

FINANCIAL HIGHLIGHTS

		PLN k		EUR k	
		1.01.2026- 30.09.2026	1.01.2025- 30.09.2025	1.01.2026- 30.09.2026	1.01.2025- 30.09.2025
Consolidated financial statements of Erste Bank Polska Group					
I	Net interest income	9 467 527	9 548 963	2 212 039	2 253 975
II	Net fee and commission income	2 182 481	2 196 683	509 925	518 514
III	Profit before tax	6 024 088	6 439 349	1 407 497	1 519 969
IV	Net profit attributable to owners of the parent entity	3 691 131	4 640 421	862 414	1 095 343
V	Total net cash flows	298 528	(3 242 103)	69 750	(765 279)
VI	Profit of the period attributable to non-controlling interests	72 303	173 946	16 893	41 059
VII	Profit per share in PLN/EUR	36,12	45,41	8,44	10,72
VIII	Diluted earnings per share in PLN/EUR	36,12	45,41	8,44	10,72
Separate financial statements of Erste Bank Polska S.A.					
I	Net interest income	9 191 701	9 264 430	2 147 594	2 186 812
II	Net fee and commission income	1 922 062	2 013 539	449 080	475 284
III	Profit before tax	5 821 461	6 248 908	1 360 154	1 475 017
IV	Profit for the period	3 618 600	4 405 851	845 467	1 039 974
V	Total net cash flows	298 515	(2 700 050)	69 746	(637 330)
VI	Profit per share in PLN/EUR	35,41	43,11	8,27	10,18
VIII	Diluted earnings per share in PLN/EUR	35,41	43,11	8,27	10,18

FINANCIAL HIGHLIGHTS

		PLN k		EUR k	
		30.09.2026	31.12.2025	30.09.2026	31.12.2025
Consolidated financial statements of Erste Bank Polska Group					
I	Total assets	330 088 437	308 150 077	75 583 540	72 905 595
II	Deposits from banks	3 378 085	2 847 280	773 513	673 641
III	Deposits from customers	252 359 711	230 142 564	57 785 242	54 449 704
IV	Total liabilities	297 019 363	272 644 851	68 011 395	64 505 371
V	Total equity	33 069 074	35 505 226	7 572 146	8 400 224
VI	Non-controlling interests in equity	81 377	79 554	18 634	18 822
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	323,61	347,45	74,10	82,20
IX	Capital ratio	18,75%	21,21%**		
X	Declared or paid dividend per share in PLN/EUR	49,98*	46,37	11,68	10,94
Separate financial statements of Erste Bank Polska S.A.					
I	Total assets	323 069 365	300 647 903	73 976 315	71 130 646
II	Deposits from banks	1 713 376	1 946 975	392 328	460 637
III	Deposits from customers	252 398 198	230 200 308	57 794 055	54 463 366
IV	Total liabilities	292 243 733	267 318 385	66 917 873	63 245 176
V	Total equity	30 825 632	33 329 518	7 058 443	7 885 470
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	301,65	326,15	69,07	77,16
VIII	Capital ratio	20,37%	22,86%**		
IX	Declared or paid dividend per share in PLN/EUR	49,98*	46,37	11,68	10,94

*Detailed information are described in note 41.

**The data includes profits included in own funds, taking into account the applicable EBA guidelines.

The following rates were applied to determine the key EUR amounts for selected financial statements line items:

- for balance sheet items – average NBP exchange rate as at 30.09.2026: EUR 1 = PLN 4,3672 and as at 31.12.2025: EUR 1 = PLN 4,2267
- for profit and loss items – as at 30.09.2026 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2026: EUR 1 = PLN 4,2800; as at 30.09.2025 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2025: EUR 1 = PLN 4,2365.

As at 30.09.2026, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 190/A/NBP/2026 dd. 30.09.2026.