <td< td=""><td></td><td>3 QUARTERS 2024</td><td>3 QUARTERS 2023</td><td>3 QUARTERS 2024</td><td>3 QUARTERS 2023</td></td<>		3 QUARTERS 2024	3 QUARTERS 2023	3 QUARTERS 2024	3 QUARTERS 2023	
Net cash flows from financing activities 1 283 (1 225) 298 (268) Net change in cash and cash equivalents 5 800 (76) 1 348 (17) STATEMENT OF FINANCIAL POSITION PLN million EUR million PLN million EUR million Total assets 33.19.2023 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 88 Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262	Net cash flows from operating activities	14 224	30 864	3 306	6 743	
Net change in cash and cash equivalents 5 800 (76) 1 348 (17) STATEMENT OF FINANCIAL POSITION PLN million EUR million Total assets 33.09.2024 31.12.2023 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 577 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 53 888 Non-controlling interest 13 12 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 <th col<="" td=""><td>Net cash flows from investing activities</td><td>(9 707)</td><td>(29 715)</td><td>(2 256)</td><td>(6 492)</td></th>	<td>Net cash flows from investing activities</td> <td>(9 707)</td> <td>(29 715)</td> <td>(2 256)</td> <td>(6 492)</td>	Net cash flows from investing activities	(9 707)	(29 715)	(2 256)	(6 492)
STATEMENT OF FINANCIAL POSITION PLN million EUR million 30.09.2024 31.12.2023 30.09.2024 BUR million Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034 <td< td=""><td>Net cash flows from financing activities</td><td>1 283</td><td>(1 225)</td><td>298</td><td>(268)</td></td<>	Net cash flows from financing activities	1 283	(1 225)	298	(268)	
PLN million EUR million 30.99.2024 31.12.2023 RESTATED 30.99.2024 31.12.2023 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 50 61 60 Number of shares 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 262 50 665 665 665 665 665 665 665 665 665 665 665	Net change in cash and cash equivalents	5 800	(76)	1 348	(17)	
30.09.2024 31.12.2023 RESTATED 30.09.2024 RESTATED 31.12.2023 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034	STATEMENT OF FINANCIAL POSITION					
Total assets 30.19.2024 RESTATED 30.19.2024 RESTATED Total assets 324 411 305 789 75 813 70 329 Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034			PLN million		EUR million	
Amounts due to other banks 8 688 7 597 2 030 1 747 Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034 262 47		30.09.2024		30.09.2024	31.12.2023 RESTATED	
Amounts due to customers 251 263 234 306 58 719 53 888 Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034 262 470 034 262 470 034 262 470 034 262 470 034 Book value per share (in PLN\EUR) 116.75 115.88 27.28 26.65 CAPITAL ADEQUACY 116.75 115.88 27.28 26.65 CAPITAL ADEQUACY PLN million EUR million Total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405	Total assets	324 411	305 789	75 813	70 329	
Non-controlling interest 13 12 3 3 Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034 2	Amounts due to other banks	8 688	7 597	2 030	1 747	
Equity attributable to equity holders of the Bank 30 644 30 416 7 161 6 995 Share capital 262 262 61 60 Number of shares 262 470 034	Amounts due to customers	251 263	234 306	58 719	53 888	
Share capital 262 262 61 60 Number of shares 262 470 034 2	Non-controlling interest	13	12	3	3	
Number of shares 262 470 034	Equity attributable to equity holders of the Bank	30 644	30 416	7 161	6 995	
Book value per share (in PLN\EUR) 116.75 115.88 27.28 26.65 Diluted book value per share (in PLN\EUR) 116.75 115.88 27.28 26.65 CAPITAL ADEQUACY PLN million EUR million Total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405	Share capital	262	262	61	60	
Diluted book value per share (in PLN\EUR) 116.75 115.88 27.28 26.65 CAPITAL ADEQUACY FUN million EUR million 7 total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405	Number of shares	262 470 034	262 470 034	262 470 034	262 470 034	
CAPITAL ADEQUACY PLN million EUR million 30.09.2024 31.12.2023 30.09.2024 31.12.2023 Total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405	Book value per share (in PLN\EUR)	116.75	115.88	27.28	26.65	
PLN million EUR million 30.09.2024 31.12.2023 30.09.2024 31.12.2023 Total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 400 Core funds (Tier 1) 25 119 23 502 5 870 5 405	Diluted book value per share (in PLN\EUR)	116.75	115.88	27.28	26.65	
30.09.2024 31.12.2023 30.09.2024 31.12.2023 Total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405	CAPITAL ADEQUACY					
Total capital ratio (%) 16.9 16.8 16.9 16.8 Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405		PLN million		EUR million		
Risk weighted assets 161 419 154 181 37 723 35 460 Core funds (Tier 1) 25 119 23 502 5 870 5 405		30.09.2024	31.12.2023	30.09.2024	31.12.2023	
Core funds (Tier 1) 25 119 23 502 5 870 5 405	Total capital ratio (%)	16.9	16.8	16.9	16.8	
	Risk weighted assets	161 419	154 181	37 723	35 460	
	Core funds (Tier 1)	25 119	23 502	5 870	5 405	
	Supplementary funds (Tier 2)	2 164	2 434	506	560	

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 September 2024 1 EUR = 4.2791 PLN and as at 31 December 2023 1 EUR = 4.3480 PLN,
- for profit and loss account items, for cash flows items and for dividend calculation 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 3 quarters 2024 and 3 quarters 2023 respectively 1 EUR = 4.3022 PLN and 1 EUR = 4.5773 PLN.