

Selected non-audited preliminary consolidated financial information of Bank Millennium S.A. Group for the fourth quarter of 2025



February 9, 2026

*This selected non-audited preliminary consolidated financial information of Bank Millennium S.A. Group for the fourth quarter of 2025 does not meet the definition of an interim report included in the International Accounting Standard 34 *Interim Financial Reporting* or the Regulation of the Minister of Finance of 25 June 2025 on current and financial reports published by the issuers of securities and the rules of equal treatment of the information required by the laws of a non-member state.*

The final figures will be presented in the consolidated annual report of the Annual Consolidated Financial Report of the Bank Millennium S.A. Capital Group for the 12-month period ending 31st December 2025 and in the Annual Financial Report of Bank Millennium S.A. for the 12-month period ending 31st December 2025, both of which will be published on 27 February 2026 .

TABLE OF CONTENTS:

| | |
|---|-----------|
| 1. FINANCIAL RESULTS IN BRIEF | 3 |
| 2. LEGAL RISK RELATED TO FX-MORTGAGE PORTFOLIO | 7 |
| 3. SELECTED NOTES FROM FINANCIAL STATEMENTS | 10 |

SELECTED PRELIMINARY NON-AUDITED RESULTS OF BANK MILLENNIUM S.A. CAPITAL GROUP IN 4Q25/FY2025

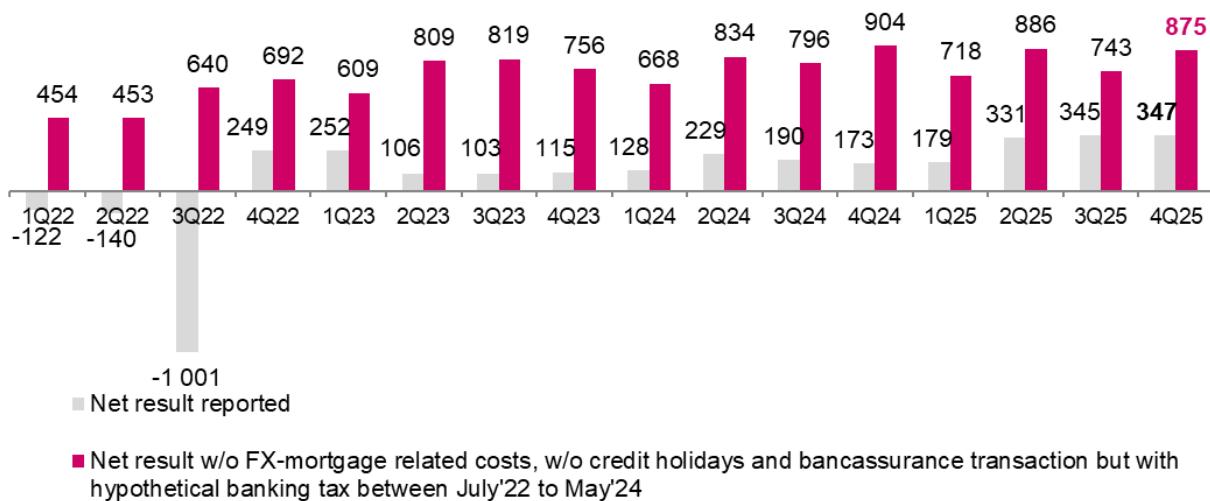
1. FINANCIAL RESULTS IN BRIEF

Net profit up 67% to annual record of PLN1,202 million, ROE at 14.3%

Bank Millennium S.A. Group (“BM Group”, “Group”) delivered a net profit of PLN 1,202 million in 2025, marking a 67% y/y increase and an ROE of 14.3%. The year was characterised by a limited number of extraordinary items, largely confined to costs linked to the FX-mortgage portfolio. These costs, totalling PLN 2,020 million after tax, declined by 21% y/y. Excluding them, the underlying net profit would have reached PLN 3,222 million.

In 4Q25 alone, net profit amounted to PLN347 million translating into an ROE of 14.4%. FX-mortgage related costs totalled PLN 519 million pre-tax (PLN 529 million after tax), while net profit adjusted for these would amount to PLN875 million.

Quarterly net results: reported and adjusted (PLNm)



The reported 4Q25 net profit was a tad above the 3Q25 level despite seasonally higher opex and higher costs related to FX-mortgage portfolio. This strong result was supported by broadly stable core income, higher non-interest income (chiefly revaluation gains), lower credit risk charges (outcome of NPL sales), and finally slightly lower CIT charge.

| Key Profit & Loss indicators (PLN million) | 2025 | 2024 | y/y | 4Q25 | 3Q25 | q/q |
|---|----------------|----------------|------------|--------------|--------------|------------|
| Net interest income | 5 756 | 5 530 | 4% | 1 438 | 1 446 | -1% |
| Net commission income | 775 | 777 | 0% | 200 | 204 | -2% |
| Core income | 6 531 | 6 307 | 4% | 1 638 | 1 650 | -1% |
| Other non-interest income | 406 | 214 | 90% | 133 | 99 | 34% |
| Total operating income | 6 936 | 6 521 | 6% | 1 771 | 1 749 | 1% |
| Personnel costs | (1 356) | (1 197) | 13% | (349) | (339) | 3% |
| Other administrative costs* | (1 200) | (1 056) | 14% | (311) | (288) | 8% |
| Total operating costs | (2 556) | (2 253) | 13% | (659) | (627) | 5% |
| Impairment provisions and other cost of risk ** | (250) | (310) | -19% | (57) | (113) | -50% |
| FX legal risk related cost | (2 104) | (2 850) | -26% | (534) | (485) | 10% |
| Banking tax | (406) | (232) | 75% | (105) | (101) | 4% |
| Pre-income tax profit | 1 620 | 875 | 85% | 415 | 424 | -2% |
| Income tax | (418) | (156) | 168% | (69) | (79) | -13% |
| Net profit – reported | 1 202 | 719 | 67% | 347 | 345 | 1% |
| Net profit – adjusted*** | 3 222 | 3 202 | 1% | 875 | 743 | 18% |
| NIM | 4.0% | 4.4% | -0.3% | 3.8% | 3.9% | -0.2% |
| Cost/income reported | 36.9% | 34.5% | 2.3% | 37.2% | 35.8% | 1.4% |
| Cost/income adjusted **** | 35.8% | 30.8% | 5.1% | 38.0% | 37.2% | 0.8% |
| Cost of risk (bp) | 30 | 40 | -9 | 26 | 53 | -28 |
| ROE | 14.3% | 9.8% | 4.5% | 14.4% | 15.0% | -0.5% |

(*) Include depreciation and amortisation; (**) Impairment provisions for financial and non-financial assets including also fair value adjustment and loans modification effect; (***) Without extraordinary items, i.e. FX mortgage loan related costs/incomes (in legal risk provisions, operating cost and other operating income/cost including indemnity from Societe Generale and tax effects) and hypothetical banking tax until the end of May 2024 and negative impact of credit holidays (negative PLN113mn in 2024); (****) Without extraordinary income or cost and in periods shorter than a year with linear distribution of BFG resolution fund fee throughout the year

Balance sheet up 12% y/y, lending growth revives

In 2025 overall, the balance sheet expanded 12% y/y, driven primarily by a 12% increase in deposits. Deposit mix improved, with term deposits falling to 31% at YE25 from 35% a year earlier. Total loan growth remained moderate at 2% y/y, contributing to a further increase in liquidity surplus. The loan-to-deposit (L/D) ratio fell to a historic low of 58% (64% at YE24).

