

INCOME STATEMENT

	PLN million		EUR million	
	I QUARTER 2026	I QUARTER 2025	I QUARTER 2026	I QUARTER 2025
Net interest income	3 188	3 305	752	790
Net fee and commission income	679	589	160	141
Profit before income tax	1 683	2 155	397	515
Net profit	1 102	1 674	260	400
Basic earnings per share (in PLN\EUR)	4.20	6.38	0.99	1.52
Diluted earnings per share (in PLN\EUR)	4.20	6.38	0.99	1.52
Paid dividend per share (in PLN\EUR)	-	-	-	-

CASH FLOW STATEMENT

	PLN million		EUR million	
	I QUARTER 2026	I QUARTER 2025	I QUARTER 2026	I QUARTER 2025
Net cash flows from operating activities	(837)	(2 088)	(197)	(499)
Net cash flows from investing activities	4 031	5 570	950	1 331
Net cash flows from financing activities	(645)	(30)	(152)	(7)
Net change in cash and cash equivalents	2 549	3 452	601	825

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
Total assets	342 072	337 858	79 748	79 934
Amounts due to other banks	2 000	1 913	466	453
Amounts due to customers	274 257	269 923	63 938	63 861
Equity	35 399	34 855	8 253	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)	134.87	132.80	31.44	31.42
Diluted book value per share (in PLN\EUR)	134.87	132.80	31.44	31.42

CAPITAL ADEQUACY

	PLN million		EUR million	
	31.03.2026	31.12.2025 (*)	31.03.2026	31.12.2025 (*)
Total capital ratio (%)	20.0	19.4	20.0	19.4
Risk weighted assets	161 798	156 321	37 720	36 984
Core funds (Tier 1)	27 799	27 935	6 481	6 609
Supplementary funds (Tier 2)	4 519	2 463	1 054	583

(*) Data as at 31 December 2025 have been restated to reflect the retrospective recognition of part of the profit for 2025, following the receipt of approval from the Polish Financial Supervision Authority (KNF).

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 2026 - 1 EUR = 4.2894 PLN and as at 31 December 2025 - 1 EUR = 4.2267 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 2026 and I quarter 2025 respectively - 1 EUR = 4.2419 PLN and 1 EUR = 4.1848 PLN.