



Bank Polski

# FINANCIAL RESULTS 2022

Solid results, significant burden of extraordinary events



Warsaw, 10th of March, 2023



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## Key achievements

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## Key financial highlights 2022



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(1) - the interest margin in 2022 was calculated excluding the impact of the recognition in the third quarter of 2022 of the effects of credit holidays of PLN 3 111 mln

# Key financial highlights 2022



## KEY FINANCIAL HIGHLIGHTS

Increased scale of activity allowing for the consolidation of the leading market position

Solid capital base with significant surplus over regulatory requirements

Record low NPL level

## Total assets

**PLN 431 bn**

## Number of customers

**11.7 mln**

## CET1=T1

**16.65%**

## NPL

**3.80%**



# KEY ACHIEVEMENTS

## Business development - key achievements



### FINANCING OUR CUSTOMERS

- PLN 246 bn financing provided to customers<sup>(1)</sup>, increase by 1.8% y/y
- Solid growth of financing in corporate sector +13.5% y/y
- Market share of the mortgage loan sales increased to 21.0%



### SAVINGS

- Savings growth by 8.6% y/y to PLN 453 bn
- Market share of retail investment funds increased to 20.6%



### CUSTOMERS

- Customers number increased to 11.7 mln, + 0,5 mln y/y
- New deposit offer
- Growing number of digital customers:  
Increase number of transactions in IKO by +38% y/y  
7.2 mln active IKO app. +17% y/y



### SOCIAL RESPONSIBILITY

- ESG as one of the pillars of bank's strategy
- Financing green products
- Support to Ukrainian refugees: dedicated financial products, humanitarian support

### PRIZES AND AWARDS



BANK OF THE YEAR 2022 IN POLAND



CASHLESS PAY 2022



BRAND OF BRANDS OF THE 15TH ANNIVERSARY



ENVIRONMENTALLY RESPONSIBLE COMPANY 2022



INNOVATION LEADER ACCORDING TO IT COMPANIES



BROKER OF THE YEAR



POLISH CONTACT CENTER AWARDS

(1) - excluding FX mortgage loans



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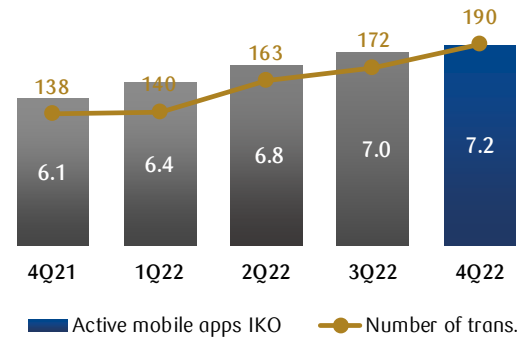
# KEY ACHIEVEMENTS Leader in mobile banking

## MOBILE APPLICATION IKO

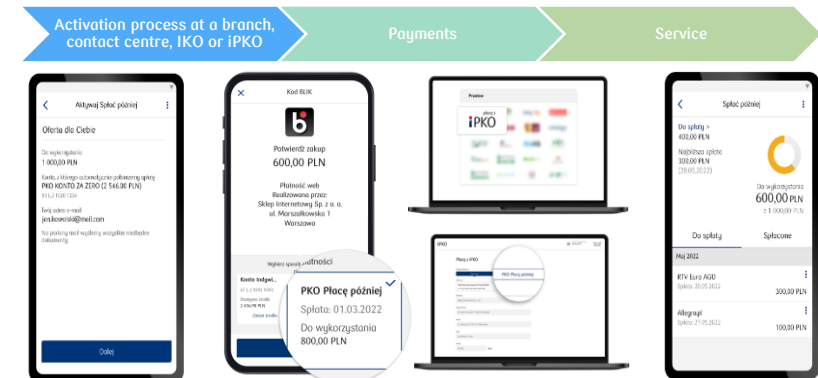


★★★★★  
4,8/5  
average customer rating

IKO application [mln]



## PKO PAY LATER- BNPL FIRST BANKING SERVICE IN POLAND



Simple activation - all data fields filled in automatically

All stores in Poland and worldwide accepting BLIK (online and stationary stores) and Pay with iPKO (online)

iPKO website and IKO mobile application



## DIGITAL MORTGAGE (IN PREPARATION)

- Redefinition of the credit process to take full advantage of the opportunities created by digital solutions
- Fully digital process (except contract signing)
- The solution can also be used in other credit processes



# KEY ACHIEVEMENTS

## Increased use of AI in customers service and sales



### We have already 16 bots

Launching of new bots in 4 quarter:

- for IKO activation
- for confirm the activation of the "PKO pay later" service
- for post-service NPS survey

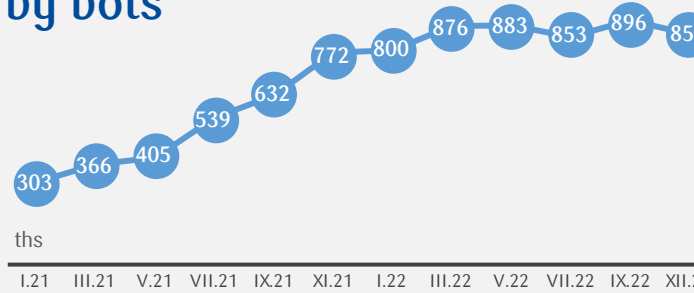


### Growing number of tasks carried out by AI

- Contact centre >9 mln calls
- Reminder of late payments >2.5 mln calls
- Voice assistant in IKO >2.5 mln calls
- Sales lead management >1.5 mln calls
- NPS related >1 mln questionnaires



### Calls with customers completed by bots



### New processes implemented by AI:

- advanced analytics of expenses in the Voice assistant in IKO (card transactions divided into categories)
- improvements and changes in several dozen of topics supported by various bots

>18 mln number of calls made via all voicebots

~115 of FTEs released thanks to utilization of AI



### Robotic Process Automation

>176 mln tasks completed by robots

230 processes run by bots



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## Financial results

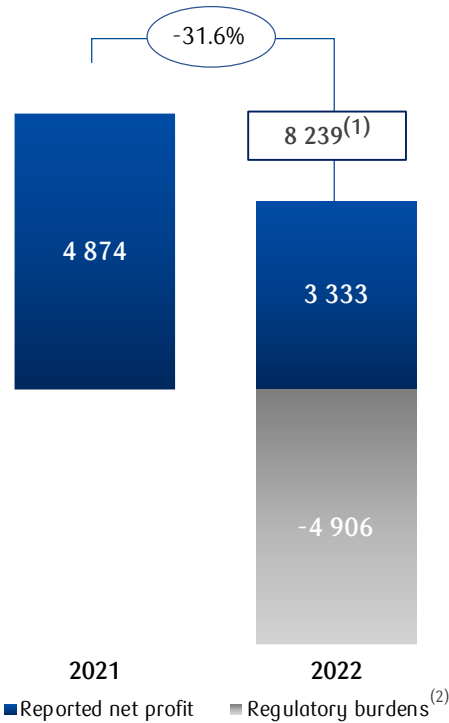
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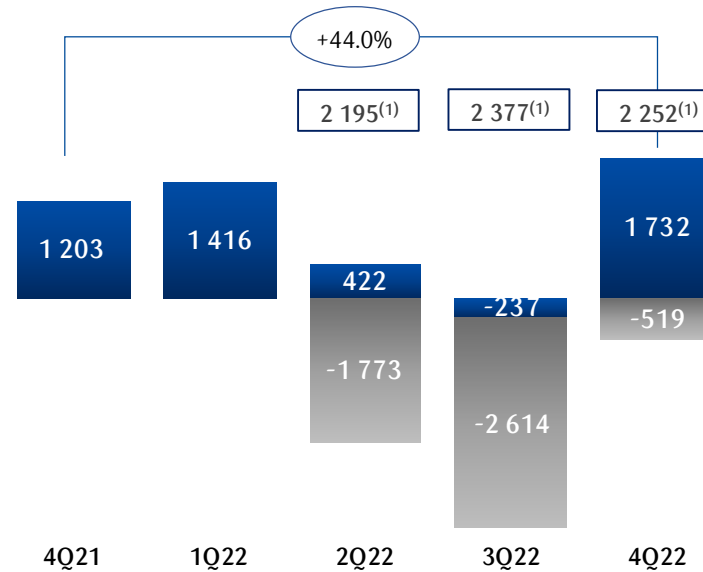
# Net profit



Net profit [PLN mln]



Quarterly net profit [PLN mln]



- PLN 3 333 mln reported net profit for 2022 +69.0% excluding extraordinary items<sup>(2)</sup>
- Reported net profit in Q4 at PLN 1 732 mln, (PLN 2 252 mln, +87.2% y/y excluding extraordinary items)
- Reported ROE at 9.7%, ROE adjusted for extraordinary items at 22.6%

(1) - Net profit excl. extraordinary items (2) - Extraordinary items (gross) including costs credit holidays (+3 111 mln), costs of legal risk related to CHF-denominated and indexed mortgage loans (+1 914 mln), Protection System Fund (+956 mln), Borrowers' Support Fund (+314 mln), provision recognized for the reimbursement of increased margin until the mortgage is established (+46 mln), BGF (-348 mln), extraordinary event tax (-1 086 mln)

## Significant events affecting the Group results in 2022



## Regulatory burdens

## Impact on financial results in FY2022

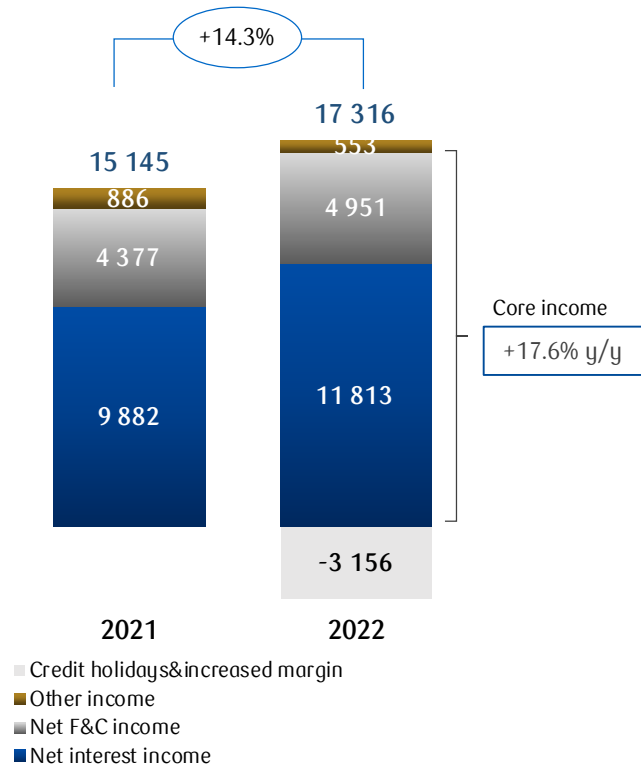
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| <b>CREDIT HOLIDAYS</b>  | <b>PLN 3 111 mln</b>                             | <ul style="list-style-type: none"> <li>- 63% - assumed participation</li> <li>- 286 ths customers applied for a suspension of their mortgage as of 31/12/2022</li> <li>- 1 831 ths suspended instalments, representing 42% of the max. number of instalments to be suspended for all eligible customers</li> </ul> |
| <b>LEGAL RISK RELATED TO CHF MORTGAGE LOANS</b>                                 | <b>PLN 1 914 mln</b><br>(PLN 738 mln in Q4 2022) | <ul style="list-style-type: none"> <li>- The decision is dictated by a significant change in the market environment, affecting the estimated number of lawsuits and the estimated number of settlements</li> </ul>   |
| <b>PROTECTION SYSTEM FUND (IPS)</b>   | <b>PLN 956 mln</b>                               | <ul style="list-style-type: none"> <li>- The fund was created from the contributions of 8 Participant Banks amounting to 0.4% of their guaranteed deposits</li> </ul>  |
| <b>BORROWERS' SUPPORT FUND</b>  | <b>PLN 314 mln</b><br>(PLN 14 mln in Q4 2022)    | <ul style="list-style-type: none"> <li>- Contribution to the fund supporting borrowers (mortgage loans) in a difficult life situation</li> </ul>   |
| <b>PROVISION RECOGNIZED FOR REIMBURSEMENT OF INCREASED MARGIN<sup>(1)</sup></b> | <b>PLN 46 mln</b><br>(PLN -2 mln in Q4 2022)     | <ul style="list-style-type: none"> <li>- The result of the amendment to the mortgage loan act forcing the resignation from increasing the loan margin during the period until the mortgage is registered by the court</li> </ul>   |

(1) - provision recognized for the reimbursement of increased margins until the mortgage is established

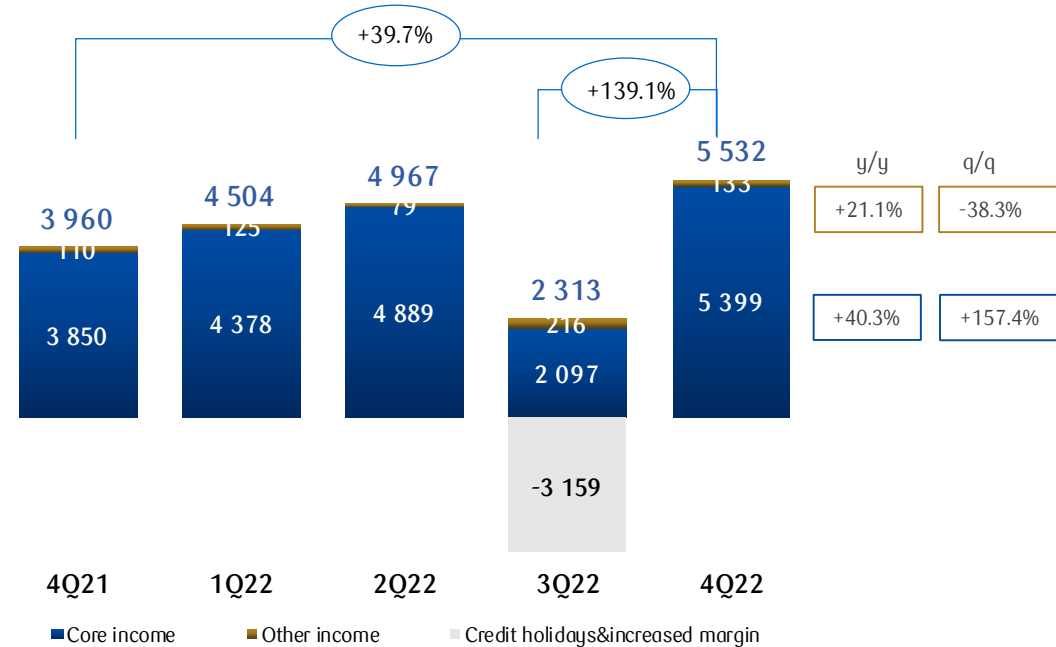
# Income growth driven by strong increase of core income despite credit holidays impact



Result on business activity [PLN mln]



Quarterly result on business activity [PLN mln]



Results on banking activity for FY2022 +14.3% y/y thanks to high growth both of NII and F&C and significantly impacted by credit holiday burdens (-3 111 mln) and provisions recognized for the reimbursement of margins increased until the mortgage is registered (-46 mln)