4Q25 brought 2% growth in assets underpinned by 2% growth of deposits. With loans up 2% q/q, L/D ratio remained unchanged at 58%.

Loan-portfolio dynamics varied in 2025. The retail portfolio contracted 4% y/y as volume of mortgages declined 7% y/y, offsetting a 4% rise in non-mortgage consumer loans. Momentum in PLN mortgages improved significantly toward year-end. 4Q25 originations of PLN 1.7 billion represented over 40% of full-year production and marked the highest quarterly level since mid-2022. In contrast, throughout 2025 cash-loan origination remained steady at circa PLN 1.8 billion per quarter. This translated into 4% annual growth.

The corporate portfolio delivered exceptional performance. The y/y growth accelerated to 20% y/y in 4Q25, with corporate loans alone up 34%. Corporate loan originations in 2025 overall increased 135% y/y to more than PLN 8 billion, over 40% of which were investment loans.

Overall asset quality remained strong. In 4Q25, the NPL ratio fell below 4% for the first time, reaching 3.8%, already outperforming the YE28 strategic target. Cost of risk declined to 26 bps in 4Q25, while in 2025 it reached the historical low of 30 bps.

| Key balance sheet indicators | 31.12.2025 | 31.12.2024 | y/y | 30.09.2025 | q/q |
|---|----------------|----------------|---------|----------------|---------|
| <i>(PLN million)</i> | | | | | |
| Loans to households | 54 745 | 56 825 | -4% | 54 493 | 0% |
| Loans to companies and public sector | 21 671 | 18 040 | 20% | 20 125 | 8% |
| Total net loans to clients | 76 416 | 74 865 | 2% | 74 619 | 2% |
| Total assets | 155 673 | 138 864 | 12% | 152 597 | 2% |
| Deposits of individuals | 98 379 | 87 567 | 12% | 94 178 | 4% |
| Deposits of companies and public sector | 32 429 | 29 690 | 9% | 34 008 | -5% |
| Total deposits | 130 807 | 117 257 | 12% | 128 186 | 2% |
| Impaired loan ratio* | 3.8% | 4.5% | -0.7 pp | 4.2% | -0.4 pp |
| CET1 = T1 | 13.7% | 14.8% | -1.1 pp | 14.3% | -0.6 pp |
| TCR | 15.1% | 17.2% | -2.1 pp | 15.9% | -0.8 pp |

(*) *Impaired loan ratio = impaired loans/total gross loans*

Main highlights of the quarter

- 4Q25 net profit of PLN347 million, rising 101% y/y and delivering an ROE of 14.4%.** Full-year 2025 net profit came in at PLN 1,202 million, up 67% y/y, with an ROE of 14.3%.
- NII remained broadly stable in 4Q25** (-1%), with NIM down 17bps to 3.78% while average quarterly 3M WIBOR dropped 58bps. Versus 4Q24, NIM contracted 59bps compared with 155bps decline of quarterly average 3M WIBOR. NII in 2025 overall grew 4% y/y (2% on credit holiday adjusted basis). Funding cost beta remained relatively low thus far. Interest cost dropped 25bps in 12-months, while income yield showed good resilience, with y/y contraction of 97bps only.
- Cost-to-income ratio remained solid at 37.2%** (reported). Importantly, **cost dynamics has been improving steadily from 2Q25 onward**. In 4Q25, opex growth eased to 11% y/y, compared with high double digit observed earlier in the year. Excluding regulatory costs, the y/y growth would be 8% y/y in 4Q25. Full-year 2025 opex increased 13%, or 10% excluding BFG costs;
- Loan growth resumed**, with BM closing 2025 at +2% after negative dynamics for most of the year. PLN mortgage book, the main drag to date, declined 6% y/y but saw a marked rebound in momentum toward year-end. 4Q25 originations accounted for over 40% of annual production and reached the highest quarterly level since 2Q22. **Corporate portfolio growth accelerated strongly to 20% y/y**, driven by a 34% increase in corporate loans, reflecting the strategic focus on the growth of the corporate business.
- Loan quality reached all-time best levels**, with the NPL ratio at a historical low of 3.8% and full-year cost of risk at record low of 30bps.

- **Deposits grew solidly (+2% q/q and +12% y/y) with favourable improvement in mix** (term deposits at 31% vs. 35% at YE24). Volume of investment products grew 9% q/q with full year growth of 40%. AuM of Millennium TFI grew 45% in 2025 to over PLN11bn.
- **The customer base continued to expand**, with 36k new active retail customers added in 4Q25 (144k in 2025 overall) and steadily rising primacy ratio.
- **Legacy FX-mortgage risk was further reduced**, with active FX-mortgage book now below 1% of total loans. Inflow of new cases fell sharply (<700 in 4Q25 and 3.7k in 2025 overall, -36% y/y), while settlements remained steady (~1.1k in 4Q25 and 4.5k in 2025 overall). Provisions stood at 163% of gross active loans. **Total FX-mortgage related costs** were PLN519mn pre-tax in 4Q25, and PLN2,128mn in 2025, **down 34%**.

Substantial and extraordinary P&L items

4Q25 included a relatively limited number of substantial, non-linear items affecting the reported results. Aside from the legacy FX-mortgage costs originated by Bank Millennium (PLN 519 million pre-tax and PLN 529 million after tax), the quarter benefited from a PLN 34 million positive revaluation of a stake in an associate company (in results on financial assets and liabilities), and a seasonal positive effect from NPL sales on credit impairment (PLN 79 million pre-tax). CIT was also slightly lower, reflecting a slightly higher impact of positive factors (primarily higher DTA linked to FX-mortgages and the anticipated rise in CIT rates from 2026) than the negative ones (NPL write-offs, a lower share of tax-deductible FX-mortgage costs, and adjustments of prior-quarter tax charges to align with the full-year effective tax rate (ETR) of 25.8%).

Full-year 2025 performance was shaped by a combination of material positive and negative extraordinary items.

On the positive side:

- PLN 28 million pre-tax gain on the sale of real estate was recognized in other operating income;
- revaluation of an equity stake in an associate company contributed PLN 88 million pre-tax to results on financial assets and liabilities;
- a seasonal settlement with a card company reduced administrative expenses by PLN 37 million in 2Q25;
- NPL sales, primarily of cash loans and PLN mortgages, reduced cost of risk by a total of PLN 166 million.

