

FINANCIAL HIGHLIGHTS

		PLN k		EUR k	
		1.01.2026- 30.06.2026	1.01.2025- 30.06.2025	1.01.2026- 30.06.2026	1.01.2025- 30.06.2025
Consolidated financial statements of Erste Bank Polska Group					
I	Net interest income	6 164 295	6 353 927	1 449 672	1 505 385
II	Net fee and commission income	1 539 126	1 471 628	361 960	348 661
III	Profit before tax	3 726 788	4 120 377	876 438	976 208
IV	Net profit attributable to owners of the parent entity	2 200 730	2 751 594	517 551	651 913
V	Total net cash flows	(2 195 328)	(7 477 361)	(516 281)	(1 771 551)
VI	Profit of the period attributable to non-controlling interests	46 517	96 064	10 940	22 760
VII	Profit per share in PLN/EUR	21,54	26,93	5,07	6,38
VIII	Diluted earnings per share in PLN/EUR	21,54	26,93	5,07	6,38
Separate financial statements of Erste Bank Polska S.A.					
I	Net interest income	5 981 523	6 168 600	1 406 689	1 461 476
II	Net fee and commission income	1 374 146	1 355 759	323 161	321 209
III	Profit before tax	3 651 218	4 055 730	858 666	960 891
IV	Profit for the period	2 200 748	2 674 447	517 555	633 635
V	Total net cash flows	(2 195 342)	(6 986 192)	(516 284)	(1 655 182)
VI	Profit per share in PLN/EUR	21,54	26,17	5,07	6,20
VIII	Diluted earnings per share in PLN/EUR	21,54	26,17	5,07	6,20

FINANCIAL HIGHLIGHTS

		PLN k		EUR k	
		30.06.2026	31.12.2025	30.06.2026	31.12.2025
Consolidated financial statements of Erste Bank Polska Group					
I	Total assets	322 577 057	308 150 077	75 082 526	72 905 595
II	Deposits from banks	2 588 304	2 847 280	602 450	673 641
III	Deposits from customers	246 155 068	230 142 564	57 294 665	54 449 704
IV	Total liabilities	290 323 774	272 644 851	67 575 303	64 505 371
V	Total equity	32 253 283	35 505 226	7 507 223	8 400 224
VI	Non-controlling interests in equity	55 874	79 554	13 005	18 822
VII	Number of shares	102 189 314	102 189 314		
VIII	Net book value per share in PLN/EUR	315,62	347,45	73,46	82,20
IX	Capital ratio	19,43%	21,21%**		
X	Declared or paid dividend per share in PLN/EUR	49,98*	46,37	11,75	10,94
Separate financial statements of Erste Bank Polska S.A.					
I	Total assets	316 154 811	300 647 903	73 587 694	71 130 646
II	Deposits from banks	1 302 645	1 946 975	303 202	460 637
III	Deposits from customers	246 032 463	230 200 308	57 266 127	54 463 366
IV	Total liabilities	286 049 236	267 318 385	66 580 368	63 245 176
V	Total equity	30 105 575	33 329 518	7 007 326	7 885 470
VI	Number of shares	102 189 314	102 189 314		
VII	Net book value per share in PLN/EUR	294,61	326,15	68,57	77,16
VIII	Capital ratio	21,43%	22,86%**		
IX	Declared or paid dividend per share in PLN/EUR	49,98*	46,37	11,75	10,94

*Detailed information are described in note 43.

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

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

- for balance sheet items – average NBP exchange rate as at 30.06.2026: EUR 1 = PLN 4,2963 and as at 31.12.2025: EUR 1 = PLN 4,2267
- for profit and loss items – as at 30.06.2026 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2026: EUR 1 = PLN 4,2522; as at 30.06.2025 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2025: EUR 1 = PLN 4,2208.

As at 30.06.2026, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 124/A/NBP/2026 dd. 30.06.2026.