

**INCOME STATEMENT**

	PLN million		EUR million	
	I HALF 2025	I HALF 2024	I HALF 2025	I HALF 2024
Net interest income	6 860	6 007	1 625	1 393
Net fee and commission income	1 497	1 365	355	317
Profit before income tax	4 286	3 760	1 015	872
Net profit	3 288	2 938	779	681
Net profit attributable to equity holders of the Bank	3 286	2 936	779	681
Net profit attributable to non-controlling interests	2	2	-	-
Basic earnings per share (in PLN\EUR)	12.52	11.19	2.97	2.60
Diluted earnings per share (in PLN\EUR)	12.52	11.19	2.97	2.60
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	5 971	10 470	1 415	2 429
Net cash flows from investing activities	2 050	(7 499)	486	(1 740)
Net cash flows from financing activities	(4 358)	(2 163)	(1 033)	(502)
Net change in cash and cash equivalents	3 663	808	868	187

**STATEMENT OF FINANCIAL POSITION**

	PLN million		EUR million	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Total assets	339 634	334 242	80 066	78 222
Amounts due to other banks	7 562	7 344	1 783	1 719
Amounts due to customers	266 056	260 742	62 721	61 021
Non-controlling interest	12	13	3	3
Equity attributable to equity holders of the Bank	31 148	31 901	7 343	7 466
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)	118.67	121.54	27.98	28.44
Diluted book value per share (in PLN\EUR)	118.67	121.54	27.98	28.44

**CAPITAL ADEQUACY**

	PLN million		EUR million	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Total capital ratio (%)	17.2	16.1	17.2	16.1
Risk weighted assets	165 377	168 219	38 987	39 368
Core funds (Tier 1)	25 797	25 061	6 081	5 865
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.