On the negative side:

- FX-mortgage-related costs remained the largest burden, totalling PLN 2,128 million pre-tax and PLN 2,020 million after tax;
- PLN 82 million in provisions for consumer-protection-related matters weighed on other operating costs;
- The effective tax rate increased to 25.8% (vs. 17.8% in 2024), driven by low base effects stemming from 2024 DTA recognition on FX-mortgages, full-year banking tax in 2025 (vs. partial in 2024), and lower tax deductibility of FX-mortgage legal-risk provisions.

Comparability of financial data

In the financial year ended 31 December 2025, the Bank introduced a change in the method of calculating the effective interest rate (EIR) applied to the measurement of mortgage loans with periodically fixed interest rates.

The purpose of the introduced change was to ensure a better reflection of the economic substance of the transactions and to enhance consistency between the accounting approach and the interest rate risk management framework, as well as the methodologies applied within the Group.

2. LEGAL RISK RELATED TO FX-MORTGAGE PORTFOLIO

On December 31, 2025, the Bank had 16,653 loan agreements and additionally 2,285 loan agreements from former Euro Bank under individual ongoing litigations (excluding claims submitted by the Bank against clients i.e. debt collection cases) concerning indexation clauses of FX mortgage loans submitted to the courts (43% loans agreements before the courts of first instance and 57% loans agreements before the courts of second instance) with the total value of claims filed by the plaintiffs amounting to PLN 3,551.2 million and CHF 293.2 million (Bank Millennium portfolio: PLN 3,057.8 million and CHF 281.4 million and former Euro Bank portfolio: PLN 493.4 million and CHF 11.8 million). The original value of the portfolio of CHF agreements granted (the sum of tranches paid to customers), taking into account the exchange rate as at the date of disbursement of loan tranches, amounted to PLN 19.4 billion for 109.0 thousand loan agreements (Bank Millennium portfolio: PLN 18.3 billion for 103.8 thousand loan agreements and former Euro Bank portfolio: PLN 1.1 billion for 5.2 thousand loan agreements). Out of 16,653 BM loan agreements in ongoing individual cases 426 are also part of class action. From the total number of individual litigations against the Bank approximately 4,380 or 26% were submitted by borrowers that had already naturally or early fully repaid the loan or were converted to Polish zloty at the moment of submission. Approximately another 1,170 cases correspond to loans that were fully repaid during the proceedings (as court proceedings are lengthy).

The claims formulated by the clients in individual proceedings primarily concern the declaration of invalidity of the contract and payment for reimbursement of paid principal and interest instalments as undue performance, due to the abusive nature of indexation clauses, or maintenance of the agreement in PLN with interest rate indexed to CHF Libor.

In addition, the Bank is a party to the group proceedings (class action) subject matter of which is to determine the Bank's liability towards the group members based on unjust enrichment (undue benefit) ground in connection with the foreign currency mortgage loans concluded. It is not a payment dispute. The judgment in these proceedings will not directly grant any amounts to the group members. The number of credit agreements currently covered by these proceedings is 1,389. Out of 1,389 loan agreements in class action 426 are also part of ongoing individual cases, 27 concluded settlements and 15 received final verdicts (invalidation of loan agreement). On 24 May 2022 the court issued a judgment on the merits, dismissing the claim in full. On 13 December 2022 the claimant filed an appeal against the judgment of 24 May 2022. On 25 June 2024 an appeal hearing was held, at which the Bank filed a motion to amend the composition of the group and exclude those group members who had entered into an amicable settlement. The court required the plaintiffs' attorneys to take a written position on the current composition of the group. On January 31, 2025, and then on: March 25, 2025, May 8, 2025, June 6, 2025, July 30, 2025, September 1, 2025, October 6, 2025, November 24, 2025, December 15, 2025 and January 13, 2026, the court issued orders setting aside the judgment and discontinuing the proceedings from the persons who entered into amicable settlements. On January 19, 2026, another appellate hearing took place, during which the Court obliged both the claimant and the Bank to further specify the composition of the group. The next hearing date will be scheduled ex officio. Based on these orders, the number of credit agreements covered by the class action dropped from 3,273 to 1,389.

Until the end of 2019, 1,980 individual claims were filed against the Bank (in addition, 235 against former Euro Bank), in 2020 the number increased by 3,002 (265), in 2021 the number increased by 6,151 (421), in 2022 the number increased by 5,754 (407), in 2023 the number increased by 6,864 (645), in 2024 the number increased by 5,838 (655) and in 2025 the number increased by 3,712 (427).

Based on ZBP (the Polish Banking Association) data gathered from all banks having FX mortgage loans, vast majority of disputes were finally resolved against the banks. As far as Bank Millennium (incl. former Euro Bank portfolio) is concerned, from 2015 until the end of 2025, 17,730 cases were finally resolved (17,593 in claims submitted by clients against the Bank and 137 in claims submitted by the Bank against clients i.e. debt collection cases) out of which 5,488 were settlements, 136 were remissions, 89 rulings were favourable for the Bank and 12,017 were unfavourable including both invalidation of loan agreements as well as conversions into PLN+LIBOR. The Bank undertakes proper legal actions in order to secure repayment of initially disbursed capital of the loan.

The outstanding gross balance of the loan agreements under individual court cases and class action against the Bank (incl. former Euro Bank portfolio) on 31 December 2025 was CHF 796 million (of which the outstanding amount of the loan agreements under the class action proceeding was CHF 60 million).

In the 4 quarters of the year 2025, the Bank created PLN 1 801.3 million of provisions for Bank Millennium originated portfolio and PLN 236.1 million for the former Euro Bank originated portfolio. The balance sheet value of provisions for the Bank Millennium portfolio at the end of December 2025 was PLN 6 293.2 million, and for the former Euro Bank portfolio - PLN 820.3 million.

The methodology developed by the Bank of calculating provisions for legal risk involved with indexed loans is based on the following main parameters:

- (i) the number of ongoing cases (including class action agreements),
- (ii) the number of potential future court cases: the Bank monitors customer behaviours, analyses their willingness to sue the Bank, including due to economic factors and applies the following assumptions:
 - a. regarding active loans (i.e., loans with an outstanding balance), the Bank estimates that approximately 2.7 thousand will neither sign an out-of-court settlement nor decide to file a lawsuit.
 - b. regarding loans already fully repaid or converted to Polish zloty, the Bank anticipates that approximately 4,7 thousand repaid loans — those with the economic rationale for initiating legal proceedings against the Bank and which were not previously subject to a settlement — may result in future litigation initiated by the borrowers.
- (iii) the amount of the Bank's potential loss in the event of a specific court judgment (including statutory interest estimation).
- (iv) estimates involved with amicable settlements with clients, concluded in court or out of court:
 - a. negotiations are conducted on a case-by-case basis and can be stopped at any time by the Bank,
 - b. due to significant negotiation efforts already made in the past, the probability of success in these negotiations in the future is decreasing, and at the same time most customers have already contacted the Bank regarding the possible conversion of loans into PLN.

The Bank is open to negotiate case by case conditions for early repayment or conversion of loans to PLN. As a result of these negotiations, the number of active FX mortgage loans originated by Bank Millennium decreased by 30,369. As of the end of 2025, the Bank had 14,741 active FX mortgage loans.