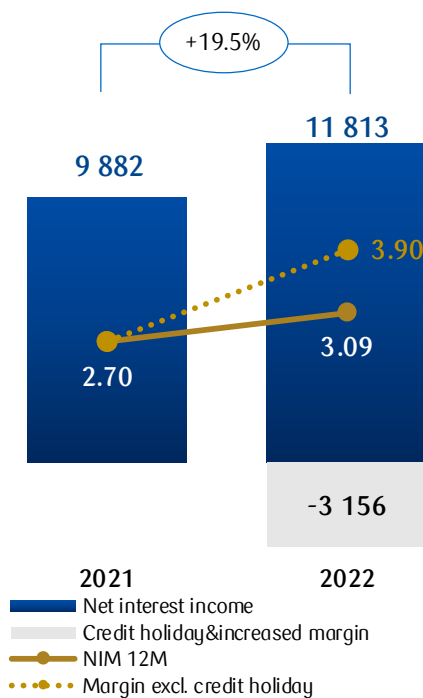
# FINANCIAL RESULTS

## Net interest income

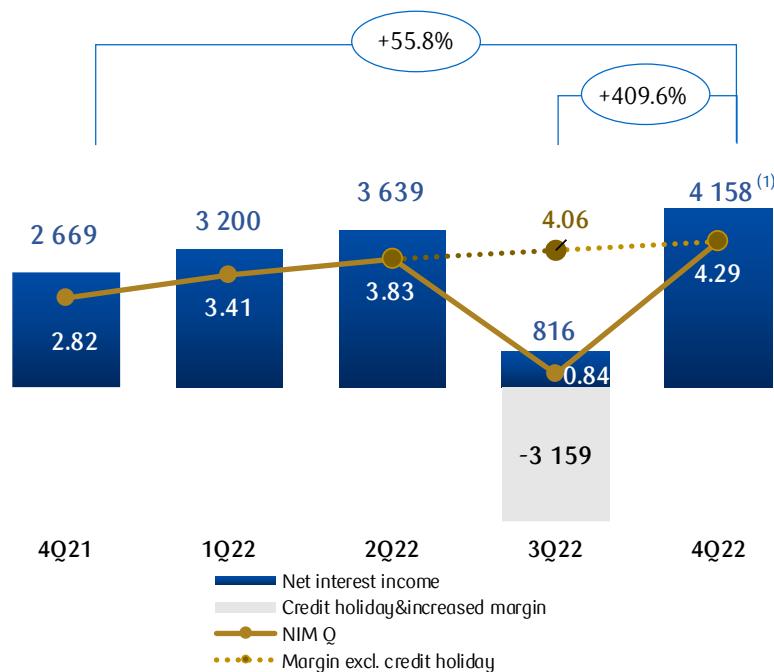


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Net interest income [PLN mln] & NIM [%]



Quarterly Net interest income [PLN mln]  
Quarterly NIM [%]



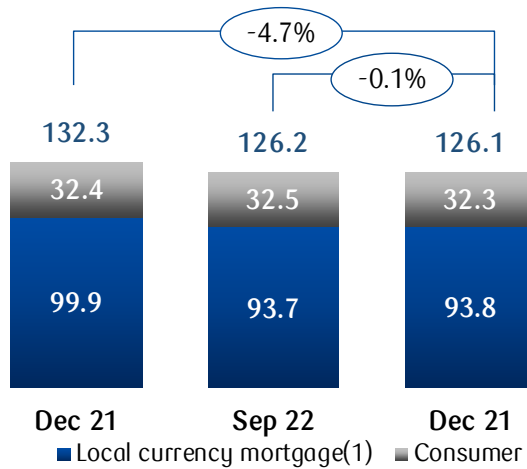
- Interest income driven by the process of interest rates normalisation and strong impact of extraordinary events - credit holidays burdens (-3 111 mln) and provision for the reimbursement of increased margins until the mortgage is registered (-46 mln)
- Reported NIM including the effect of credit holidays at the level of 3.09%

(1) - incl. PLN 2 mln due to partial reversal of provision for the reimbursement of increased margins until the mortgage is registered

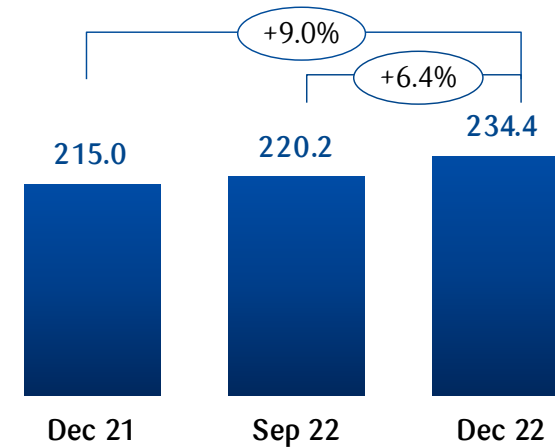
# Retail banking: solid growth of deposits, number of accounts and IKO, visible improvement in Q4



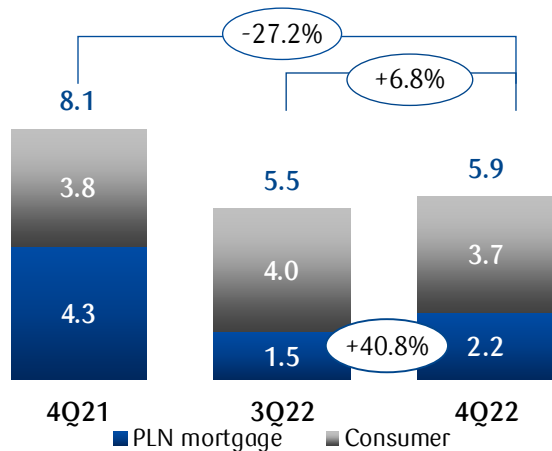
Loans volume outstanding [PLN bn]



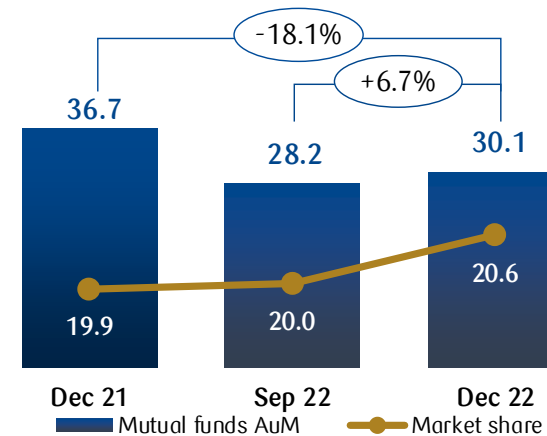
Deposits<sup>(2)</sup> [PLN bn]



New loan sales [PLN bn]



Mutual funds' AuM [PLN bn]<sup>(3)</sup>  
Market share [%]

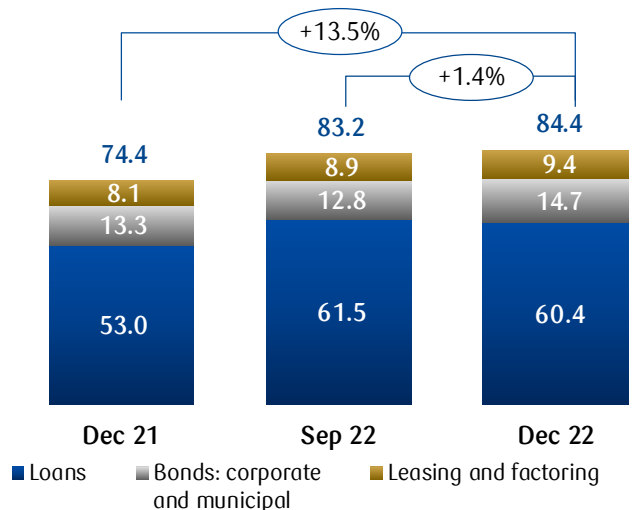


(1) - The position incl. UAH loans., (2) - Retail deposits, (3) - Retail funds

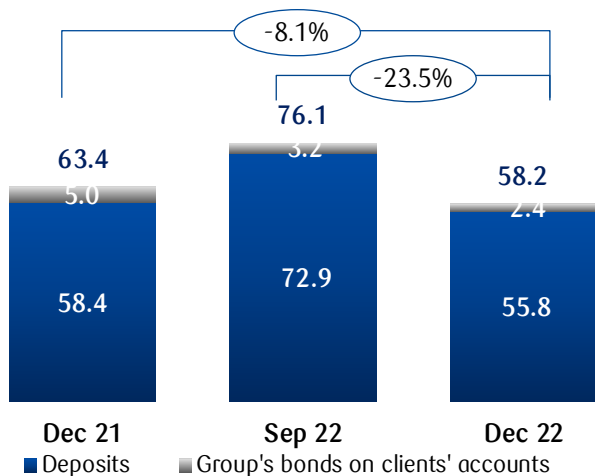
# Corporate and investment banking – double digit volume growth y/y



Corporate clients financing [PLN bn]



Corporate clients savings [PLN bn]



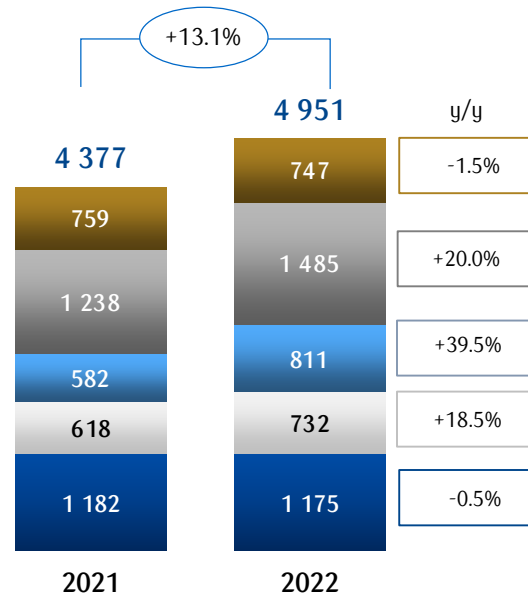
|  |   |   |  |
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| <p><b>FINANCING ESG</b></p> <p>Corporate bonds issue worth PLN 2.67 bn<br/>PKO was a co-organiser of the issue and co-founder of the order book. The funds obtained as part of the issue will support the objective of installing 1,000 MW of clean energy production capacity</p> | <p><b>FINANCING ESG</b></p> <p>An annex to the syndicated loan granted to a company in the media and technology area. ESG clauses and indicators were introduced to the agreement. Funding volume close to PLN 1 bn</p> | <p><b>PUBLIC ENTITIES</b></p> <p>Agreements for comprehensive banking services for the budgets of the Lubelskie, Pomorskie, Kujawsko-Pomorskie provinces and their organizational units</p>   | <p><b>PUBLIC ENTITIES</b></p> <p>160 municipal bond issue agreements totalling more than PLN 2.9 bn</p>  |
| <p><b>PUBLIC ENTITIES</b></p> <p>An agreement to open and maintain consolidated accounts for the Social Insurance Fund, the Bridging Pension Fund and the Social Insurance Institution, as well as to process bulk payments</p>  | <p><b>CORPORATE CUSTOMERS</b></p> <p>4 corporate bond issue agreements with a total value of nearly PLN 9.7 bn, under which the Bank's share totalled nearly PLN 1.7 bn</p>   | <p><b>CORPORATE CUSTOMERS</b></p> <p>27 syndicated loan agreements totalling more than PLN 10.1 billion and more than EUR 3.2 billion, under which the Bank's share totalled more than PLN 3.0 billion and more than EUR 0.4 bn</p> | <p><b>CORPORATE CUSTOMERS</b></p> <p>3 bank guarantee agreements totalling more than PLN 0.6 bn under which the Bank's share totalled more than PLN 0.3 bn</p> |

- Strong increase of corporate clients' financing +13.5% y/y
- Active management of corporate clients' savings portfolio price/volume trade off

# Strong growth of fees and commissions

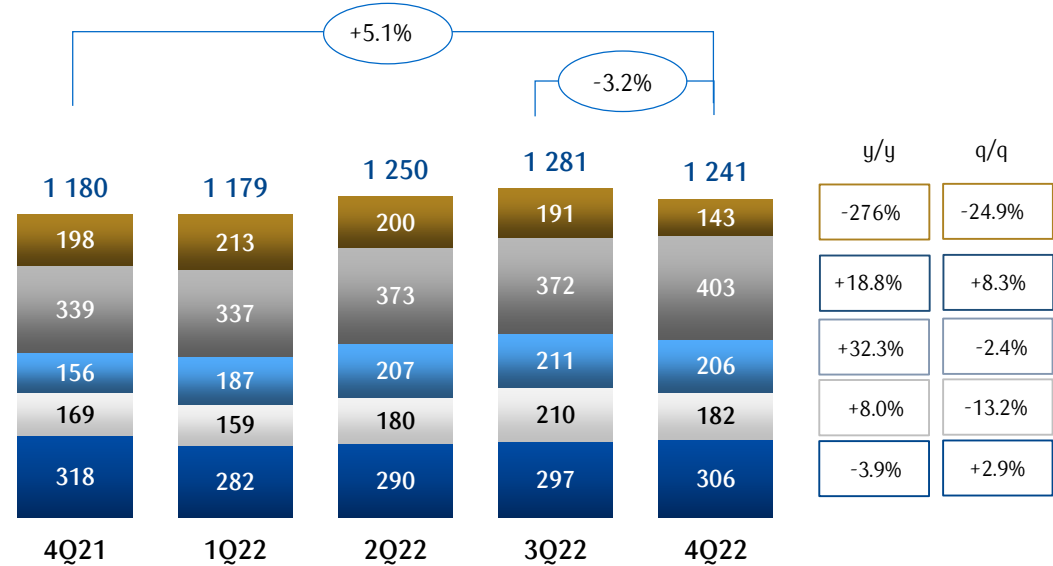


Fees and commissions income [PLN mln]



- Mutual funds & brokerage
- Loans, insurance and operational leasing
- Currency exchange
- Cards and digital payments
- Customer accounts & other

Quarterly fees and commissions income [PLN mln]

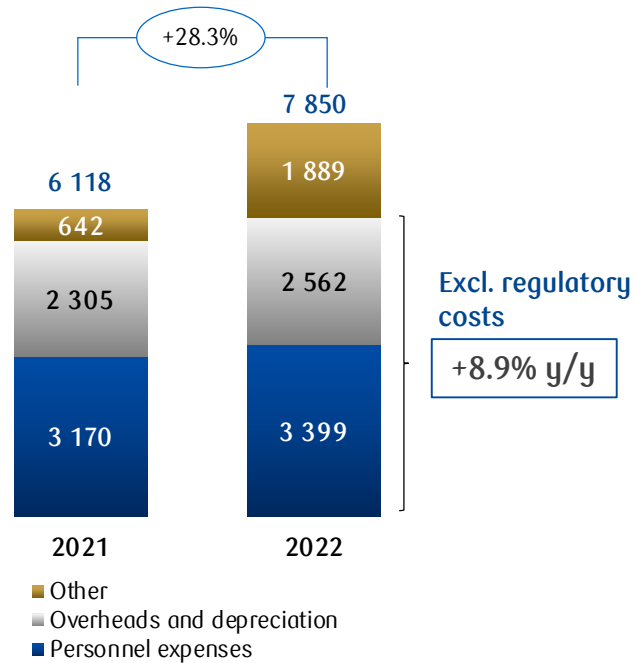


- Increase of fees and commission in 2022 by 13.1% y/y mainly thanks to income from banking activity
- The Q4 impacted by the difficult capital market

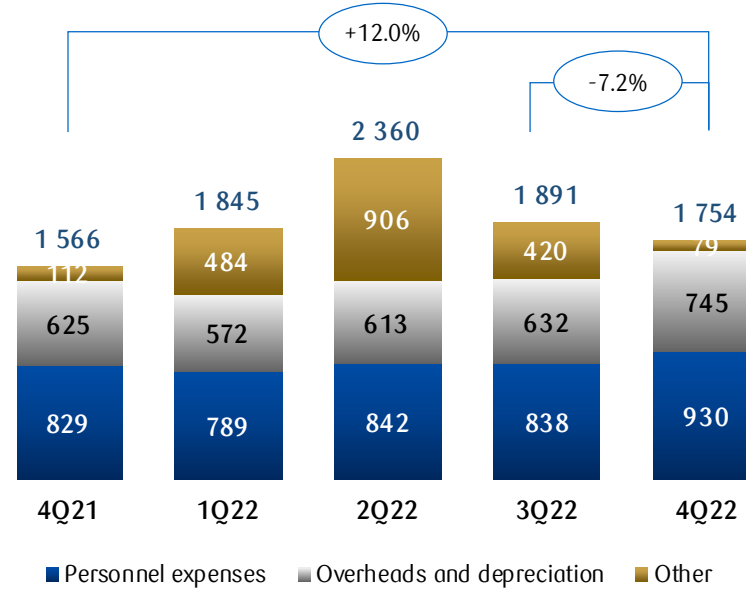
# Operating costs excluding regulatory ones under control, +8.9% y/y



