

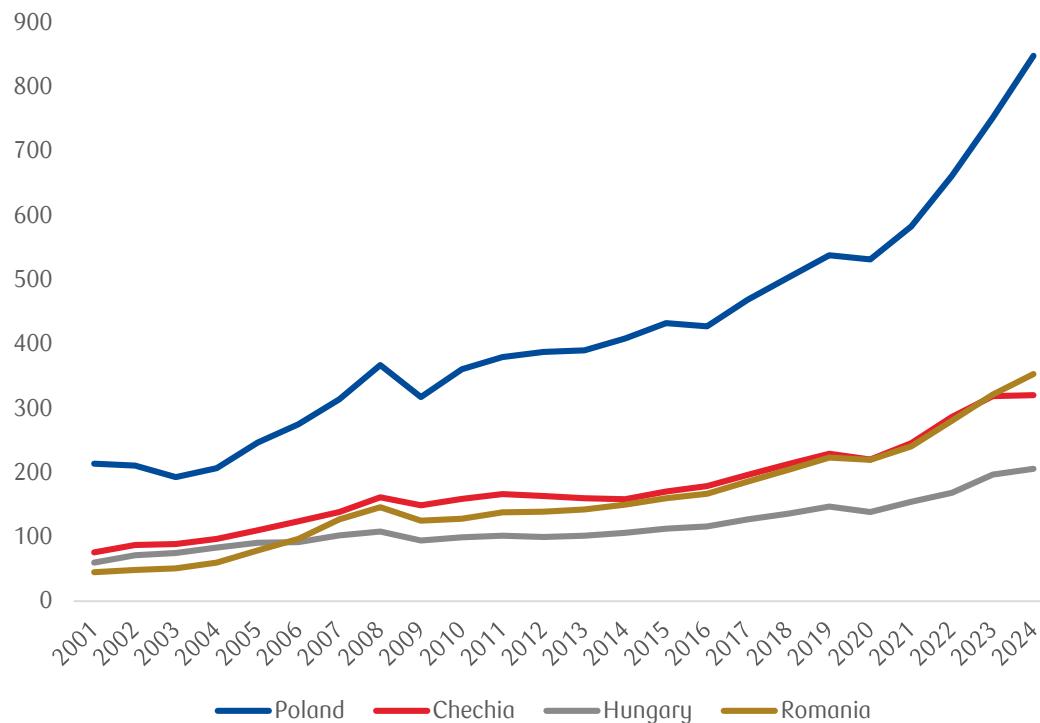
Business Relations between Poland and Romania - Support from PKO Bank Polski

PKO Bank Polski S.A. Varsovia, Sucursala Bucuresti

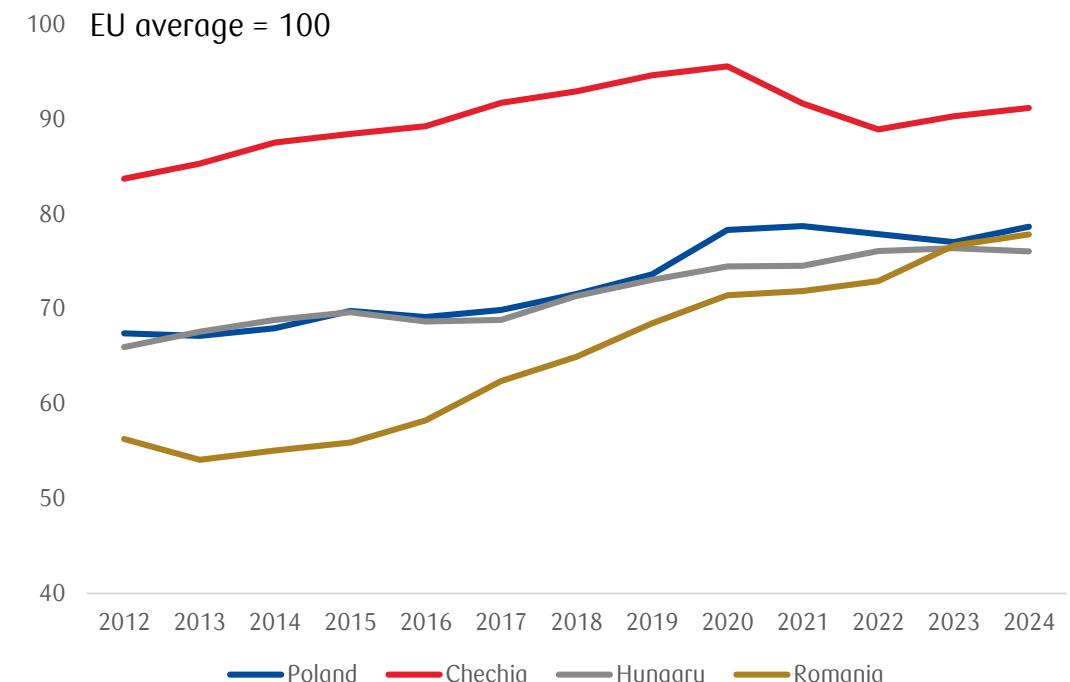
Niepołomice, 29.01.2025 r.