Legal risk from former Euro Bank portfolio is fully covered by Indemnity Agreement with Société Générale S.A.

Over the past years, the Court of Justice of the European Union (CJEU) has interpreted a number of legal issues concerning disputes in the area of foreign currency housing loan agreements. As a result of these actions, the legal assessments of national courts regarding claims submitted by borrowers have been significantly unified. The established line of case law is generally favourable to consumers, and the legal arguments put forward by banks, including those referring to principles of fairness, are taken into account only to a limited extent.

It can reasonably be assumed that the legal issues relating to foreign currency mortgage loans will be further examined by the domestic courts and the European Court of Justice which could potentially result in the further interpretations, that are relevant for the assessing of the risks associated with proceedings.

The issues related to the statute of limitations for the Bank's and the customer's restitutionary claims following the invalidation of a loan agreement remain an area that may be subject to further analysis in the jurisprudence of Polish courts. Legal interpretations in this subject may have an impact for the amount of provisions in the future.

There is a need for constant analysis of these matters. The Bank will have to regularly review and may need to continue to create additional provisions for FX mortgage legal risk, taking into consideration not only the above mentioned developments, but also the negative verdicts in the courts regarding FX mortgage loans and important parameters, such as the number of new customer claims, including those relating to repaid loan agreements.

On October 2, 2025 The Council of Ministers adopted a draft act on special solutions for the examination of cases concerning loan agreements denominated or indexed to the Swiss franc and referred it to the Parliament. The first reading of the draft act took place on October 16, 2025. The draft was referred for further parliamentary work.

The bill aims to create new regulations enabling courts to consider Swiss franc cases faster and more effectively. Its primary task is to relieve the judiciary, by accelerating the examination of Swiss franc cases.

At present, the Bank is unable to estimate the impact of the ongoing legislative work on the Bank's Financial Statements, but it does not alter the Bank's strategic approach, which remains focused on the amicable resolution of disputes with clients through the conclusion of settlement agreements.

3. SELECTED NOTES FROM FINANCIAL STATEMENTS

CONSOLIDATED STATEMENT OF PROFIT AND LOSS

| Amount '000 PLN | 1.01.2025 - 31.12.2025 | 1.10.2025 - 31.12.2025* | 1.01.2025 - 31.12.2025 Restated data | 1.10.2025 - 31.12.2025* Restated data |
|---|---------------------------|----------------------------|--|---|
| Net interest income | 5 755 599 | 1 438 084 | 5 529 944 | 1 505 045 |
| Interest income and other of similar nature | 9 120 235 | 2 272 306 | 8 823 127 | 2 335 332 |
| Income calculated using the effective interest method | 9 002 944 | 2 243 978 | 8 677 377 | 2 304 781 |
| Interest income from Financial assets at amortised cost, of which: | 7 215 545 | 1 742 910 | 7 326 377 | 1 949 227 |
| - the impact of the adjustment to the gross carrying amount of loans due to credit holidays | 0 | 0 | (112 709) | 44 597 |
| Interest income from Financial assets at fair value through other comprehensive income | 1 787 399 | 501 068 | 1 351 000 | 355 554 |
| Result of similar nature to interest from Financial assets at fair value through profit or loss | 117 291 | 28 328 | 145 750 | 30 551 |
| Interest expenses | (3 364 636) | (834 222) | (3 293 183) | (830 287) |
| Net fee and commission income | 775 043 | 200 065 | 776 698 | 187 943 |
| Fee and commission income | 1 078 772 | 283 612 | 1 058 319 | 259 077 |
| Fee and commission expenses | (303 729) | (83 547) | (281 621) | (71 134) |
| Dividend income | 4 306 | 40 | 3 626 | 87 |
| Result on derecognition of financial assets and liabilities not measured at fair value through profit or loss | (4 448) | (1 189) | (1 982) | (849) |
| Results on financial assets and liabilities held for trading | 24 270 | 6 340 | (7 206) | (2 439) |
| Result on non-trading financial assets mandatorily at fair value through profit or loss | 89 472 | 34 549 | 19 134 | 9 263 |
| Result on hedge accounting | 289 | (2 560) | 1 544 | 1 343 |
| Result on exchange differences | 221 264 | 54 618 | 224 537 | 55 168 |
| Other operating income | 401 412 | 85 994 | 374 196 | 98 238 |
| Other operating expenses | (330 209) | (44 881) | (399 185) | (126 769) |
| Administrative expenses | (2 332 023) | (601 932) | (2 026 444) | (537 051) |
| Impairment losses on financial assets | (228 917) | (49 778) | (304 526) | (673) |
| Impairment losses on non-financial assets | (18 821) | (6 718) | (4 274) | 79 |
| Legal risk expenses connected with FX mortgage loans, of which: | (2 104 218) | (534 222) | (2 850 230) | (719 707) |
| Provisions for legal risk | (2 037 431) | (534 222) | (2 179 070) | (522 680) |
| Result on modification | (3 164) | (423) | (2 198) | (304) |
| Depreciation | (224 378) | (57 467) | (226 191) | (59 190) |
| Banking tax | (405 713) | (105 101) | (232 419) | (98 907) |
| Profit before income taxes | 1 619 764 | 415 419 | 875 024 | 311 277 |
| Corporate income tax | (417 975) | (68 882) | (155 815) | (138 763) |
| Profit after taxes | 1 201 789 | 346 537 | 719 209 | 172 514 |
| Attributable to: | | | | |
| Owners of the parent | 1 201 789 | 346 537 | 719 209 | 172 514 |
| Non-controlling interests | 0 | 0 | 0 | 0 |
| Weighted average number of outstanding ordinary shares (pcs.) | 1 213 116 777 | 1 213 116 777 | 1 213 116 777 | 1 213 116 777 |
| Profit (ordinary/diluted) per ordinary share (in PLN) | 0.99 | 0.29 | 0.59 | 0.14 |

CONSOLIDATED STATEMENT OF TOTAL COMPREHENSIVE INCOME

| Amount '000 PLN | 1.01.2025 - 31.12.2025 | 1.10.2025 - 31.12.2025* | 1.01.2025 - 31.12.2025 restated data | 1.10.2025 - 31.12.2025* restated data |
|---|-----------------------------------|------------------------------------|---|--|
| Result after taxes | 1 201 789 | 346 537 | 719 209 | 172 514 |
| Other comprehensive income items that may be (or were) reclassified to profit or loss | 327 973 | 104 458 | 184 704 | (66 589) |
| Result on debt securities at fair value through other comprehensive income | 305 901 | 99 170 | 155 271 | (70 298) |
| Hedge accounting | 22 072 | 5 288 | 29 433 | 3 709 |
| Other comprehensive income items that will not be reclassified to profit or loss | (14 362) | (14 362) | 9 775 | 9 775 |
| Actuarial gains (losses) | (18 395) | (18 395) | 1 928 | 1 928 |
| Result on equity instruments at fair value through other comprehensive income | 4 033 | 4 033 | 7 847 | 7 847 |
| Total comprehensive income items before taxes | 313 611 | 90 096 | 194 479 | (56 814) |
| Corporate income tax on other comprehensive income items that may be (or were) reclassified to profit or loss | (73 774) | (31 306) | (35 094) | 12 652 |
| Corporate income tax on other comprehensive income items that will not be reclassified to profit or loss | 1 847 | 1 847 | (1 857) | (1 857) |
| Total comprehensive income items after taxes | 241 684 | 60 637 | 157 528 | (46 019) |
| Total comprehensive income for the period | 1 443 473 | 407 174 | 876 737 | 126 495 |
| Attributable to: | | | | |
| Owners of the parent | 1 443 473 | 407 174 | 876 737 | 126 495 |
| Non-controlling interests | 0 | 0 | 0 | 0 |