Operating expenses [PLN mln]



Quarterly operating expenses [PLN mln]



Increase of operating costs by +8.9% y/y in 2022 - excluding regulatory expenses, definitely below inflation

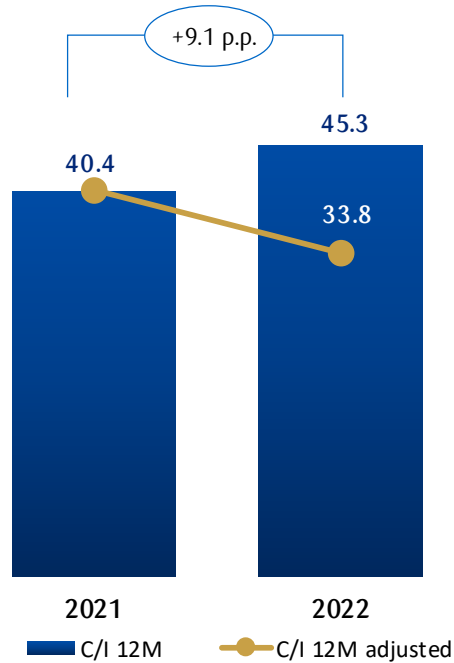
Decrease of reported costs by 7.2% q/q in Q4 thanks to decrease of regulatory burdens



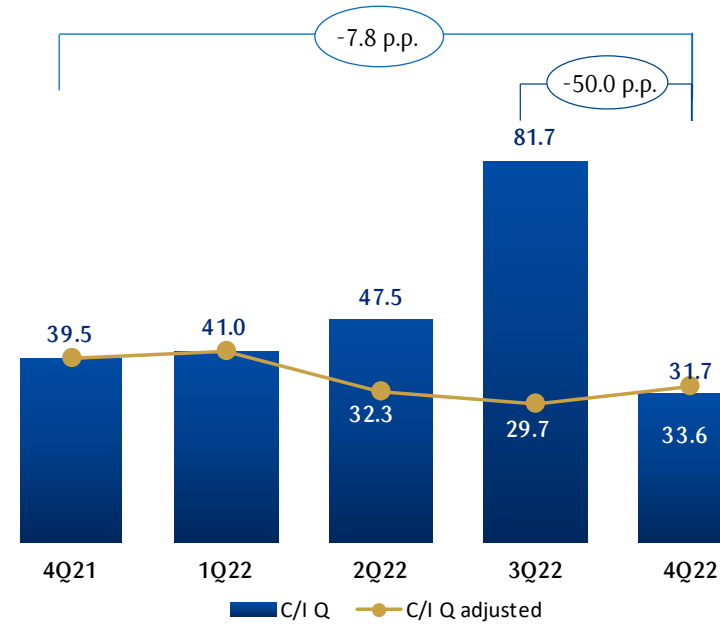
# High level of cost efficiency



Cost/Income ratio [%]



Quarterly Cost/Income ratio [%]



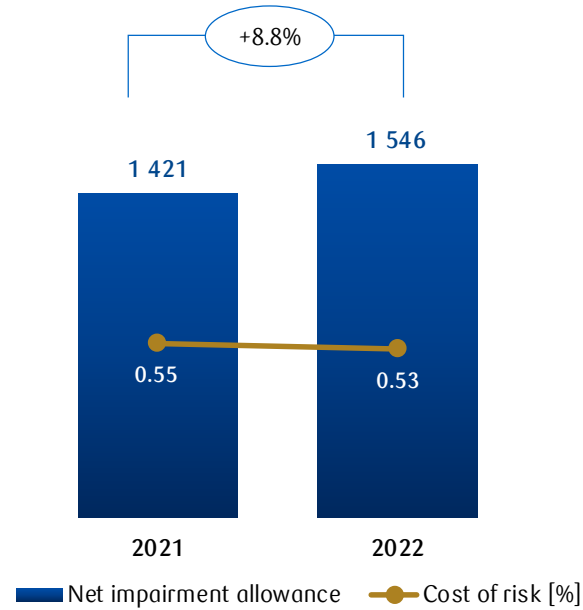
C/I ratio, including regulatory costs, reached level of 45.3% in 2022, while adjusted by extraordinary items, at the level of 33.8%

Cost/Income ratio adjusted by extraordinary items including costs credit holidays (+3 111 mln), Protection System Fund (+956 mln), Borrowers' Support Fund (+314 mln), provision recognized for the reimbursement of increased margin until the mortgage is established (+46 mln), BGF (-348 mln)

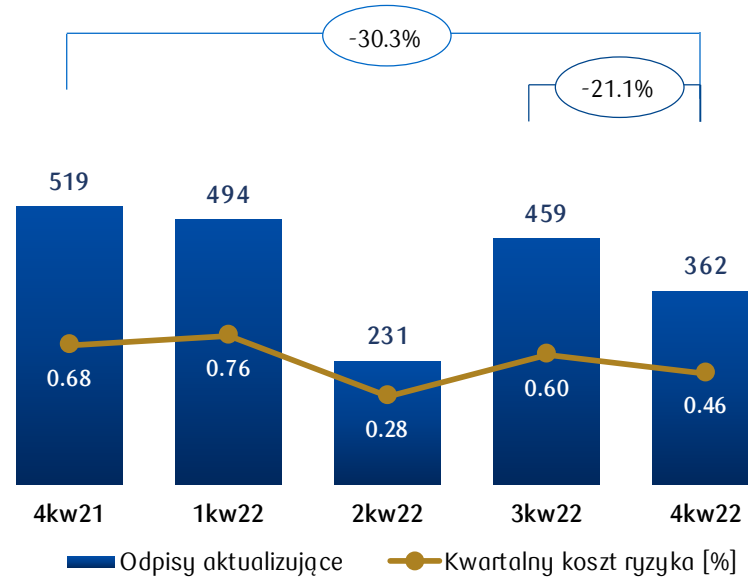
# Cost of risk



Net impairment allowance [PLN mln]



Quarterly net impairment allowance [PLN mln]



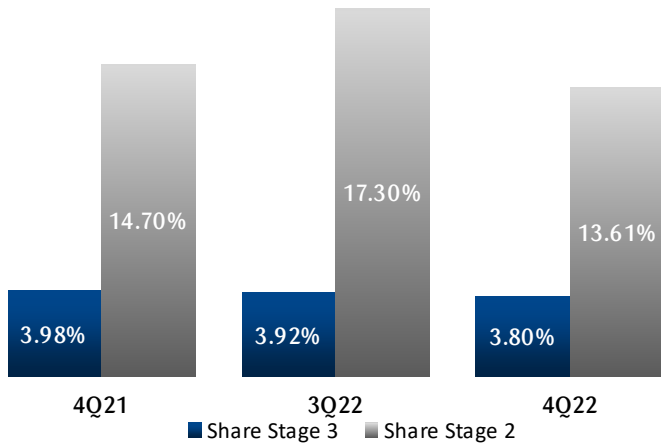
- Cost of risk for 2022 at 53 pbs
- Cost of risk in 4 quarter at 46 pbs



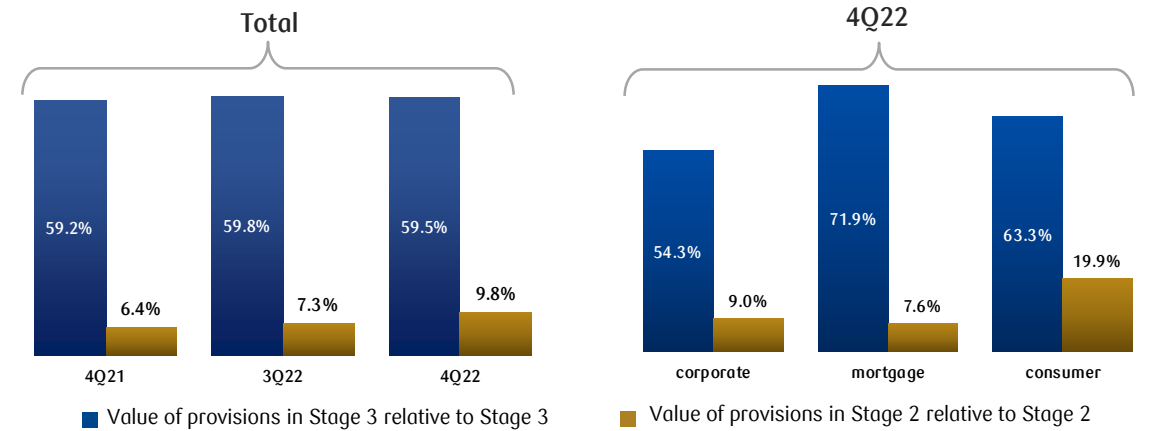
# FINANCIAL RESULTS

## High quality of customer financing

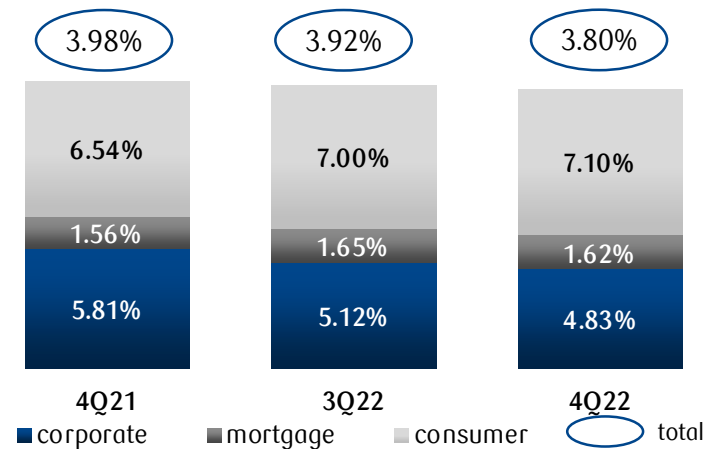
Share of receivables in stage 2 and 3 [%]



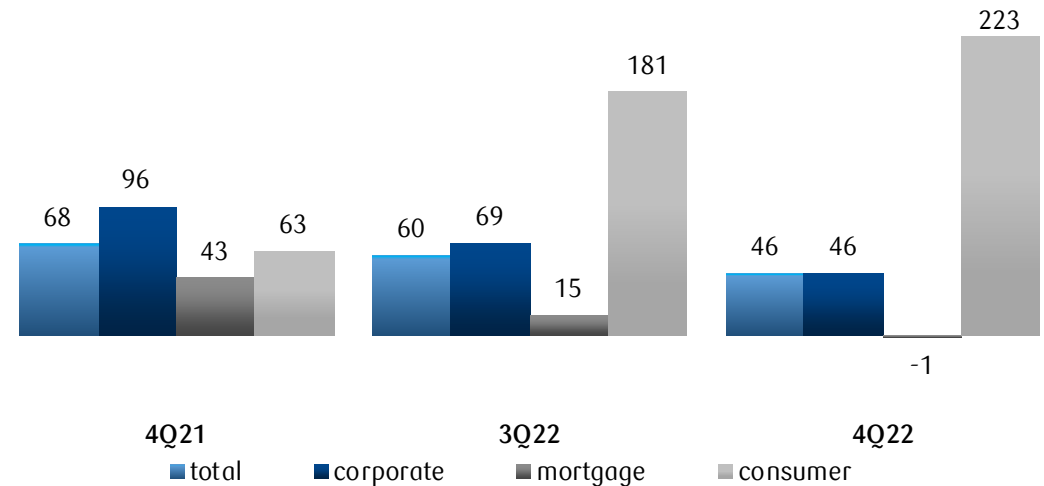
Provision coverage of receivables in stage 2 and 3 [%]



Share of receivables in stage 3 [%]



Quarterly cost of credit risk [bps.]





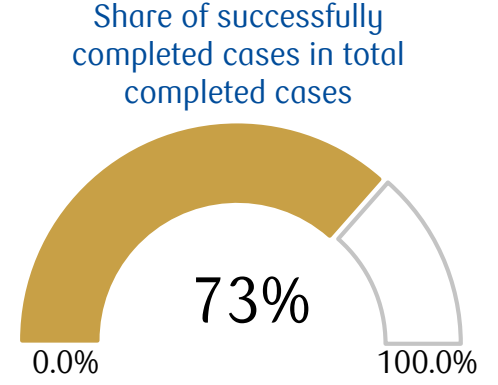
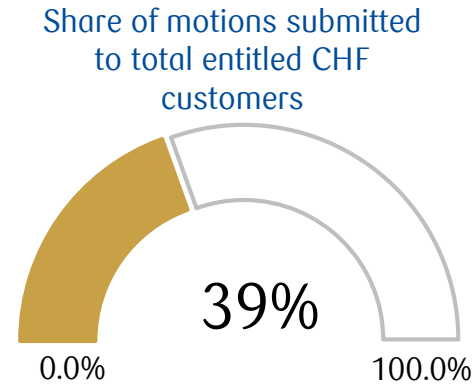
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# FINANCIAL RESULTS

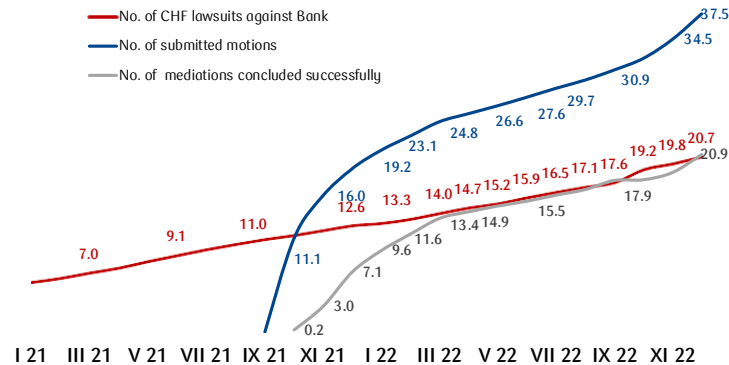
## CHF mortgage settlement program

- More than 37 ths motions submitted for mediation
- Almost 21 ths mediations concluded successfully
- More than 20 ths settlements concluded
- Process mostly performed in remote channels (78%)
- Avg. 49 days since the submission of the motion to settlement signing
- In June, the scope of products for which settlements were available was extended to include MIX mortgage loans granted in CHF for housing needs (purchase of real estate or repayment of other liabilities)

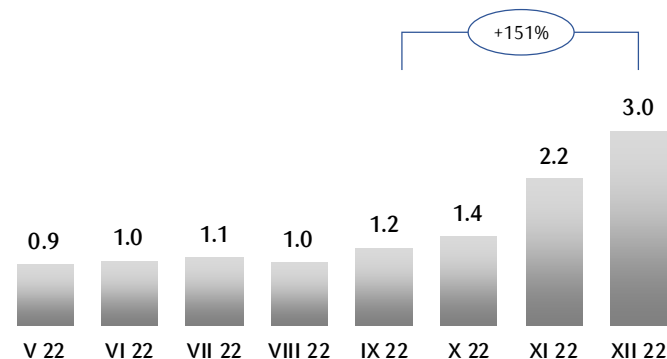
31st of December, 2022.



