

INCOME STATEMENT

	PLN million		EUR million	
	3 QUARTERS 2026	3 QUARTERS 2025	3 QUARTERS 2026	3 QUARTERS 2025
Net interest income	10 139	10 290	2 369	2 429
Net fee and commission income	2 514	2 264	587	534
Profit before income tax	6 545	6 736	1 529	1 590
Net profit	4 267	5 194	997	1 226
Net profit attributable to equity holders of the Bank	4 264	5 191	996	1 225
Net profit attributable to non-controlling interests	3	3	1	1
Basic earnings per share (in PLN/EUR)	16.25	19.78	3.80	4.67
Diluted earnings per share (in PLN/EUR)	16.25	19.78	3.80	4.67
Paid dividend per share (in PLN/EUR)	19.77	18.36	4.62	4.33

CASH FLOW STATEMENT

	PLN million		EUR million	
	3 QUARTERS 2026	3 QUARTERS 2025	3 QUARTERS 2026	3 QUARTERS 2025
Net cash flows from operating activities	6 990	594	1 633	140
Net cash flows from investing activities	4 792	4 149	1 120	979
Net cash flows from financing activities	(1 996)	(3 012)	(466)	(711)
Net change in cash and cash equivalents	9 786	1 731	2 287	408

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Total assets	372 297	352 233	85 248	83 335
Amounts due to other banks	5 660	5 748	1 296	1 360
Amounts due to customers	287 666	269 552	65 870	63 774
Non-controlling interest	13	14	3	3
Equity attributable to equity holders of the Bank	33 586	35 348	7 691	8 363
Share capital	262	262	60	62
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	127.96	134.67	29.30	31.86
Diluted book value per share (in PLN/EUR)	127.96	134.67	29.30	31.86

CAPITAL ADEQUACY

	PLN million		EUR million	
	30.09.2026	31.12.2025 (*)	30.09.2026	31.12.2025 (*)
Total capital ratio (%)	17.8	17.1	17.8	17.1
Risk weighted assets	189 684	175 935	43 434	41 625
Core funds (Tier 1)	27 938	27 533	6 397	6 514
Supplementary funds (Tier 2)	5 812	2 464	1 331	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 September 2026 - 1 EUR = 4.3672 PLN and as at 31 December 2025 - 1 EUR = 4.2267 PLN,
- for profit and loss account items, 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 3 quarters 2026 and 3 quarters 2025 respectively - 1 EUR = 4.2800 PLN and 1 EUR = 4.2365 PLN.