ASSETS

| Amount '000 PLN | 31.12.2025 | 31.12.2024 restated data |
|---|--------------------|-----------------------------|
| Cash, cash balances at central banks | 4 360 464 | 5 178 984 |
| Financial assets held for trading | 1 019 418 | 1 005 542 |
| Derivatives | 155 309 | 255 845 |
| Equity instruments | 252 | 115 |
| Debt securities, of which: | 824 911 | 555 364 |
| Debt instruments serving as collateral for repurchase transactions | 0 | 194 088 |
| Repurchase agreements | 38 946 | 194 218 |
| Non-trading financial assets mandatorily at fair value through profit or loss, other than Loans and advances to customers | 176 307 | 118 399 |
| Equity instruments | 155 652 | 66 609 |
| Debt securities | 20 655 | 51 790 |
| Financial assets at fair value through other comprehensive income | 42 512 088 | 29 255 449 |
| Equity instruments | 40 942 | 36 712 |
| Debt securities | 42 471 146 | 29 218 737 |
| Loans and advances to customers | 76 415 921 | 74 864 830 |
| Mandatorily at fair value through profit or loss | 745 | 1 825 |
| Valued at amortised cost | 76 415 176 | 74 863 005 |
| Financial assets at amortised cost other than Loans and advances to customers | 27 316 092 | 24 816 002 |
| Debt securities | 26 905 373 | 24 381 485 |
| Deposits, loans and advances to banks and other monetary institutions | 350 741 | 434 517 |
| Repurchase agreements | 59 978 | 0 |
| Derivatives – Hedge accounting | 0 | 0 |
| Investments in subsidiaries, joint ventures and associates | 38 657 | 44 012 |
| Tangible fixed assets | 557 034 | 532 226 |
| Intangible fixed assets | 609 981 | 534 417 |
| Income tax assets | 568 559 | 734 769 |
| Current income tax assets | 19 093 | 343 |
| Deferred income tax assets | 549 466 | 734 426 |
| Other assets | 2 082 093 | 1 765 188 |
| Non-current assets and disposal groups classified as held for sale | 16 717 | 14 549 |
| Total assets | 155 673 331 | 138 864 367 |

LIABILITIES AND EQUITY

| Amount '000 PLN | 31.12.2025 | 31.12.2024 restated data |
|--|--------------------|-------------------------------------|
| LIABILITIES | | |
| Financial liabilities held for trading | 246 359 | 417 073 |
| Derivatives | 208 571 | 226 304 |
| Liabilities from short sale of securities | 37 788 | 190 769 |
| Financial liabilities measured at amortised cost | 140 109 103 | 125 343 000 |
| Liabilities to banks and other monetary institutions | 103 113 | 204 459 |
| Liabilities to customers | 130 807 491 | 117 257 213 |
| Repurchase agreements | 0 | 194 223 |
| Debt securities issued | 7 640 812 | 6 124 775 |
| Subordinated debt | 1 557 687 | 1 562 330 |
| Derivatives – Hedge accounting | 24 735 | 101 539 |
| Provisions | 3 746 520 | 2 951 752 |
| Legal issues | 3 566 628 | 2 847 003 |
| Commitments and guarantees given | 105 358 | 53 583 |
| Retirement benefits | 74 534 | 51 166 |
| Income tax liabilities | 17 549 | 223 767 |
| Current income tax liabilities | 16 525 | 220 659 |
| Deferred income tax liabilities | 1 024 | 3 108 |
| Other liabilities | 2 403 451 | 2 145 095 |
| Total Liabilities | 146 547 717 | 131 182 226 |
| EQUITY | | |
| Share capital | 1 213 117 | 1 213 117 |
| Own shares | (21) | (21) |
| Share premium | 1 147 502 | 1 147 502 |
| Accumulated other comprehensive income | 181 700 | (59 984) |
| Retained earnings included: | 6 583 316 | 5 381 527 |
| - current net result | 1 201 789 | 719 209 |
| - other | 5 381 527 | 4 662 318 |
| Total equity | 9 125 614 | 7 682 141 |
| Total equity and total liabilities | 155 673 331 | 138 864 367 |

| | 31.12.2025 | 31.12.2024 |
|-------------------------------|-------------------|-------------------|
| Total equity | 9 125 614 | 7 682 141 |
| Number of shares | 1 213 116 777 | 1 213 116 777 |
| Book value per share (in PLN) | 7.52 | 6.33 |

INTEREST INCOME AND OTHER OF SIMILAR NATURE

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|---|----------------------------|----------------------------|
| Interest income from Financial assets at fair value through other comprehensive income | 1 787 399 | 1 351 000 |
| Debt securities | 1 787 399 | 1 351 000 |
| Interest income from Financial assets at amortised cost | 7 215 544 | 7 326 377 |
| Balances with the Central Bank | 215 090 | 223 301 |
| Loans and advances to customers, including | 5 791 337 | 6 074 423 |
| - the impact of the adjustment to the gross carrying amount of loans due to credit holidays | 0 | (112 709) |
| Debt securities | 1 156 468 | 1 002 220 |
| Deposits, loans and advances to banks | 21 136 | 26 433 |
| Hedging derivatives | 31 513 | 0 |
| Income of similar nature to interest, including: | 117 292 | 145 750 |
| Loans and advances to customers mandatorily at fair value through profit or loss | 1 064 | 3 285 |
| Financial assets held for trading - derivatives | 39 380 | 82 139 |
| Financial assets held for trading - debt securities | 26 198 | 15 963 |
| Financial assets held for trading – repurchase agreements | 50 650 | 44 363 |
| Total | 9 120 235 | 8 823 127 |

INTEREST EXPENSE

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|--|----------------------------|----------------------------|
| Interest expense from Financial liabilities measured at amortised cost | (3 364 636) | (3 293 183) |
| Liabilities to banks and other monetary institutions | (15 014) | (14 120) |
| Liabilities to customers | (2 625 161) | (2 657 076) |
| Transactions with repurchase agreement | (27 071) | (37 513) |
| Debt securities issued | (566 597) | (433 712) |
| Subordinated debt | (116 744) | (125 557) |
| Liabilities due to leasing agreements | (14 049) | (11 520) |
| Hedging derivatives | 0 | (13 685) |
| Other | 0 | 0 |
| Total | (3 364 636) | (3 293 183) |