Two largest CEE* economies

Romania has just overcome Czechia to become the 2nd largest CEE economy



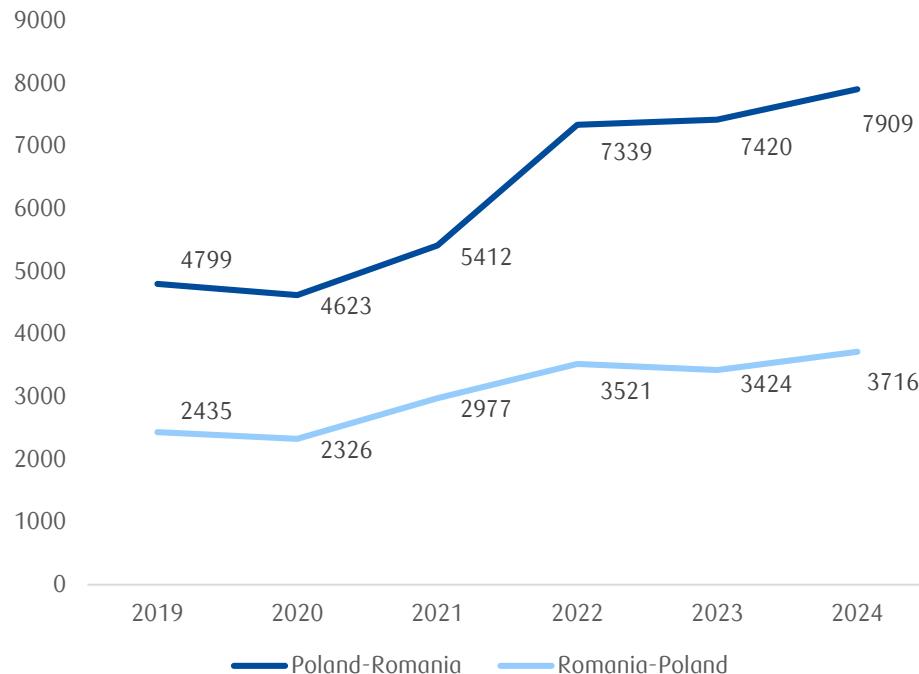
GDP per capita in PPS



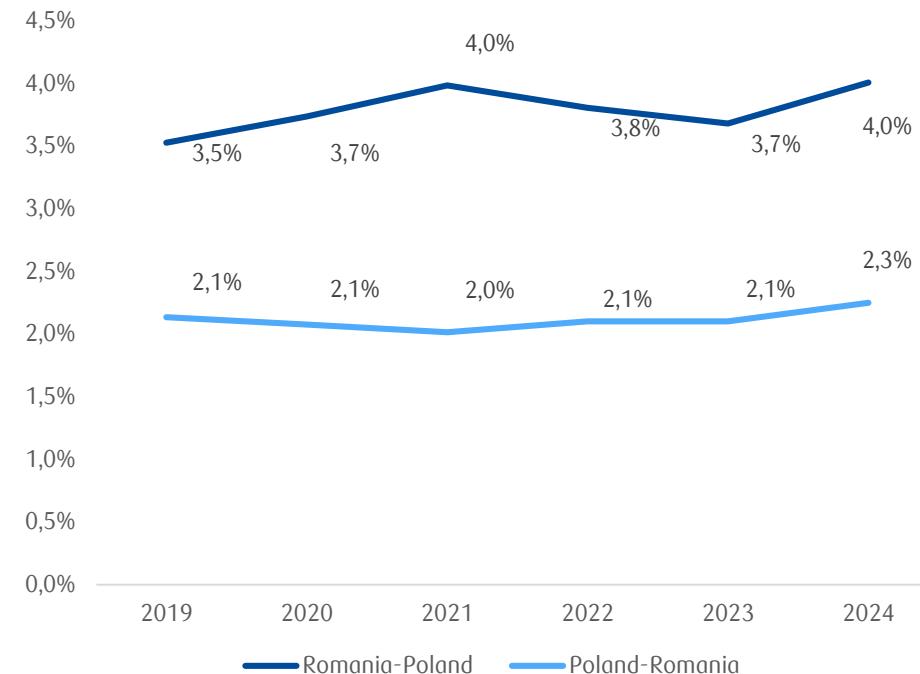
*In this presentation by Central Eastern Europe we understand Poland, Romania, Hungary and Czechia