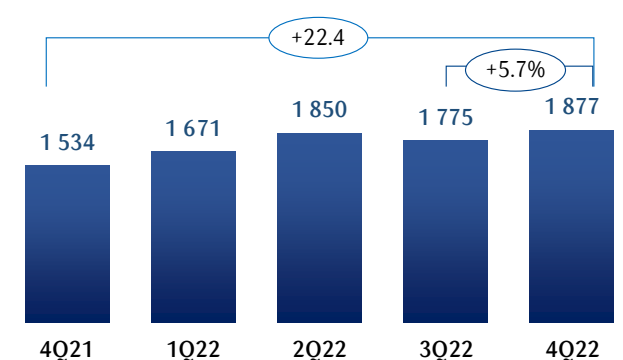
### Number of cases regarding settlements of CHF borrowers



### New mediation motions submitted [ths. Items]



### The number of new court proceedings in a quarter [Items]



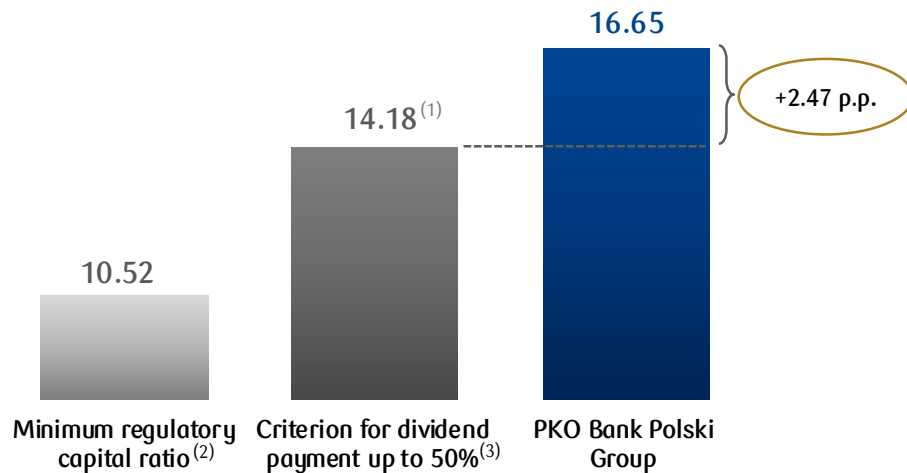
# FINANCIAL RESULTS

## Solid capital position

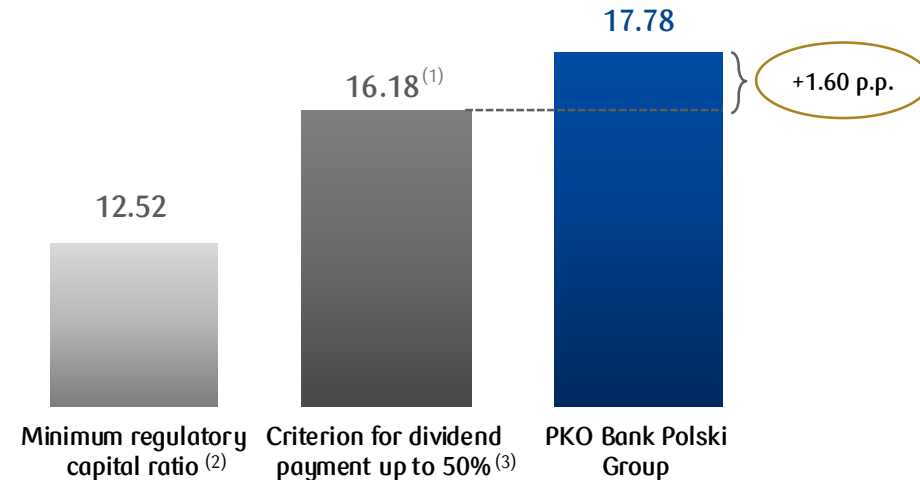


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CET1 = Tier 1 capital ratio [%]



Total capital ratio (TCR) [%]



- (1) - PFSA's buffer for Group's sensitivity to an adverse macroeconomic scenario recommended in Pillar II is 0.66% (Bank: 0.72%)
- (2) - Tier 1: CRR 6% + conservation buffer 2.5% + OSII buffer 2% + countercyclical buffer 0.02%  
TCR: CRR 8% + conservation buffer 2.5% + OSII buffer 2% + countercyclical buffer 0.02%
- (3) - Good credit quality of the portfolio of receivables from the non-financial sector, both in the Group and the Bank level (NPL share <5%)  
Dividend payment minimums after adjusting the dividend payout ratio by the following criteria:  
K1 - share of the foreign currency mortgages for households in total receivables of PKO from the non-financial sector (4Q'22: Bank: 6.1%; Group: 5.0%);  
adjustment by - 20 p.p., when 5%<K1<10%.  
K2 - share of the foreign currency mortgages granted in 2007/08 in PKO's total portfolio of foreign currency mortgages (4Q'22: Bank: 33.8%; Group 32.9%);  
adjustment by -30 p.p., when 20%<K2<50%.

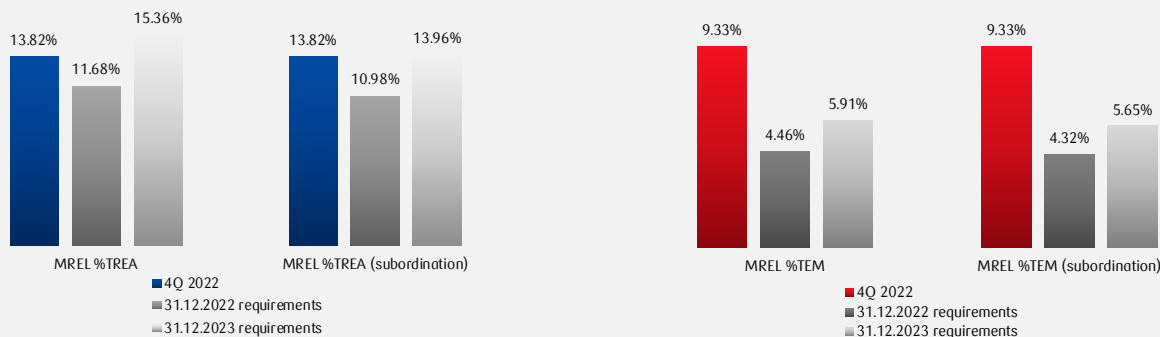
# Issuance of senior preferred bonds related to MREL



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- ✓ Bank Guarantee Fund determined the target MREL TREA requirement for the bank on a consolidated data at the level of 15.36% of TREA, which should be met by own funds and eligible liabilities meeting the subordination requirement at the level of 13.96% of TREA by 31 December 2023
- ✓ MREL TEM requirement for the bank on a consolidated basis has been set at 5.91% of TEM and should be met by own funds and eligible liabilities meeting the subordination requirement of 5.65% of TEM by 31 December 2023
- ✓ Bank Guarantee Fund exempted PKO Bank Hipoteczny S.A. from the requirement to maintain a minimum level of its own and eligible liabilities

DESTINATION PATH TO TARGETED MREL LEVELS



IN THE 1ST QUARTER OF 2023, BANK ISSUED senior preferred BONDS related to MREL REQUIREMENTS

| TYPE OF BONDS          | NOMINAL VALUE | COUPON  | MATURITY  |
|------------------------|---------------|---------|---|
| Senior preferred bonds | EUR 750 mln   | 5.625 % | Three years senior preferred bonds with the option of early redemption after 2 years from the issue |



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## Outlook 2023

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# Ambitious ESG goals 2023-2025



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**Highest** volume of new financing for sustainable and transformation projects

**Top 3 Bank** ESG financing in each business segment

**Scope 1 and 2** climate neutrality by 2030

**>90%** energy purchased certified as green-sourced

**Green bonds** preparation for the issue of the bank's own green bonds

- 1 Financial education of young people
- 2 Support the digital transformation of various social groups including seniors
- 3 Counteracting social exclusion
- 4 Support for the population of Ukraine and for the country reconstruction process

**>40%** women in managerial positions

**>30%** women in material risk taker positions

**~0%** gender pay gap

**>2%** participation of people with disabilities in job applications, recruitment interviews, and among employees

**<7%** voluntary leavers rate

**<14%** ratio of total staff turnover

**Reduction CO<sub>2</sub> emission** preparation and publication of a trajectory of CO<sub>2</sub> emissions reduction

**Expanding disclosures** systematic expansion of the scope of disclosures in the scope of CO<sub>2</sub> emissions of the bank





## Revenues

Growth of comparable NII due to base effect and volume growth

F&C level consolidation after dynamic growth of the last year

## Costs

Improvement of C/I ratio due to lower burden of extraordinary items

Costs, excluding regulatory costs, increasing mainly due to inflation

## CoR

CoR within the range specified in Bank's Strategy



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## Conclusions

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## CONCLUSION

Solid result driven by strong revenue growth, cost and risk control despite significant impact of extraordinary events



Reported net profit at the level of PLN 3.3 bn with ROE 9.7% in 2022



Double digit growth in NII and fee and commission income



High level of cost effectiveness with dynamic of non-regulator costs other than regulatory one, up by 8.9% y/y, well below inflation



Balance sheet strength – cost of risk at 53 pbs, high level of coverage ratio and solid capital base with Tier 1 at 16.65%

**READY TO IMPLEMENT STRATEGY OBJECTIVES 2023-2025**



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## Supplementary information

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## MACROECONOMIC BACKDROP

# Macroeconomic and banking sector forecasts

|                              |         | 2019 | 2020 | 2021 | 2022 | 2023F |
|------------------------------|---------|------|------|------|------|-------|
| GDP                          | % y/y   | 4.5  | -2   | 6.8  | 4.9  | 0.1   |
| Consumption                  | % /y    | 3.5  | -3.6 | 6.3  | 3.0  | -2.3  |
| Investments                  | % y/y   | 6.2  | -2.3 | 2.1  | 4.5  | 1.4   |
| Fiscal balance <sup>1)</sup> | % GDP   | -0.7 | -6.9 | -1.8 | -2.6 | -6.0  |
| Public debt <sup>1)</sup>    | % GDP   | 45.6 | 57.1 | 53.8 | 51.5 | 53.6  |
| Inflation CPI                | %       | 2.3  | 3.4  | 5.1  | 14.3 | 11.9  |
| LFS unemployment rate        | %       | 3.3  | 3.2  | 3.4  | 2.9  | 3.2   |
| NBP reference rate           | % eop   | 1.50 | 0.10 | 1.75 | 6.75 | 6.25  |
| WIBOR 3M                     | % eop   | 1.71 | 0.21 | 2.54 | 7.02 | 6.45  |
| EUR/PLN                      | PLN eop | 4.26 | 4.61 | 4.60 | 4.69 | 4.62  |
| CHF/PLN                      | PLN eop | 3.92 | 4.25 | 4.45 | 4.77 | 4.36  |

|   |       | 2019 | 2020 | 2021 | 2022  | 2023F |
|---|-------|------|------|------|-------|-------|
| Loans total                             | % y/y | 4.7  | -0.8 | 4.7  | 1.7   | 2.7   |
| Mortgage loans PLN                      | % y/y | 12.2 | 10.1 | 12.5 | -1.6  | -0.7  |
| Consumer loans                          | % y/y | 8.2  | -2.2 | 1.6  | -3.3  | 3.2   |
| Nonfinancial economic entities loans    | % y/y | 2.2  | -6.0 | 3.2  | 4.8   | 4.2   |
| Deposits total                          | % y/y | 8.2  | 13.1 | 10.8 | 5.6   | 3.3   |
| Deposits for private individuals        | % y/y | 9.3  | 7.6  | 6.0  | 4.1   | 3.1   |
| Net assets of private individuals (TFI) | % y/y | 5.7  | 2.5  | 5.7  | -23.7 | 12.6  |
| Nonfinancial economic entities deposits | % y/y | 10.1 | 20.6 | 10.5 | 8.0   | 3.0   |

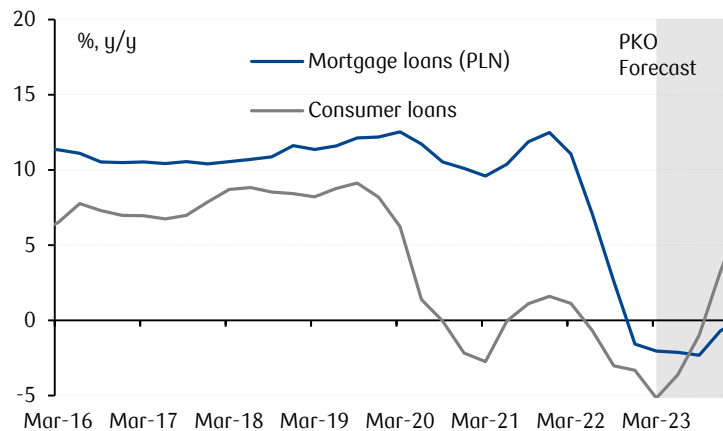
Source: Statistics Poland, Ministry of Finance, National Bank of Poland, PKO Bank Polski forecasts

1) General government In ESA2010 terms, forecast for 2022.

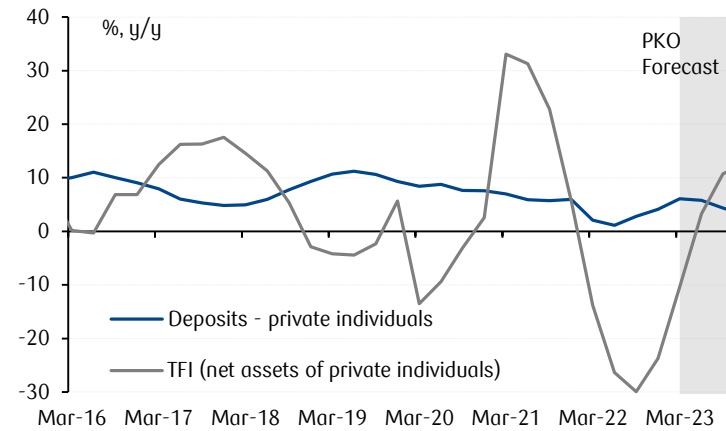
# Loan and deposit market (FX adjusted)



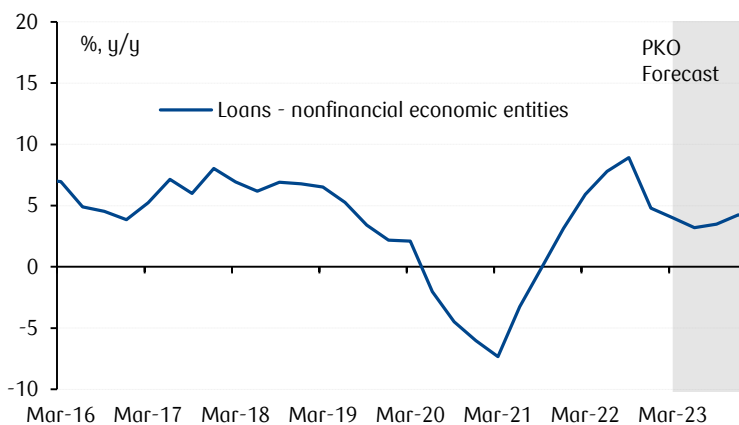
### Mortgage and consumer loans



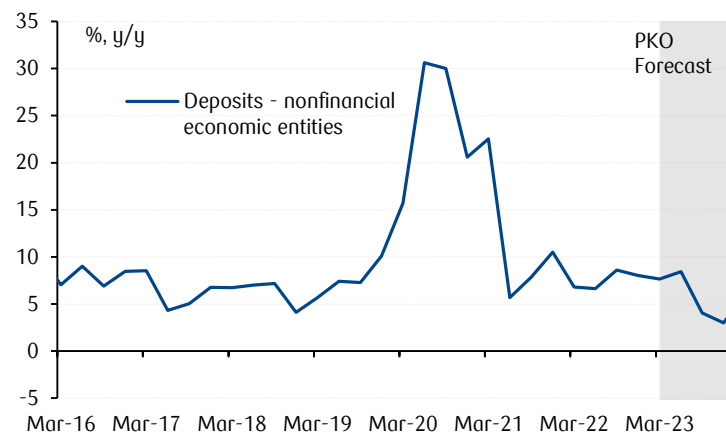
### Private individuals deposits and net assets (TFI)