FEE AND COMMISSION INCOME

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|--|----------------------------|----------------------------|
| Resulting from accounts service | 113 554 | 112 750 |
| Resulting from money transfers, cash payments and withdrawals and other payment transactions | 108 288 | 102 097 |
| Resulting from loans granted | 199 971 | 202 855 |
| Resulting from guarantees and sureties granted | 14 024 | 13 698 |
| Resulting from payment and credit cards | 339 565 | 317 104 |
| Resulting from sale of insurance products | 79 357 | 128 757 |
| Resulting from distribution of investment funds units and other savings products | 30 791 | 28 251 |
| Resulting from brokerage and custody service | 14 882 | 13 375 |
| Resulting from investment funds managed by the Group | 124 222 | 89 769 |
| Other | 54 118 | 49 663 |
| Total | 1 078 772 | 1 058 319 |

FEE AND COMMISSION EXPENSE

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|--|----------------------------|----------------------------|
| Resulting from accounts service | (53 970) | (45 665) |
| Resulting from money transfers, cash payments and withdrawals and other payment transactions | (4 451) | (4 548) |
| Resulting from loans granted | (57 590) | (35 574) |
| Resulting from payment and credit cards | (102 222) | (117 815) |
| Resulting from brokerage and custody service | (3 190) | (2 595) |
| Resulting from investment funds managed by the Group | (16 983) | (13 435) |
| Resulting from insurance activity | (7 848) | (8 280) |
| Other | (57 475) | (53 709) |
| Total | (303 729) | (281 621) |

RESULT ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|-------------------------------------|----------------------------|----------------------------|
| Result on bancassurance transaction | 0 | 0 |
| Operations on debt instruments | (1 292) | 143 |
| Costs of financial operations | (3 156) | (2 125) |
| Total | (4 448) | (1 982) |

RESULTS ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|--------------------------------------|----------------------------|----------------------------|
| Result on debt instruments | 13 050 | (1 475) |
| Result on derivatives | 11 119 | (5 731) |
| Result on other financial operations | 101 | 0 |
| Total | 24 270 | (7 206) |

RESULTS ON NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|---------------------------------|----------------------------|----------------------------|
| Loans and advances to customers | 581 | 745 |
| Result on equity instruments | 120 026 | 47 614 |
| Result on debt instruments | (31 135) | (29 225) |
| Total | 89 472 | 19 134 |

RESULT ON HEDGE ACCOUNTING

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|---|----------------------------|----------------------------|
| Changes in the fair value of the hedging instrument (including abandonment) | (133 993) | 18 323 |
| Changes in the fair value of the hedged item resulting from the hedged risk | 134 256 | (16 558) |
| Inefficiency in cash flow hedges | 26 | (221) |
| Total | 289 | 1 544 |

ADMINISTRATIVE EXPENSES

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|--|----------------------------|----------------------------|
| Staff costs: | | |
| Salaries | (1 356 412) | (1 196 892) |
| Surcharges on pay | (189 738) | (169 286) |
| Employee benefits, including: | | |
| provisions for retirement benefits | (6 631) | (6 227) |
| provisions for unused employee holiday | (6 236) | (2 461) |
| other | (42 571) | (39 758) |
| Other administrative expenses: | | |
| Costs of advertising, promotion and representation | (93 278) | (78 304) |
| IT and communications costs | (231 117) | (171 333) |
| Costs of renting | (55 589) | (57 330) |
| Costs of buildings maintenance, equipment and materials | (55 777) | (55 001) |
| ATM and cash maintenance costs | (34 718) | (35 407) |
| Costs of consultancy, audit and legal advisory and translation | (142 524) | (181 031) |
| Taxes and fees | (52 391) | (45 207) |
| KIR - clearing charges | (16 031) | (14 814) |
| PFRON costs | (10 269) | (9 512) |
| Banking Guarantee Fund costs | (149 552) | (60 850) |
| Financial Supervision costs | (19 619) | (16 591) |
| Other | (114 746) | (104 172) |
| Total | (2 332 023) | (2 026 444) |

LEGAL RISK COSTS RELATED TO FOREIGN CURRENCY MORTGAGE LOANS

| | 1.01.2025 - 31.12.2025 | 1.01.2024 - 31.12.2024 |
|---|---------------------------|---------------------------|
| Costs of provisions for legal risk related with FX mortgage loans | (2 037 431) | (2 179 070) |
| Other costs | (66 787) | (671 160) |
| Total | (2 104 218) | (2 850 230) |

COSTS OF PROVISIONS FOR LEGAL RISK RELATED WITH FX MORTGAGE LOANS

| 01.01.2025 – 31.12.2025 | TOTAL | Decreasing gross value of credit portfolio | Provisions for legal issues |
|---|-------------|--|-----------------------------|
| Balance at the beginning of the period | 8 463 696 | 5 665 224 | 2 798 472 |
| Utilization of provisions during the period | (3 418 380) | (2 006 430) | (1 411 950) |
| Costs of provisions for legal risk connected with FX mortgage loans | 2 037 431 | (18 937) | 2 056 368 |
| Allocation of impairment allowances | 24 678 | 24 678 | 0 |
| Change of provisions due to FX rates differences | 6 048 | 6 048 | 0 |
| Balance at the end of the period | 7 113 473 | 3 670 583 | 3 442 890 |

| 01.01.2024 – 31.12.2024 | TOTAL | Decreasing gross value of credit portfolio | Provisions for legal issues |
|---|-------------|--|-----------------------------|
| Balance at the beginning of the period | 7 871 789 | 6 516 460 | 1 355 329 |
| Utilization of provisions during the period | (1 386 008) | (972 009) | (413 999) |
| Costs of provisions for legal risk connected with FX mortgage loans | 2 179 070 | 321 928 | 1 857 142 |
| Change of provisions due to FX rates differences | (201 155) | (201 155) | 0 |
| Balance at the end of the period | 8 463 696 | 5 665 224 | 2 798 472 |

FINANCIAL ASSETS HELD FOR TRADING

| | 31.12.2025 | 31.12.2024 |
|-----------------------------------|------------------|------------------|
| Debt securities | 824 911 | 555 364 |
| Issued by State Treasury | 824 911 | 555 364 |
| a) bills | 0 | 0 |
| b) bonds | 824 911 | 555 364 |
| Other securities | 0 | 0 |
| a) quoted | 0 | 0 |
| b) non quoted | 0 | 0 |
| Equity instruments | 252 | 115 |
| Quoted on the active market | 252 | 115 |
| a) financial institutions | 86 | 35 |
| b) non-financial institutions | 166 | 80 |
| Adjustment from fair value hedge | 0 | 0 |
| Positive valuation of derivatives | 155 309 | 255 845 |
| Repurchase agreements | 38 946 | 194 218 |
| Total | 1 019 418 | 1 005 542 |

DEBT SECURITIES VALUED AT FAIR VALUE THROUGH PROFIT AND LOSS (HELD FOR TRADING), AT BALANCE SHEET VALUE

| | 31.12.2025 | 31.12.2024 |
|-----------------------------|----------------|----------------|
| with fixed interest rate | 251 978 | 108 141 |
| with variable interest rate | 572 933 | 447 223 |
| Total | 824 911 | 555 364 |

