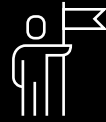


2021 - A TRANSITION YEAR BEFORE NEW STRATEGY ROLL-OUT



**Quick
recovery of
business
results**



**Focus on
operational
efficiency**



**Full
digitalisation**



- ↘ Improvement of business results through better pricing and sales increase in core products
- Double-digit growth of cash loan sales
- Mortgage sales above PLN7bn
- Corporate loan book growth >PLN1.1bn



- ↘ New operational efficiency program: Processes Re-engineering, automatization, standardisation and simplification
- # radical productivity
- Fine-tuning of branch network after 21% reduction in 2020
- C/I of c.a. 47%



- ↘ Extending digital customer base beyond current age segments
- Exceeding 80% digital clients by the end of YE21
- 80% end-to-end sales processes coverage on digital platforms
- Keeping top-notch customer digital experience