Growing mutual trade, but there is still room for expansion

Exports from Poland to Romania and from Romania to Poland (mln EUR)

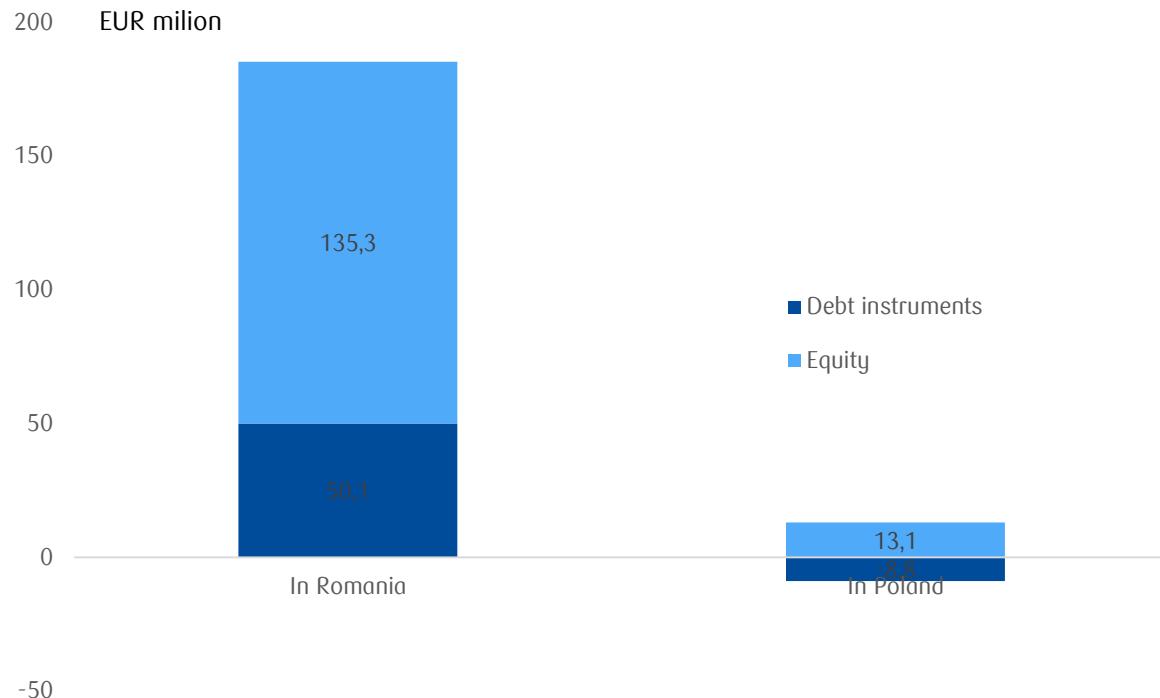


Exports from Poland to Romania and from Romania to Poland (% of total)