DEBT SECURITIES VALUED AT FAIR VALUE THROUGH PROFIT AND LOSS (HELD FOR TRADING), BY MATURITY

| | 31.12.2025 | 31.12.2024 |
|---------------------------|-------------------|-------------------|
| to 1 month | 7 187 | 0 |
| above 1 month to 3 months | 0 | 0 |
| above 3 months to 1 year | 354 894 | 2 372 |
| above 1 year to 5 years | 384 476 | 472 055 |
| above 5 years | 78 353 | 80 937 |
| Total | 824 911 | 555 364 |

CHANGE OF DEBT SECURITIES AND EQUITY INSTRUMENTS VALUED AT FAIR VALUE THROUGH PROFIT AND LOSS (HELD FOR TRADING)

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|---|------------------------------------|------------------------------------|
| Balance at the beginning of the period | 555 479 | 110 675 |
| Increases (purchase and accrual of interest and discount) | 13 359 048 | 17 003 282 |
| Reductions (sale and redemption) | (13 093 769) | (16 556 021) |
| Differences from valuation at fair value | 4 405 | (2 457) |
| Balance at the end of the period | 825 163 | 555 479 |

NON-TRADING FINANCIAL ASSETS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS, OTHER THAN LOANS AND ADVANCES TO CUSTOMERS

| | 31.12.2025 | 31.12.2024 |
|---------------------|-------------------|-------------------|
| Equity instruments | 155 652 | 66 609 |
| credit institutions | 0 | 0 |
| other corporates | 155 652 | 66 609 |
| Debt securities | 20 655 | 51 790 |
| credit institutions | 0 | 0 |
| other corporates | 20 655 | 51 790 |
| Total | 176 307 | 118 399 |

FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (SPLIT BY CATEGORY)

| | 31.12.2025 | 31.12.2024 |
|--|-------------------|-------------------|
| Debt securities | 42 471 146 | 29 218 737 |
| Issued by State Treasury | 31 871 072 | 20 090 261 |
| a) bills | 3 198 663 | 0 |
| b) bonds | 28 672 409 | 20 090 261 |
| Issued by Central Bank | 10 315 417 | 8 692 224 |
| a) bills | 10 315 417 | 8 692 224 |
| b) bonds | 0 | 0 |
| Other securities | 284 657 | 436 252 |
| a) listed | 284 657 | 436 252 |
| b) not listed | 0 | 0 |
| Shares and interests in other entities | 40 942 | 36 712 |
| Other financial instruments | 0 | 0 |
| Total financial assets at fair value through other comprehensive income | 42 512 088 | 29 255 449 |
| Including | | |
| Instrument listed on active market | 32 156 413 | 20 526 994 |
| Instrument not listed on active market | 10 355 675 | 8 728 455 |

DEBT SECURITIES AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (SPLIT BY INTEREST RATE APPLIED)

| | 31.12.2025 | 31.12.2024 |
|-----------------------------|-------------------|-------------------|
| with fixed interest rate | 30 796 090 | 19 407 135 |
| with variable interest rate | 11 675 056 | 9 811 602 |
| Total | 42 471 146 | 29 218 737 |

DEBT SECURITIES AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME BY MATURITY

| | 31.12.2025 | 31.12.2024 |
|---------------------------|-------------------|-------------------|
| to 1 month | 11 786 776 | 8 692 224 |
| above 1 month to 3 months | 2 003 358 | 0 |
| above 3 months to 1 year | 6 073 329 | 5 681 089 |
| above 1 year to 5 years | 20 676 031 | 13 278 341 |
| above 5 years | 1 931 652 | 1 567 083 |
| Total | 42 471 146 | 29 218 737 |

CHANGE OF FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

| | 01.01.2025 | -01.01.2024 | - |
|---|---------------|---------------|---|
| | 31.12.2025 | 31.12.2024 | |
| BALANCE AT THE BEGINNING OF THE PERIOD | 29 255 449 | 22 096 200 | |
| INCREASES (PURCHASE AND ACCRUAL OF INTEREST AND DISCOUNT) | 597 278 691 | 559 812 810 | |
| REDUCTIONS (SALE AND REDEMPTION) | (584 332 185) | (552 816 751) | |
| DIFFERENCE FROM MEASUREMENT AT FAIR VALUE | 310 136 | 163 196 | |
| OTHER | (3) | (6) | |
| BALANCE AT THE END OF THE PERIOD | 42 512 088 | 29 255 449 | |

FINANCIAL ASSETS AT AMORTISED COST OTHER THAN LOANS AND ADVANCES TO CUSTOMERS

| 31.12.2025 | BALANCE GROSS | SHEET VALUE, ACCUMULATED ALLOWANCES | | | IMPAIRMENT | | | BALANCE SHEET VALUE, NET |
|--|------------------|---|-------------|---------|------------|---------|---------|--------------------------------|
| | | STAGE 1 | STAG E 2 | STAGE 3 | STAGE 1 | STAGE 2 | STAGE 3 | |
| DEBT SECURITIES | 26 905 421 | 0 | 0 | (48) | 0 | 0 | 0 | 26 905 373 |
| DEPOSITS, LOANS AND ADVANCES TO BANKS AND OTHER MONETARY INSTITUTIONS | 350 820 | 0 | 0 | (79) | 0 | 0 | 0 | 350 741 |
| REPURCHASE AGREEMENTS | 59 978 | 0 | 0 | 0 | 0 | 0 | 0 | 59 978 |

DEPOSITS, LOANS AND ADVANCES TO BANKS AND OTHER MONETARY INSTITUTIONS

| | 31.12.2025 | 31.12.2024 |
|---|----------------|----------------|
| Current accounts | 215 131 | 278 629 |
| Deposits | 133 110 | 154 662 |
| Interest | 2 579 | 1 244 |
| Total (gross) deposits, loans and advances | 350 820 | 434 535 |
| Impairment allowances | (79) | (18) |
| Total (net) deposits, loans and advances | 350 741 | 434 517 |

REPURCHASE AGREEMENTS

| | 31.12.2025 | 31.12.2024 |
|-------------------------------------|---------------|------------|
| Banks and other credit institutions | 0 | 0 |
| Customers | 59 964 | 0 |
| Interests | 14 | 0 |
| Total | 59 978 | 0 |

LOANS AND ADVANCES TO CUSTOMERS MANDATORILY AT FAIR VALUE THROUGH PROFIT OR LOSS

| Balance sheet value: | 31.12.2025 | 31.12.2024 |
|--|------------|------------|
| Mandatorily at fair value through profit or loss | 745 | 1 825 |
| Companies | 87 | 70 |
| Individuals | 658 | 1 755 |
| Public sector | 0 | 0 |