### Loans for nonfinancial economic entities

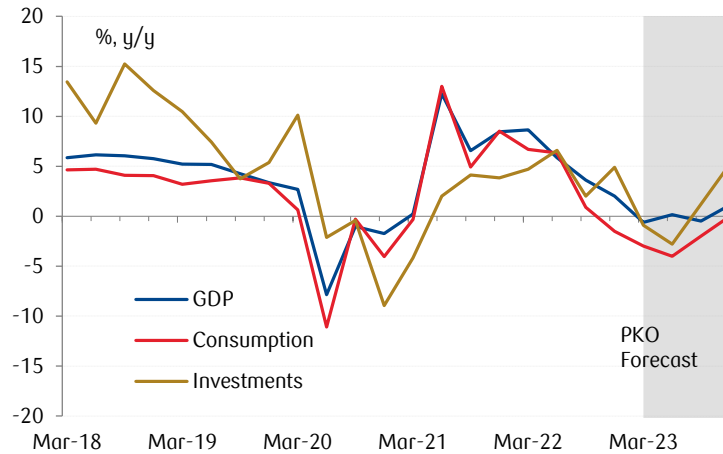


### Deposits of nonfinancial economic entities



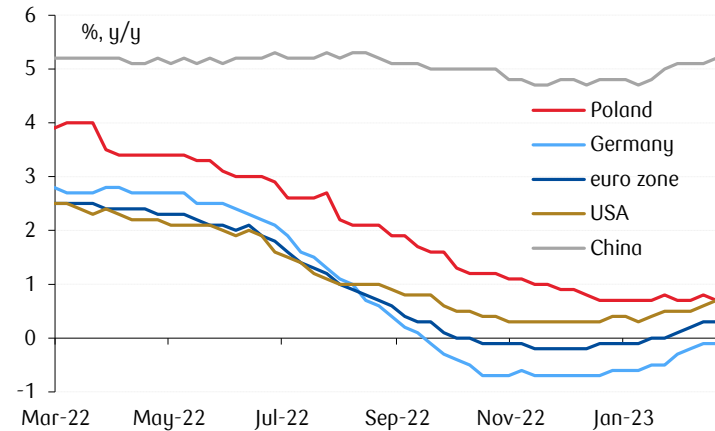


GDP and its main components



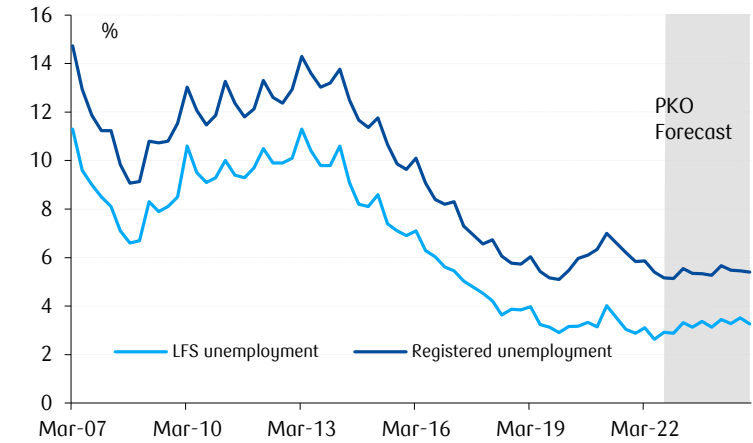
Source: Statistics Poland, PKO Bank Polski

Forecasts of GDP growth in 2023\* for Poland and major economies



Source: Bloomberg, PKO Bank Polski, \* Bloomberg consensus

Unemployment rate in Poland



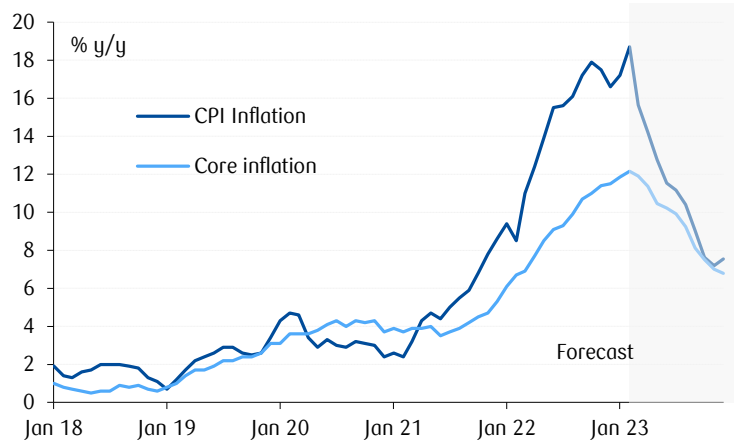
Source: Statistics Poland, PKO Bank Polski

- GDP growth in 2022 was nearly 5%, but there has been clear slowdown in the course of the year, to a mere 2% y/y in 4q22. The main drag on overall economic growth was a weakening of consumption demand amid real decline in households income and negative impact of interest rate hikes. Investment activity has been relatively stronger. Exports have been surprisingly resilient, despite a notable deterioration in global trade flows.
- The labour market has not been harmed much by the economic downturn. The unemployment rate keeps declining amid nearly record high number of vacancies, declining working-age population, high number of temporary migrant workers and labor hoarding.
- 2023 should see a gradual economic recovery driven by an improvement in external environment and positive impact of disinflation on real incomes and consumption. Investment activity will be boosted by the public sector.

# Inflation and interest rates have peaked

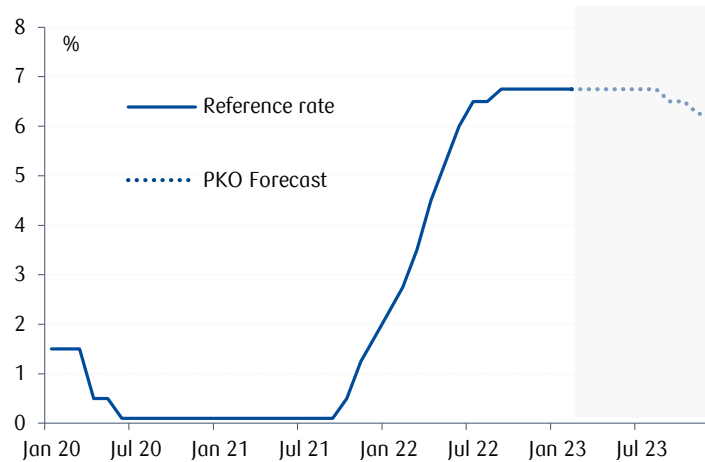


Main inflation measures in Poland



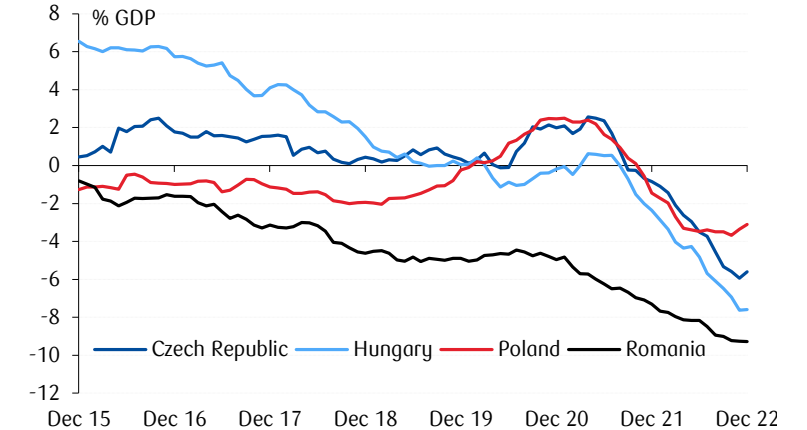
Source: Statistics Poland, PKO Bank Polski

NBP reference rate



Source: NBP, PKO Bank Polski

Current account balance



Source: Macrobond, PKO Bank Polski

- Strong inflation increase seen last year has weakened in late 2022. It is expected that 2023 will bring disinflation as energy shock will be fading away, annual growth rate of food prices will be declining and underlying inflationary pressure will be weakening amid drop in consumption demand.
- The MPC has paused monetary policy tightening, awaiting lagged effects of the largest interest rate hikes in over 20 years. A start of rate cuts is possible before the end of 2023, if CPI inflation goes down to single-digit level and the PLN is not negatively affected by policy actions of major central banks.
- Poland's public finances and balance of payments look relatively well against the background of regional peers. The Polish economy is going through the negative terms-of-trade shock in a relatively good shape and current account balance has started to improve. FDIs inflow remains large and Poland may be an important beneficiary of the intensifying nearshoring.

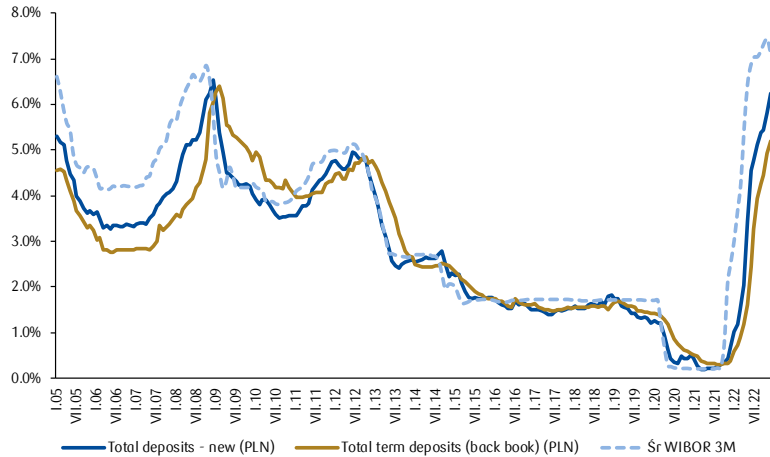




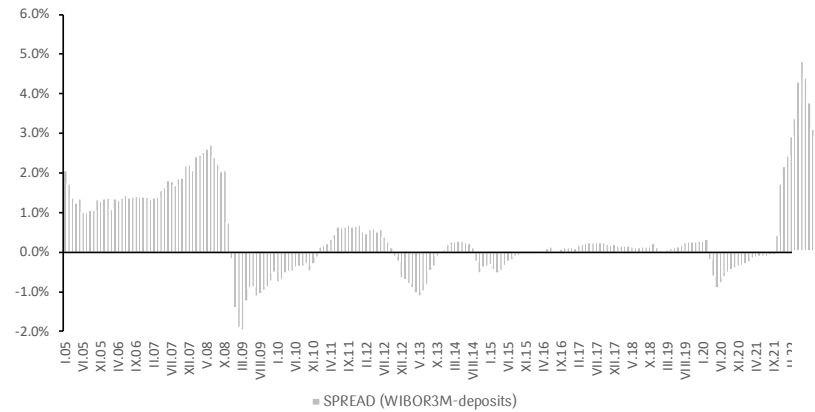
# BANKING SECTOR

## Interest rate on deposits in the banking sector

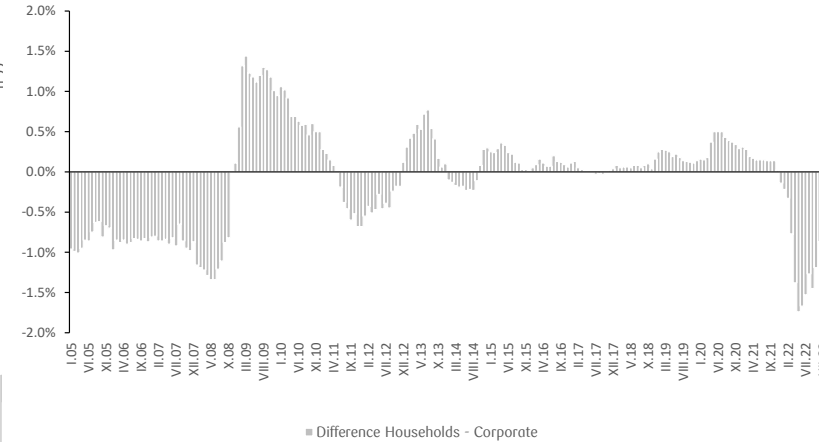
### Household deposits (new, back book)



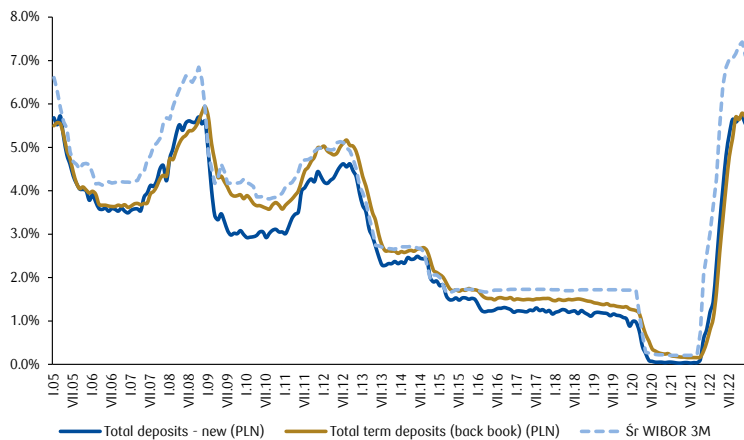
### Household term deposits



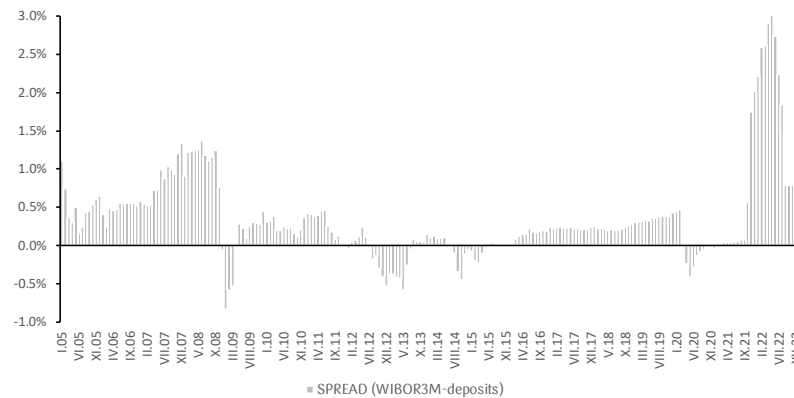
### Difference in interest rates of household and corporate term deposits



### Corporate deposits (new, back book)



### Corporate term deposits

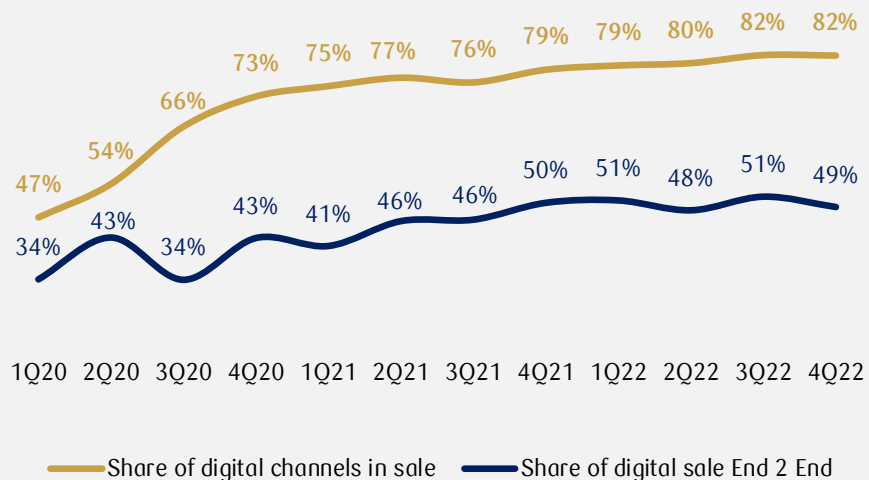


# We increase the share of remote channels in customers service and sales

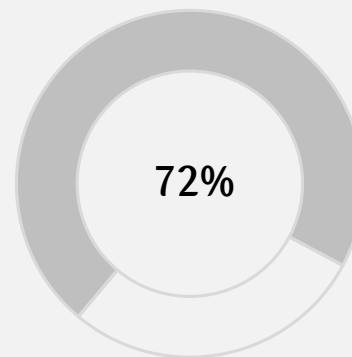


Bank Polski

Share of consumer loans digital sales



Share of term deposits digital sales



**>26.4 mln transactions**  
**+52% q/q**

conducted using contactless BLIK solution in the IKO application

**3x more** payments using BLIK or BLIK contactless code y/y

**2x more** transfers to the phone via BLIK over the year

**>7.2 mln**  
active IKO applications

**>1.7 bn**  
transactions in total  
in IKO

**PLN 457 bn**  
total value of  
transactions in IKO

**190 mln**  
transaction in IKO  
in 4Q + 38% y/y



## New digital banking opportunities for corporate clients



Increasing transaction security by introducing additional confirmation for all transfers ordered to accounts outside the contractor base