Stock of mutual Foreign Direct Investment

Stock of mutual FDI's in 2024



PKO Bank Polski in figures

~12,4 mln

Number of customers,
including 33 k. corporate
and enterprises

largest number
of customers

~555 bn

Assets

955 k.

Credit cards

945 Branches

232 Agencies

~3k ATMs

8,8 mln

Active
applications



leader in mobile
banking

Leader of the Polish banking sector

in terms of scale of operation, equity capital, value of loans granted and deposits taken, number of customers and size of distribution network.

Strong financial performance

net profit for 9 months 2025 it was PLN 8.0 bn.

One of the highest valued companies

on the Warsaw Stock Exchange with a capitalization of over PLN 109 billion.*

The largest financial institution

in Poland and one of the leading financial groups in Central and Eastern Europe (PKO Bank Polski Group).

Major employer

in the financial sector

First place

among leasing companies

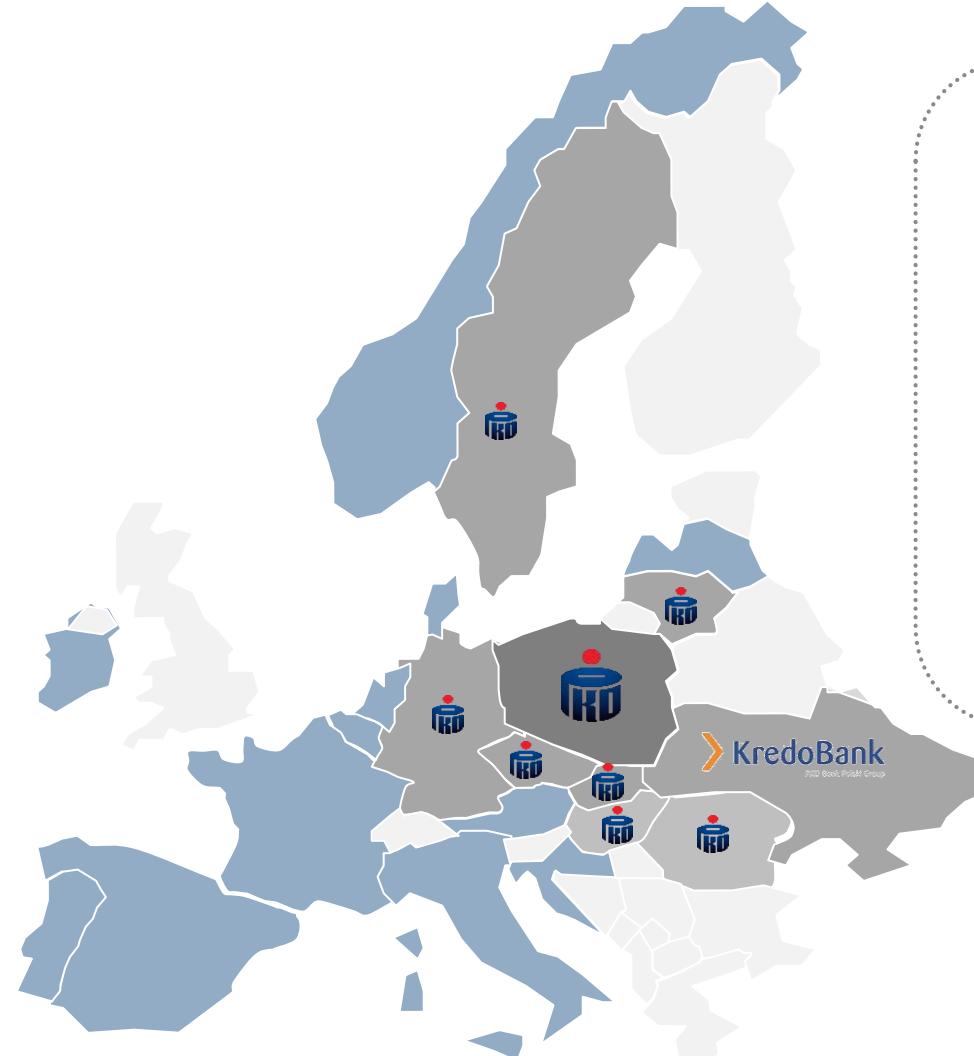


Source: PKO Bank Polski, - financial results for three quarters 2025

* according to the share price table of 13.01.2026

PKO Bank Polski – your partner in business

| | |
|------|-----------------------------------|