LOANS AND ADVANCES TO CUSTOMERS VALUED AT AMORTISED COST

| 31.12.2025 | Companies | Individuals | Public sector | TOTAL |
|-------------------------------------|-------------------|-------------------|---------------|-------------------|
| Gross balance sheet value - Stage 1 | 19 033 273 | 50 190 380 | 62 917 | 69 286 570 |
| Gross balance sheet value - Stage 2 | 2 243 454 | 4 247 457 | 0 | 6 490 911 |
| Gross balance sheet value - Stage 3 | 867 216 | 2 061 341 | 0 | 2 928 557 |
| Gross balance sheet value - POCI | 23 564 | 44 160 | 0 | 67 724 |
| Gross balance sheet value - TOTAL | 22 167 507 | 56 543 338 | 62 917 | 78 773 762 |
| Impairment allowances - Stage 1 | (160 806) | (180 848) | (231) | (341 885) |
| Impairment allowances - Stage 2 | (85 872) | (296 376) | 0 | (382 248) |
| Impairment allowances - Stage 3 | (318 330) | (1 292 922) | 0 | (1 611 252) |
| Impairment allowances - POCI | 6 042 | (29 242) | 0 | (23 201) |
| Impairment allowances - TOTAL | (558 966) | (1 799 389) | (231) | (2 358 586) |
| Net balance sheet value | 21 608 541 | 54 743 949 | 62 686 | 76 415 176 |

LOANS AND ADVANCES TO CUSTOMERS

| | 31.12.2025 | | 31.12.2024 | |
|---|--------------------------|--|--------------------------|--|
| | Valued at amortised cost | Mandatorily at fair value through profit or loss | Valued at amortised cost | Mandatorily at fair value through profit or loss |
| Loans and advances | 69 054 756 | 0 | 68 029 024 | 0 |
| ▪ to companies | 14 617 441 | 0 | 11 190 253 | 0 |
| ▪ to private individuals | 54 381 909 | 0 | 56 793 419 | 0 |
| ▪ to public sector | 55 406 | 0 | 45 352 | 0 |
| Receivables on account of payment cards | 1 370 009 | 745 | 1 281 389 | 1 825 |
| ▪ due from companies | 12 193 | 87 | 12 911 | 70 |
| ▪ due from private individuals | 1 357 816 | 658 | 1 268 478 | 1 755 |
| Purchased receivables | 117 032 | | 148 514 | |
| ▪ from companies | 117 032 | | 148 514 | |
| ▪ from public sector | 0 | | 0 | |
| Guarantees and sureties realised | 0 | | 321 | |
| Debt securities eligible for rediscount at Central Bank | 0 | | 0 | |
| Financial leasing receivables | 7 359 405 | | 7 095 187 | |
| Other | 183 374 | | 104 033 | |
| Interest | 689 186 | | 707 983 | |
| Total: | 78 773 762 | 745 | 77 366 451 | 1 825 |
| Impairment allowances | (2 358 586) | - | (2 503 446) | - |
| Total balance sheet value: | 76 415 176 | 745 | 74 863 005 | 1 825 |

QUALITY OF LOANS AND ADVANCES TO CUSTOMERS PORTFOLIO VALUED AT AMORTISED COST

| | 31.12.2025 | 31.12.2024 |
|--|-------------------|-------------------|
| Loans and advances to customers (gross) | 78 773 762 | 77 366 451 |
| impaired | 2 989 065 | 3 438 697 |
| not impaired | 75 784 697 | 73 927 754 |
| Impairment write-offs | (2 358 586) | (2 503 446) |
| for impaired exposures | (1 658 273) | (1 859 971) |
| for not impaired exposures | (700 313) | (643 475) |
| Loans and advances to customers (net) | 76 415 176 | 74 863 005 |

LOANS AND ADVANCES TO CUSTOMERS PORTFOLIO VALUED AT AMORTISED COST BY METHODOLOGY OF IMPAIRMENT ASSESSMENT

| | 31.12.2025 | 31.12.2024 |
|--|-------------------|-------------------|
| Loans and advances to customers (gross) | 78 773 762 | 77 366 451 |
| case by case analysis | 557 199 | 642 481 |
| collective analysis | 78 216 563 | 76 723 970 |
| Impairment allowances | (2 358 586) | (2 503 446) |
| on the basis of case by case analysis | (196 453) | (212 925) |
| on the basis of collective analysis | (2 162 133) | (2 290 521) |
| Loans and advances to customers (net) | 76 415 176 | 74 863 005 |

LOANS AND ADVANCES TO CUSTOMERS PORTFOLIO VALUED AT AMORTISED COST BY CUSTOMERS

| | 31.12.2025 | 31.12.2024 |
|--|-------------------|-------------------|
| Loans and advances to customers (gross) | 78 773 762 | 77 366 451 |
| corporate customers | 22 230 424 | 18 545 209 |
| individuals | 56 543 338 | 58 821 242 |
| Impairment allowances | (2 358 586) | (2 503 446) |
| for receivables from corporate customers | (559 197) | (505 374) |
| for receivables from private individuals | (1 799 389) | (1 998 072) |
| Loans and advances to customers (net) | 76 415 176 | 74 863 005 |

MOVEMENTS IN IMPAIRMENT ALLOWANCES FOR LOANS AND ADVANCES TO CUSTOMERS CARRIED AT AMORTISED COST

| | 01.01.2025 - 31.12.2025 | 01.01.2024 - 31.12.2024 |
|--|----------------------------|----------------------------|
| Balance at the beginning of the period | 2 503 446 | 2 496 554 |
| Change in value of provisions: | (144 860) | 6 892 |
| Impairment allowances created in the period | 1 372 574 | 1 566 924 |
| Amounts written off | (174 150) | (247 871) |
| Impairment allowances released in the period | (1 002 511) | (1 123 163) |
| Sale of receivables | (361 593) | (255 131) |
| KOIM created in the period* | 63 416 | 69 359 |
| Allocation for coverage of FX mortgage loan risk | (24 678) | 0 |
| Changes resulting from FX rates differences | (2 027) | (5 662) |
| Other | (15 891) | 2 436 |
| Balance at the end of the period | 2 358 586 | 2 503 446 |

STRUCTURE OF LIABILITIES TO CUSTOMERS BY TYPE

| | 31.12.2025 | 31.12.2024 |
|------------------------------------|--------------------|--------------------|
| Amounts due to private individuals | 98 378 743 | 87 566 756 |
| Balances on current accounts | 68 364 747 | 57 540 848 |
| Term deposits | 29 476 767 | 29 463 221 |
| Other | 323 321 | 293 855 |
| Accrued interest | 213 908 | 268 832 |
| Amounts due to companies | 25 791 769 | 24 967 949 |
| Balances on current accounts | 16 063 240 | 14 896 746 |
| Term deposits | 9 363 004 | 9 725 173 |
| Other | 335 907 | 301 393 |
| Accrued interest | 29 618 | 44 637 |
| Amounts due to public sector | 6 636 979 | 4 722 508 |
| Balances on current accounts | 6 020 058 | 4 281 851 |
| Term deposits | 609 933 | 434 813 |
| Other | 1 640 | 1 683 |
| Accrued interest | 5 348 | 4 161 |
| Total | 130 807 491 | 117 257 213 |