Launching of credit and debit card applications and making prepaid cards available through API in iPKO biznes Integra

Providing developers with a new module for Residential Escrow Accounts

Streamlining the authorization tool activation process

Making the iPKO dealer's online currency exchange service available on the iPKO business mobile app

Enabling authorization of applications submitted in the iPKO business mobile app

**17.7 ths**  
corporate customers

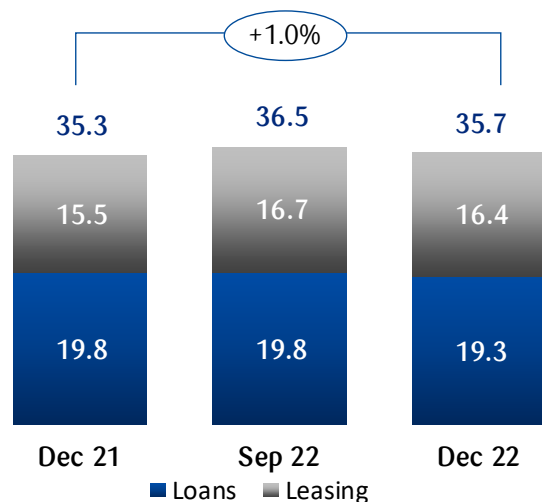
**15 ths**  
customers with access  
to e-banking

**30% y/y**  
increase of volume of  
transactions in iPKO  
Biznes

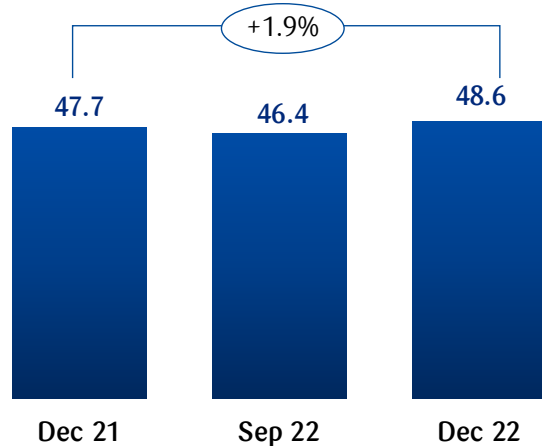
**71 ths**  
active users of iPKO  
Biznes



Loans volume outstanding [PLN bn]



Deposits [PLN bn]



## New products and support

- ▶ Re-introduction of standard and negotiated deposits offer and introduction of a progressive deposit for a period of 12 months
- ▶ Cancellation of fees for granting ecological loans
- ▶ Enabling customers in the SMEs segment to apply for a credit/loan with collateral in the form of a BGK de minimis guarantee to repay a credit/loan from another bank
- ▶ Broadening base of customers with access to digital loan application
- ▶ Implementation of a new credit risk assessment mechanism to improve the functionality and ergonomics of credit processes
- ▶ PowerB@nk na start service, supporting entrepreneurs starting their business activity
- ▶ Launching a free Google Pay service for retail and SME customers
- ▶ Providing the LikePOS mobile application – a smartphone payment terminal for SME customers to accept contactless payments on devices with the Android operating system and NFC communication.
- ▶ Online currency exchange service iPKO dealer for companies



Bank Polski

## SUPPLEMENTARY INFORMATION

# Development of services and offer for our Clients



### **PKO Pay Later**

Launching a gradual rollout of the "PKO Pay Later" service to customers, which allows them to make purchases within a limit set by the bank and repay the liability after 30 days



### **New deposit offer**

New deposit offer addressed to the existing and new customers of the bank. Proposition of new products and increase of existing deposits' interest rates



### **Launching a free Google Pay service for retail and SME customers**

Google Pay is a solution that allows paying with Android devices in all places in Poland and around the world using PKO credit and debit cards



### **Agreement with BGK as part of the "Apartment without own contribution" program**

In cooperation with Bank Gospodarstwa Krajowego, as part of the "Apartment without own contribution" program, a mortgage loan offer without own contribution - part of the loan amount will be covered by the BGK guarantee



### **LikePOS mobile application - a smartphone payment terminal for corporate customers**

Acceptance of contactless payments on devices with the Android operating system and NFC communication



### **Support for innovative solutions in the area of green technologies - Poland ClimAccelerator**

Launching the Poland ClimTech Accelerator project aimed at searching for start-ups, scale-ups and innovative companies operating in the area of green technologies which could be implemented in Group companies

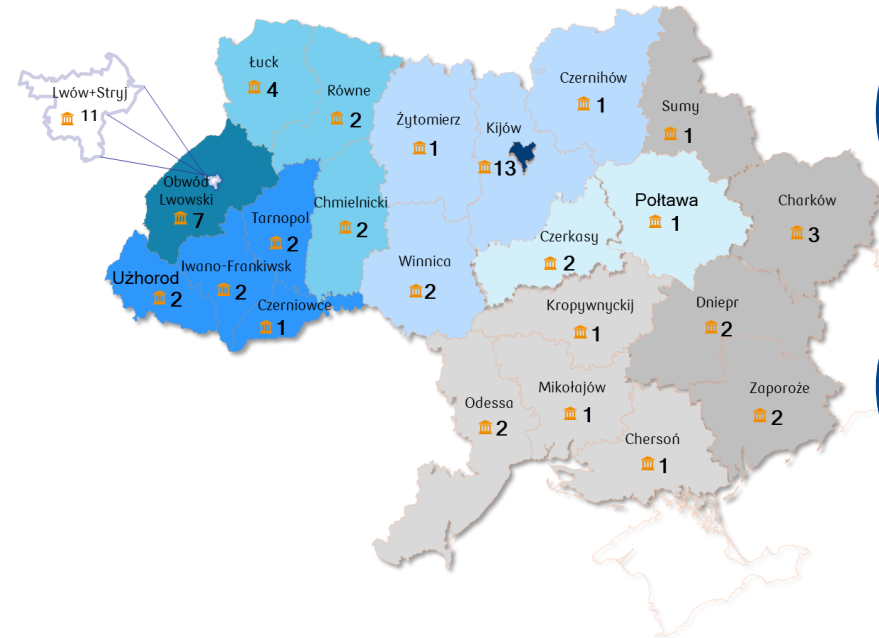


Bank Polski

# SUPPLEMENTARY INFORMATION KREDOBANK S.A.

KREDOBANK S.A. is an universal bank servicing both retail and SME clients, operating mainly in western part of Ukraine and Kiev region

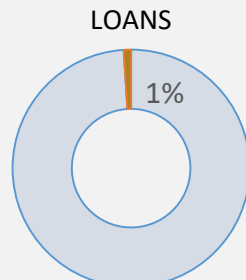
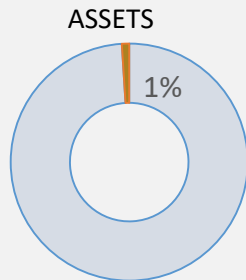
- Continuation of activities in regions not affected by active hostilities. 13 branches were located in the regions most affected by the war
- ~16% of the company's loan portfolio is located directly in or close to the war zones, of which less than 3% is located in areas under temporary occupation or active military action
- The company's management board estimates potential losses at a level which has no impact on KREDOBANK S.A.'s ability to continue its operations
- In 2022, KREDOBANK S.A. recognized credit risk allowances of about UAH 1.7 billion (i.e., PLN 213.9 miln)



66 branches

1 454 employees

KREDOBANK'S SHARE OF THE GROUP'S RESULTS  
December 31, 2022:



| KREDOBANK S.A. (mIn PLN) | Dec 31, 2022 | Dec 31, 2021 | Δ    |
|--------------------------|--------------|--------------|------|
| Gross loans              | 1 881        | 2 196        | -14% |
| Gross deposits           | 4 139        | 3 068        | 35%  |
| Total assets             | 4 862        | 4 151        | 17%  |
| Equity                   | 496          | 486          | 2%   |
|                          | 2022         | 2021         | Δ    |
| Net income               | 17           | 101          | -83% |

Consolidated data according to IFRS – the principles in force in the Bank's Group . Average NBP exchange rate for the day 31/12/2022



## SUPPLEMENTARY INFORMATION #PomocdlaUkrainy



### Package of facilities for Ukrainian citizens

- 367 thousand current accounts opened in special offer
- 728 million UAH exchange into PLN carried out in 100 branches free of charge and with no spread
- Free debit card for the current account issued "on the spot"
- Fast money transfer to KREDOBANK and to any bank in Ukraine. free of charge
- Call centre and IKO app in Ukrainian language
- Business account for 12 months with waived selected fees
- Payment of benefits indicated in the Act on assistance to Ukrainian citizens performed through PKO BP ATM as part of the PKO Awizo service
- PKO present with its offer at PGE Narodowy, the main refugee service point, where they can also receive PESEL, apply for social benefits



### #PomocdlaUkrainy

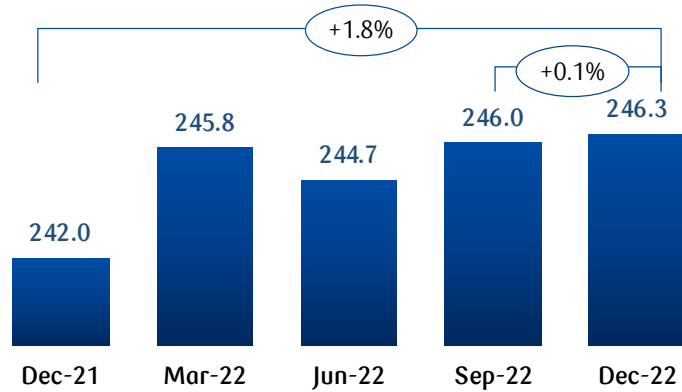
- PLN 12 million collected by the PKO BP Foundation for refugees' help
- PLN 8 million donated to organizations involved in humanitarian aid
- Purchase of an ambulance and specialized medical devices (transport cars, defibrillators, necessary medicines, hundreds of tons of food and everyday necessities)
- Arrangement of transportation of refugees and supplies
- Support employees of the Group in Ukraine and their families
- Thousands of volunteers from PKO Bank Polski involved in providing support



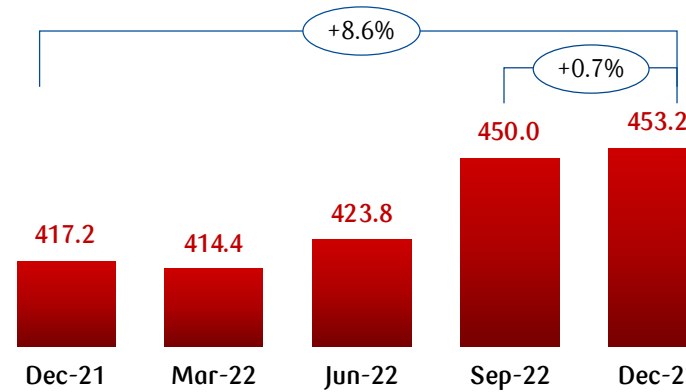
SUPPLEMENTARY INFORMATION

# The increase in customers' financing and savings

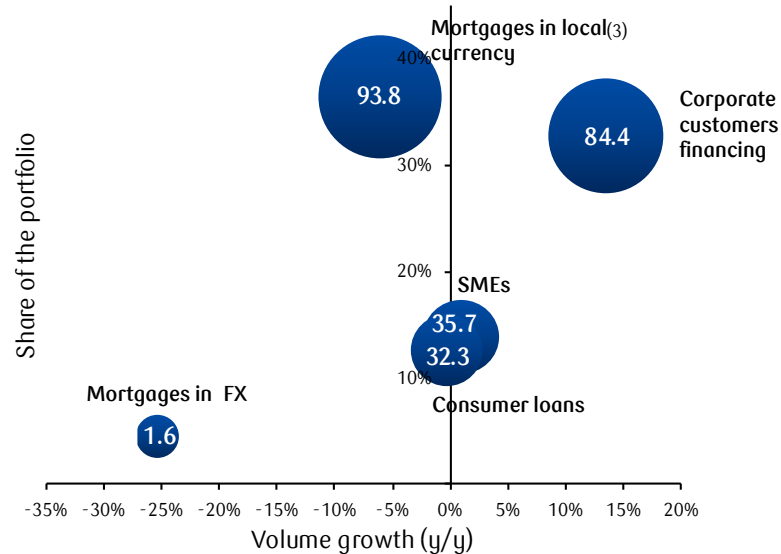
Gross customer financing [PLN bn] <sup>(1)</sup>



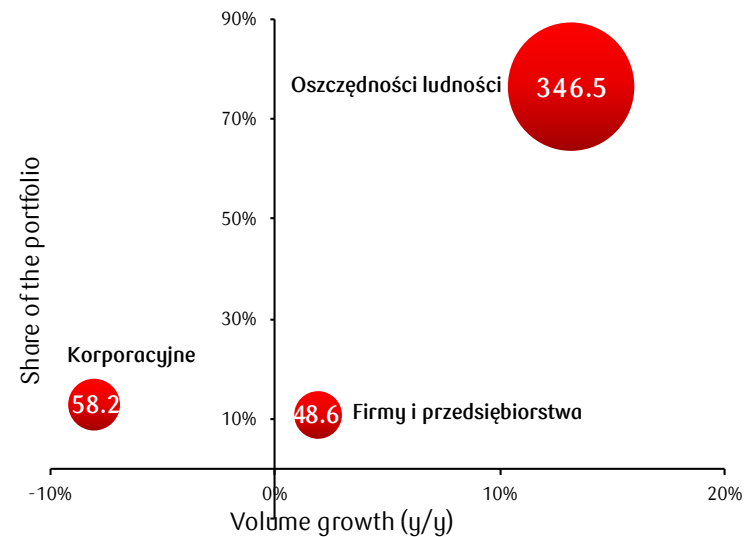
Customer savings [PLN bn] <sup>(2)</sup>



Gross customer financing [PLN bn] <sup>(1)</sup>



Customer savings [PLN bn] <sup>(2)</sup>



(1) - Includes loans (excluding FX mortgage loans), corporate and municipal bonds (excluding PFR, BGK, EIB corporate bonds), leasing and factoring (but excludes repo transactions).

(2) - Includes deposits, TFI (mutual funds) assets and treasury savings bonds of the bank and other entities of the bank's Group accumulated on the clients' bank accounts.

(3) - The position covers UAH loans.

