

INCOME STATEMENT

	PLN million		EUR million	
	I HALF 2025	I HALF 2024	I HALF 2025	I HALF 2024
Net interest income	6 626	5 832	1 570	1 353
Net fee and commission income	1 224	1 132	290	263
Profit before income tax	4 188	3 773	992	875
Net profit	3 241	2 986	768	693
Basic earnings per share (in PLN/EUR)	12.35	11.38	2.93	2.64
Diluted earnings per share (in PLN/EUR)	12.35	11.38	2.93	2.64
Paid dividend per share (in PLN/EUR)	18.36	19.20	4.35	4.45

CASH FLOW STATEMENT

	PLN million		EUR million	
	I HALF 2025	I HALF 2024	I HALF 2025	I HALF 2024
Net cash flows from operating activities	2 724	9 282	645	2 153
Net cash flows from investing activities	4 086	(3 965)	968	(920)
Net cash flows from financing activities	(2 776)	(4 612)	(658)	(1 070)
Net change in cash and cash equivalents	4 034	705	955	163

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Total assets	326 390	319 251	76 944	74 714
Amounts due to other banks	2 885	2 300	680	538
Amounts due to customers	266 486	261 218	62 822	61 132
Equity	30 709	31 516	7 239	7 376
Share capital	262	262	62	61
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	117.00	120.07	27.58	28.10
Diluted book value per share (in PLN/EUR)	117.00	120.07	27.58	28.10

CAPITAL ADEQUACY

	PLN million		EUR million	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Total capital ratio (%)	19.8	18.7	19.8	18.7
Risk weighted assets	145 880	147 774	34 390	34 583
Core funds (Tier 1)	26 245	25 515	6 187	5 971
Supplementary funds (Tier 2)	2 645	2 073	624	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 30 June 2025 - 1 EUR = 4.2419 PLN and as at 31 December 2024 - 1 EUR = 4.2730 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 I half 2025 and I half 2024 respectively - 1 EUR = 4.2208 PLN and 1 EUR = 4.3109 PLN.