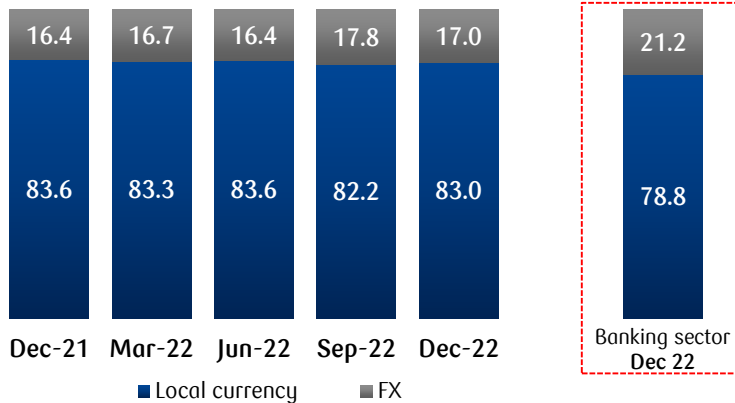




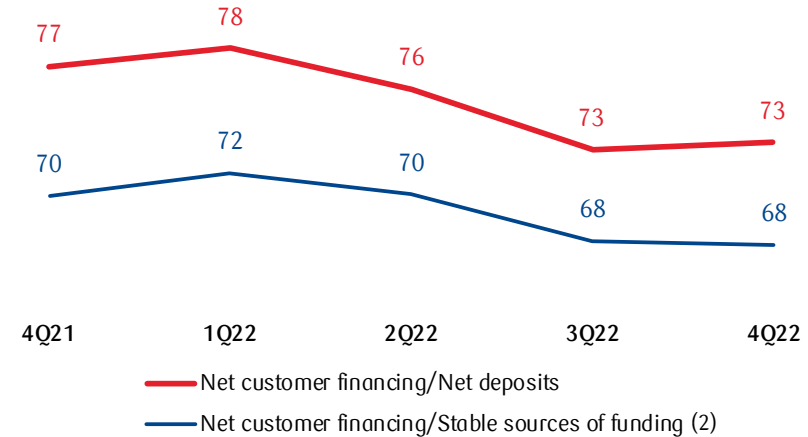
SUPPLEMENTARY INFORMATION

# Structure of loans and deposits and liquidity

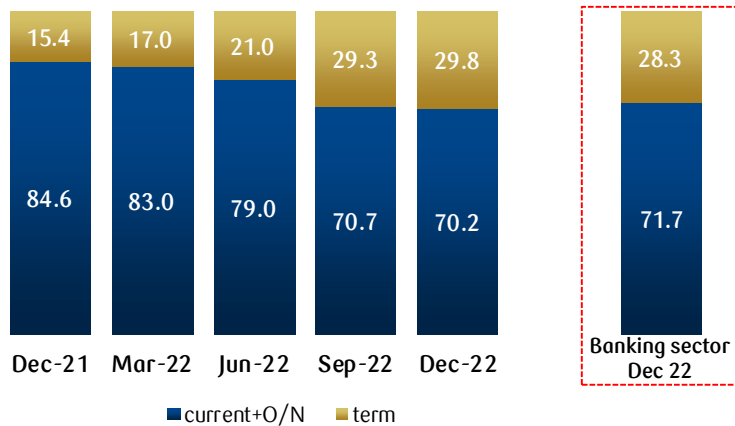
Currency structure of gross loans portfolio [%]



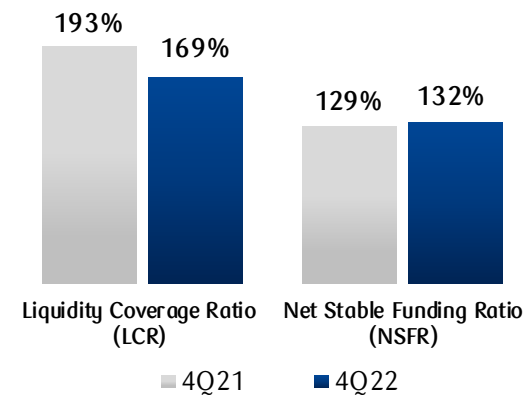
Structure of funding [%]



Term structure of total deposits <sup>(1)</sup> [%]



LCR and NSFR ratio [%]



(1) Amounts due to customers.

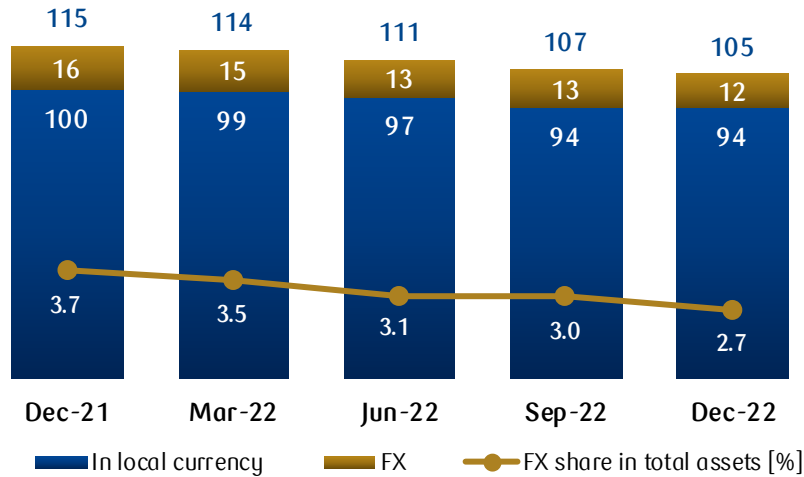
(2) Amounts due to customers and long-term sources of external funding: issuance of covered bonds, securitization, unsecured obligations, subordinated liabilities, loans from financial institutions..



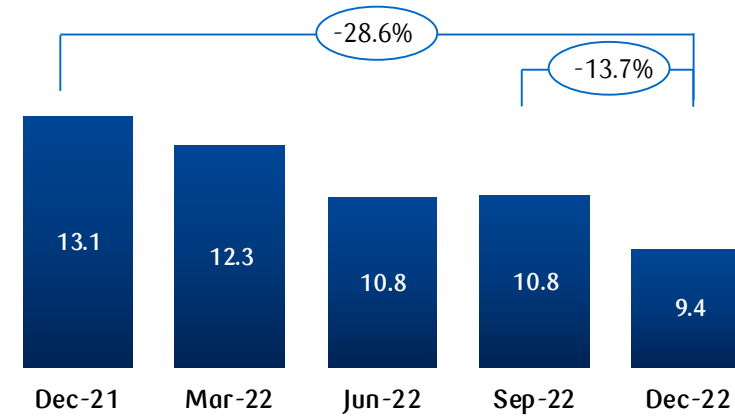
SUPPLEMENTARY INFORMATION

# Gross mortgage loans

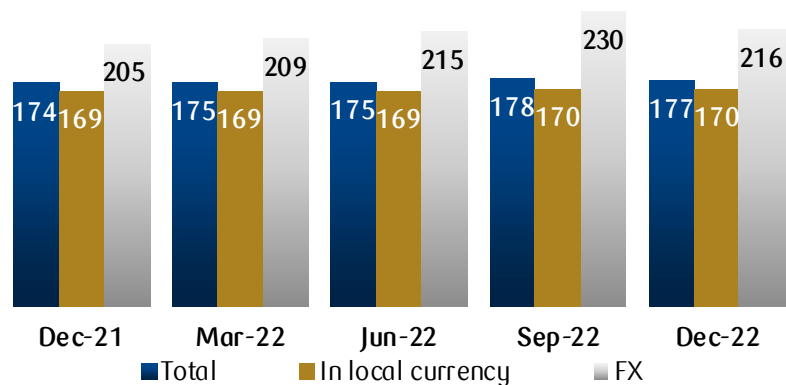
Volume of mortgage loans [PLN bn] <sup>(1)</sup>



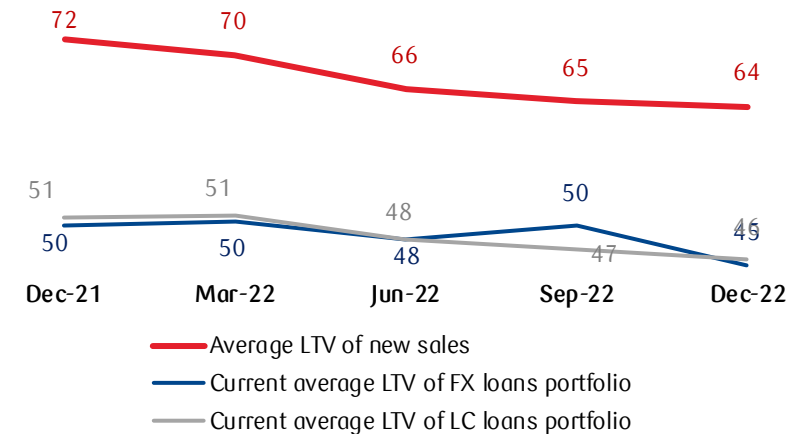
Volume of CHF mortgage loans [PLN bn]



Average carrying value of mortgage loan to be repaid [PLN ths]



Average LTV [%]



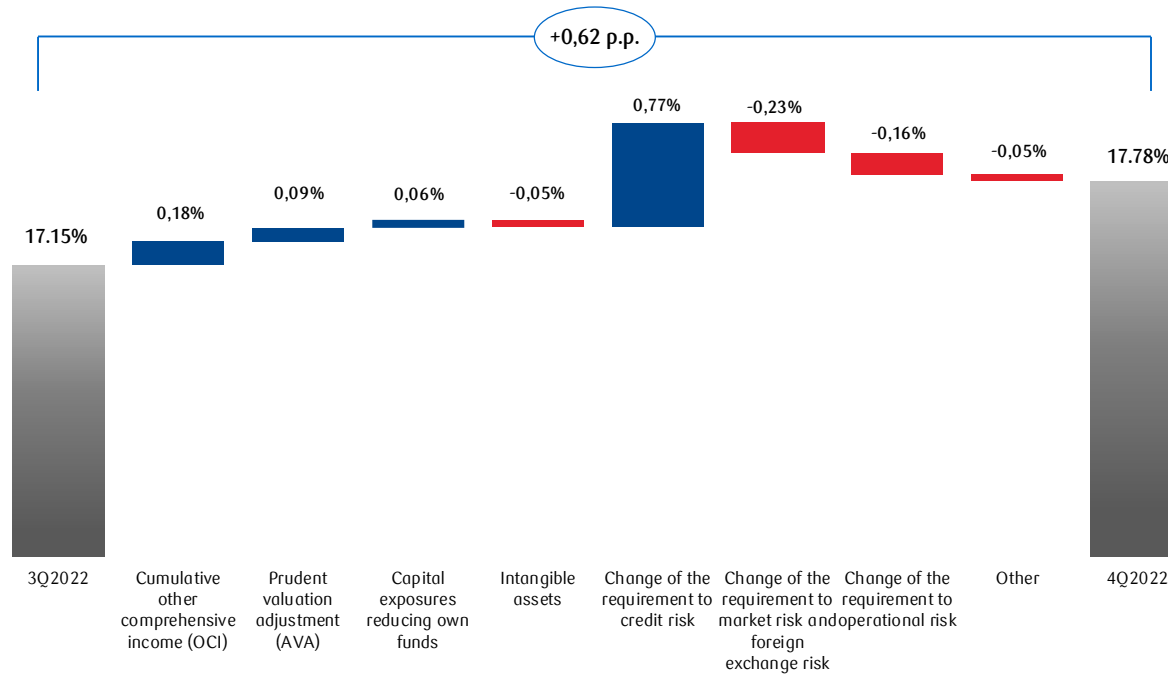
(1) - Includes data for PKO Bank Polski, PKO Bank Hipoteczny and Kredobank.



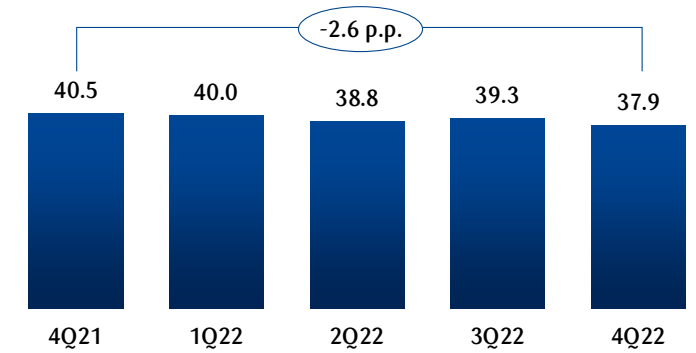
# SUPPLEMENTARY INFORMATION

## Capital adequacy

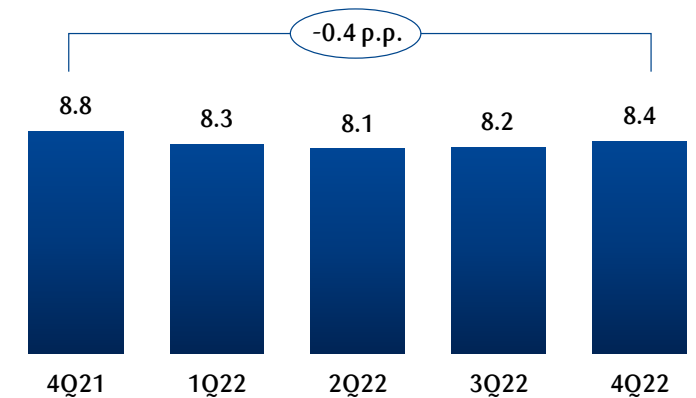
### Quarterly change of the consolidated total capital ratio (TCR) [p.p.]



### Effective risk weight [%] <sup>(1)</sup>



### Leverage ratio [%]



(1) - Share of risk-weighted assets related to credit risk and counterparty risk in relations to their respective net exposure values



SUPPLEMENTARY INFORMATION

# The balance sheet of PKO Bank Polski Group

| <b>Assets (PLN billion)</b>             | <b>Dec-21</b> | <b>Mar-22</b> | <b>Jun-22</b> | <b>Sep-22</b> | <b>Dec-22</b> | <b>y/y</b>   | <b>q/q</b>   |
|---|---------------|---------------|---------------|---------------|---------------|--------------|--------------|
| Cash and balances with the Central Bank | 11.6          | 6.2           | 10.6          | 13.7          | 15.9          | +37.4%       | +16.3%       |
| Amounts due from other banks            | 9.0           | 12.2          | 16.4          | 22.0          | 16.1          | +78.7%       | -26.7%       |
| Reverse repo transactions               | -             | 0.02          | 0.04          | 0.02          | 0.01          | -            | -68.8%       |
| <b>Net customer financing</b>           | <b>247.6</b>  | <b>249.8</b>  | <b>246.8</b>  | <b>247.3</b>  | <b>246.4</b>  | <b>-0.5%</b> | <b>-0.4%</b> |
| Securities                              | 122.2         | 120.4         | 117.4         | 117.0         | 121.0         | -1.0%        | +3.4%        |
| Other assets                            | 27.7          | 32.9          | 37.6          | 38.5          | 31.3          | +12.8%       | -18.7%       |
| <b>TOTAL ASSETS</b>                     | <b>418.1</b>  | <b>421.6</b>  | <b>428.8</b>  | <b>438.5</b>  | <b>430.7</b>  | <b>+3.0%</b> | <b>-1.8%</b> |

| <b>Liabilities and equity (PLN billion)</b>           | <b>Dec-21</b> | <b>Mar-22</b> | <b>Jun-22</b> | <b>Sep-22</b> | <b>Dec-22</b> | <b>y/y</b>   | <b>q/q</b>    |
|---|---------------|---------------|---------------|---------------|---------------|--------------|---------------|
| <b>Total equity</b>                                   | <b>37.7</b>   | <b>35.7</b>   | <b>30.9</b>   | <b>31.7</b>   | <b>35.4</b>   | <b>-6.0%</b> | <b>+11.8%</b> |
| Amounts due to the central bank and due to banks      | 6.3           | 6.1           | 7.5           | 7.3           | 5.3           | -15.5%       | -26.8%        |
| Subordinated liabilities and debt securities in issue | 26.6          | 25.0          | 21.3          | 19.8          | 18.3          | -31.2%       | -7.8%         |
| <b>Amounts due to customers</b>                       | <b>322.3</b>  | <b>321.9</b>  | <b>326.3</b>  | <b>340.4</b>  | <b>339.6</b>  | <b>+5.4%</b> | <b>-0.2%</b>  |
| Loans and advances received                           | 2.5           | 2.3           | 2.5           | 2.4           | 2.3           | -6.8%        | -6.2%         |
| Liabilities of insurance activities                   | 2.0           | 1.9           | 1.8           | 1.8           | 1.7           | -13.7%       | -2.5%         |
| Other liabilities                                     | 23.2          | 31.0          | 41.0          | 37.5          | 30.3          | +30.7%       | -19.2%        |
| <b>TOTAL EQUITY AND LIABILITIES</b>                   | <b>418.1</b>  | <b>421.6</b>  | <b>428.8</b>  | <b>438.5</b>  | <b>430.7</b>  | <b>+3.0%</b> | <b>-1.8%</b>  |



Bank Polski

SUPPLEMENTARY INFORMATION

The Profit and loss account of PKO Bank Polski Group

| Profit and loss account (PLN million)                                       | 4Q 21        | 1Q22         | 2Q22         | 3Q22         | 4Q 22        | y/y            | q/q             | 2021          | 2022          | y/y           |
|---|--------------|--------------|--------------|--------------|--------------|----------------|-----------------|---------------|---------------|---------------|
| <b>Net interest income</b>  | 2 669        | 3 200        | 3 639        | 816          | 4 158        | +55.8%         | >100%           | 9 882         | 11 813        | +19.5%        |
| <b>Net fee and commission income</b>  | 1 180        | 1 179        | 1 250        | 1 281        | 1 241        | +5.1%          | -3.2%           | 4 377         | 4 951         | +13.1%        |
| <b>Other income</b>   | 110          | 125          | 79           | 216          | 133          | +21.1%         | -38.3%          | 886           | 553           | -37.6%        |
| Dividend income   | 0            | 0            | 11           | 1            | 39           | >100%          | >100%           | 12            | 51            | >100%         |
| Trading income  | 94           | 68           | 107          | 194          | 34           | -63.4%         | -82.4%          | 175           | 403           | >100%         |
| Net foreign exchange gains  | 12           | 1            | (67)         | (22)         | 15           | +21.2%         | -               | 436           | (73)          | -             |
| Gains/(losses) on derecognition on financial assets and liabilities         | 31           | 7            | (25)         | (11)         | 4            | -87.1%         | -               | 206           | (26)          | -             |
| Net other operating income and expense                                      | (27)         | 49           | 53           | 55           | 41           | -              | -24.9%          | 56            | 198           | >100%         |
| <b>Total income items</b>   | <b>3 960</b> | <b>4 504</b> | <b>4 967</b> | <b>2 313</b> | <b>5 532</b> | <b>+39.7%</b>  | <b>&gt;100%</b> | <b>15 145</b> | <b>17 316</b> | <b>+14.3%</b> |
| Total operating expenses  | (1 566)      | (1 845)      | (2 360)      | (1 891)      | (1 754)      | 12.0%          | -7.2%           | (6 118)       | (7 850)       | +28.3%        |
| result on regulatory charges  | (112)        | (484)        | (906)        | (420)        | (79)         | -29.5%         | -81.3%          | (642)         | (1 889)       | >100%         |
| Allowances for expected credit losses                                       | (519)        | (494)        | (231)        | (459)        | (362)        | -30.3%         | -21.1%          | (1 420)       | (1 546)       | +8.8%         |
| Net impairment allowances on non-financial assets                           | (10)         | (5)          | (8)          | (11)         | (39)         | >100%          | >100%           | (46)          | (63)          | +38.1%        |
| Cost of risk on FX mortgages  | (0)          | -            | (1 176)      | 0            | (738)        | >100%          | -               | (0)           | (1 914)       | >100%         |
| Tax on certain financial institutions                                       | (294)        | (307)        | (319)        | (328)        | (312)        | 6.0%           | -4.9%           | (1 079)       | (1 266)       | +17.3%        |
| Share in net profit (losses) of associates and jointly controlled entities  | 10           | 14           | 14           | 33           | 10           | 3.6%           | -69.6%          | 31            | 71            | >100%         |
| <b>Profit before income tax</b>   | <b>1 580</b> | <b>1 866</b> | <b>888</b>   | <b>(343)</b> | <b>2 337</b> | <b>+48.0%</b>  | <b>-</b>        | <b>6 513</b>  | <b>4 748</b>  | <b>-27.1%</b> |
| Income tax expense  | (377)        | (451)        | (466)        | 105          | (604)        | +60.3%         | -               | (1 640)       | (1 416)       | -13.7%        |
| Net profit attributable to non-controlling shareholders                     | (0)          | (1)          | 0            | (1)          | 1            | -              | -               | (1)           | (0)           | -21.7%        |
| <b>Net result attributable to the parent company</b>                        | <b>1 203</b> | <b>1 416</b> | <b>422</b>   | <b>(237)</b> | <b>1 732</b> | <b>+44.0%</b>  | <b>-</b>        | <b>4 874</b>  | <b>3 333</b>  | <b>-31.6%</b> |
| <b>Adjusted net result attributable to the parent company<sup>(1)</sup></b> | <b>1 203</b> | <b>1 416</b> | <b>422</b>   | <b>(237)</b> | <b>-</b>     | <b>-100.0%</b> | <b>-100.0%</b>  | <b>4 710</b>  | <b>1 601</b>  | <b>-66.0%</b> |

## Key ratios



| Key ratios (%)       | 4Q21  | 1Q22  | 2Q22  | 3Q22  | 4Q 22 | y/y        | q/q       |
|----------------------|-------|-------|-------|-------|-------|------------|-----------|
| ROE net              | 12.1  | 13.0  | 11.5  | 7.9   | 9.7   | -2.4 p.p.  | +1.8 p.p. |
| ROTE net             | 13.2  | 14.2  | 12.6  | 8.7   | 10.8  | -2.4 p.p.  | +2.1 p.p. |
| ROA net              | 1.2   | 1.3   | 1.0   | 0.7   | 0.8   | -0.5 p.p.  | +0.1 p.p. |
| C/I                  | 40.4  | 39.4  | 42.1  | 48.7  | 45.3  | +4.9 p.p.  | -3.3 p.p. |
| NIM                  | 2.70  | 2.89  | 3.19  | 3.53  | 3.9   | +1.2 p.p.  | +0.4 p.p. |
| NPL ratio            | 3.98  | 3.93  | 3.86  | 3.92  | 3.8   | -0.2 p.p.  | -0.1 p.p. |
| Coverage ratio       | 91.0  | 95.4  | 98.5  | 101.3 | 105.0 | +14.0 p.p. | +3.7 p.p. |
| Cost of risk         | 0.55  | 0.63  | 0.58  | 0.58  | 0.5   | -0.0 p.p.  | -0.0 p.p. |
| TCR                  | 18.23 | 17.53 | 17.30 | 17.15 | 17.78 | -0.4 p.p.  | +0.6 p.p. |
| Tier 1 capital ratio | 17.03 | 16.32 | 16.11 | 16.01 | 16.65 | -0.4 p.p.  | +0.6 p.p. |

(1) Margin in comparable conditions



SUPPLEMENTARY INFORMATION

# Key operational data

| PKO Bank Polski operating data (eop)                         | Dec 21        | Mar 22        | Jun 22        | Sep 22        | Dec 22        | y/y           | q/q          |
|--|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| Current accounts ('000)                                      | 8 490         | 8 694         | 8 860         | 8 969         | 9 049         | +6.6%         | +0.9%        |
| Banking cards ('000)   | 9 815         | 10 026        | 10 235        | 10 349        | 10 404        | +6.0%         | +0.5%        |
| of which: credit cards                                       | 972           | 964           | 955           | 960           | 953           | -1.9%         | -0.8%        |
| Active mobile banking applications IKO ('000)                | 6 124         | 6 420         | 6 785         | 7 039         | 7 211         | +17.7%        | +2.4%        |
| Active mobile banking users ('000) <sup>(1)</sup>            | 4 663         | 4 873         | 5 102         | 5 253         | 5 359         | +14.9%        | +2.0%        |
| Number of corporate customers with access to e-banking (000) | 14.3          | 14.5          | 14.6          | 14.7          | 15.0          | +4.7%         | +2.0%        |
| Number of SME customers with access to e-banking (000)       | 67.2          | 68.6          | 70.0          | 71.1          | 72.5          | +7.9%         | +1.8%        |
| <b>Branches:</b>   | <b>975</b>    | <b>972</b>    | <b>970</b>    | <b>970</b>    | <b>967</b>    | <b>-0.8%</b>  | <b>-0.3%</b> |
| - retail   | 942           | 939           | 937           | 937           | 934           | -0.8%         | -0.3%        |
| - corporate  | 33            | 33            | 33            | 33            | 33            | 0.0%          | 0.0%         |
| <b>Agencies</b>  | <b>447</b>    | <b>420</b>    | <b>400</b>    | <b>378</b>    | <b>349</b>    | <b>-21.9%</b> | <b>-7.7%</b> |
| <b>ATMs</b>  | <b>2 976</b>  | <b>2 961</b>  | <b>2 995</b>  | <b>2 998</b>  | <b>3 011</b>  | <b>+1.2%</b>  | <b>+0.4%</b> |
| <b>Number of customers ('000)</b>                            | <b>11 120</b> | <b>11 313</b> | <b>11 488</b> | <b>11 565</b> | <b>11 666</b> | <b>+4.3%</b>  | <b>+1.6%</b> |
| - retail   | 10 541        | 10 726        | 10 897        | 10 978        | 11 071        | +4.2%         | +1.6%        |
| - corporate  | 17            | 17            | 17            | 17            | 18            | +3.5%         | +1.0%        |
| - SME  | 563           | 570           | 575           | 570           | 578           | +6.4%         | +0.9%        |
| <b>Employment eop (FTEs '000) Group</b>                      | <b>25.7</b>   | <b>25.6</b>   | <b>25.5</b>   | <b>25.2</b>   | <b>25.1</b>   | <b>-2.3%</b>  | <b>-0.4%</b> |
| <b>Number of operations performed by robots (in '000)</b>    | <b>18 613</b> | <b>20 102</b> | <b>18 572</b> | <b>19 753</b> | <b>18 675</b> | <b>+0.3%</b>  | <b>-5.5%</b> |

(1) - The number of mobile banking users who log into the bank from their mobile device at least once a month

## SUPPLEMENTARY INFORMATION

# Customer financing



Bank Polski

| PLN billion                     | Dec-21       | Mar-22       | Jun-22       | Sep-22       | Dec-22       | y/y           | q/q           |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| <b>Financing</b>                | <b>244.4</b> | <b>247.4</b> | <b>245.5</b> | <b>246.4</b> | <b>243.2</b> | <b>-0.5%</b>  | <b>-1.3%</b>  |
| <b>mortgages</b>                | <b>115.5</b> | <b>114.1</b> | <b>110.7</b> | <b>107.0</b> | <b>105.5</b> | <b>-8.7%</b>  | <b>-1.4%</b>  |
| mortgages in local currency     | 99.9         | 99.3         | 97.5         | 93.7         | 93.8         | -6.1%         | +0.1%         |
| FX mortgages                    | 15.6         | 14.7         | 13.2         | 13.3         | 11.6         | -25.5%        | -12.4%        |
| consumer loans                  | 32.4         | 32.2         | 32.2         | 32.5         | 32.3         | -0.4%         | -0.6%         |
| SME                             | 35.3         | 35.9         | 36.1         | 36.5         | 35.7         | +1.0%         | -2.2%         |
| corporate                       | 61.1         | 65.2         | 66.5         | 70.4         | 69.8         | +14.2%        | -0.9%         |
| <b>Debt securities</b>          | <b>13.3</b>  | <b>13.2</b>  | <b>12.4</b>  | <b>12.8</b>  | <b>14.7</b>  | <b>+10.5%</b> | <b>+14.3%</b> |
| municipal bonds <sup>(1)</sup>  | 9.2          | 9.2          | 9.1          | 9.3          | 11.2         | +22.7%        | +20.6%        |
| corporate bonds                 | 4.1          | 4.0          | 3.3          | 3.5          | 3.4          | -16.7%        | -2.4%         |
| <b>Gross customer financing</b> | <b>257.6</b> | <b>260.5</b> | <b>257.9</b> | <b>259.3</b> | <b>257.9</b> | <b>+0.1%</b>  | <b>-0.5%</b>  |
| <b>Net customer financing</b>   | <b>247.6</b> | <b>249.8</b> | <b>246.8</b> | <b>247.3</b> | <b>246.4</b> | <b>-0.5%</b>  | <b>-0.4%</b>  |

(1) - Bonds issued by PFR, BGK and EIB were excluded from the volume of corporate bonds.



## Customer savings



| PLN billion                                     | Dec-21       | Mar-22       | Jun-22       | Sep-22       | Dec-22       | y/y           | q/q           |
|---|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| <b>Retail and private banking<sup>(1)</sup></b> | <b>306.1</b> | <b>302.0</b> | <b>308.8</b> | <b>327.5</b> | <b>346.5</b> | <b>+13.2%</b> | <b>+5.8%</b>  |
| deposits  | 215.0        | 211.9        | 213.5        | 220.2        | 234.4        | +9.0%         | +6.4%         |
| retail mutual funds                             | 36.7         | 33.4         | 29.5         | 28.2         | 30.1         | -18.1%        | +6.7%         |
| saving treasury bonds                           | 54.4         | 56.7         | 65.8         | 79.1         | 82.0         | +50.7%        | +3.7%         |
| <b>Own bonds on clients' accounts</b>           | <b>5.0</b>   | <b>3.6</b>   | <b>3.2</b>   | <b>3.2</b>   | <b>2.4</b>   | <b>-51.4%</b> | <b>-23.3%</b> |
| <b>Corporate</b>                                | <b>58.4</b>  | <b>65.2</b>  | <b>67.4</b>  | <b>72.9</b>  | <b>55.8</b>  | <b>-4.4%</b>  | <b>-23.5%</b> |
| <b>SME</b>                                      | <b>47.7</b>  | <b>43.7</b>  | <b>44.4</b>  | <b>46.4</b>  | <b>48.6</b>  | <b>+1.9%</b>  | <b>+4.7%</b>  |
| <b>Customer savings</b>                         | <b>417.2</b> | <b>414.4</b> | <b>423.8</b> | <b>450.0</b> | <b>453.2</b> | <b>+8.6%</b>  | <b>+0.7%</b>  |

(1) - Volume of bonds accumulated by retail customers has been included in the Retail and private banking savings presented in the first line.

# Credit / ESG ratings and ownership



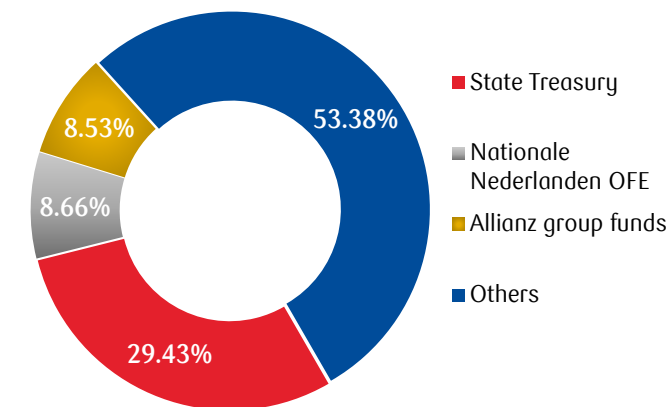
Bank Polski

## Credit Ratings

| <b>Moody's<br/>Investors<br/>Service</b> | Long-term rating           |               |
|--|----------------------------|---------------|
|  | Deposits                   | A2            |
|  | Liabilities                | A3            |
|  | Counterparty risk          | A2            |
|  | <b>Outlook</b>             | <b>Stable</b> |
|  | Short-term rating          |               |
|  | Deposits                   | P-1           |
|  | Liabilities                | (P)P-2        |
|  | Counterparty risk          | P-1           |
|  | Baseline Credit Assessment | baa2          |

## Shareholder structure

(number of shares: 1 250 mln)



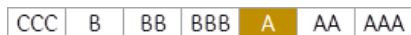
- The Bank's shares have been listed on the Warsaw Stock Exchange since November 10, 2004.
- Largest domestic bank on the WSE in terms of capitalization PLN 38 billion (as at 30/12/2022)
- Bank PKO BP is included in the following indices: WIG, WIG20, WIG30, WIG Banki, WIG-ESG, FTSE Russell, Stoxx 600
- ISIN: PLPKO0000016; Bloomberg: PKO PW; Reuters: PKOB WA

## ESG Ratings



**A** ↑

(BBB in 2021)



**23,9 Medium Risk** ↓

(21 in 2022)



**3,3** ↓

(3.7 in 2021)



**46** ↓

(47 in 2021)





# Investor Relations Office. Contact and Calendar



Bank Polski

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## Calendar

- |                       |                                |
|-----------------------|--------------------------------|
| 10th of March, 2023   | Annual report for FY2022       |
| 18th of May, 2023     | Quarterly report for Q1 2023   |
| 24th of August, 2023  | Semi-annual report for 1H 2023 |
| 9th of November, 2023 | Quarterly report for Q3 2023   |



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