| 2025 | Sweden, Stockholm |
| | REPRESENTATIVE OFFICE |
| 2025 | Lithuania, Vilnius |
| | REPRESENTATIVE OFFICE |
| 2025 | Romania, Bucharest |
| | CORPORATE BRANCH |
| 2021 | Slovakia, Bratislava |
| | CORPORATE BRANCH |
| 2017 | Czechia, Prague |
| | CORPORATE BRANCH |
| 2015 | Germany, Frankfurt am Main |
| | CORPORATE BRANCH |
| 2004 | Ukraine Kredobank |



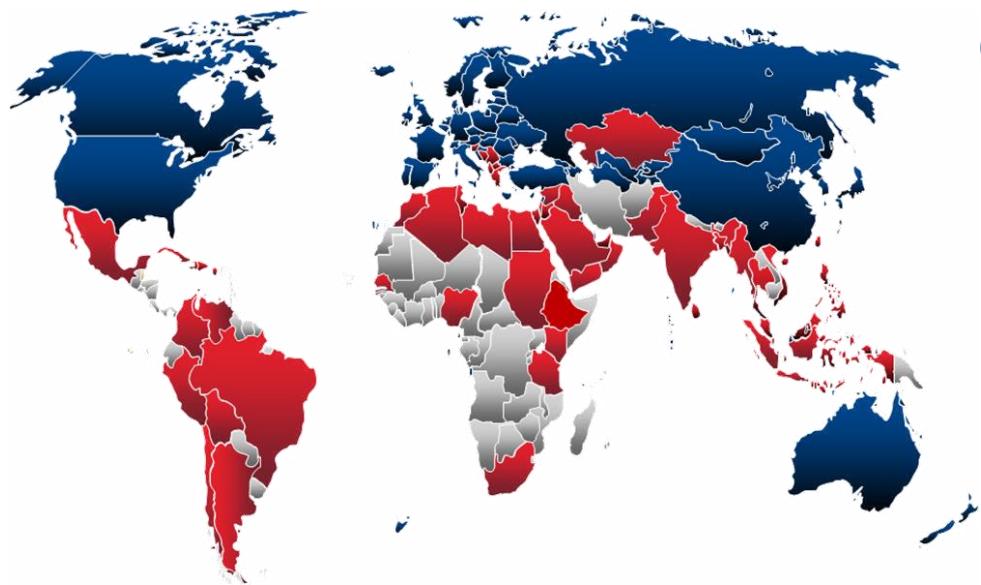
CROSS-BORDER ACTIVITIES

Currently, the Bank has notified the cross-border services for corporate banking on 15 markets:

- Austria, • Portugal,
- Belgium, • Sweden,
- Denmark, • Hungary,
- France, • Italy
- Spain, • Latvia,
- Netherlands, • Lithuania,
- Norway, • Croatia,
- Ireland.

PKO expands internationally following its clients

PKO Bank Polski has all the key competencies to provide service to its clients abroad



- Correspondent banks - NOSTRO/LORO
- SWIFT relationships
- payment coverage

NO. 1 IN CORRESPONDENT BANKING

- One of the largest correspondent banking networks in Poland and globally
- A well-developed cross-border settlement infrastructure and domestic settlement systems enable efficient handling of international payments
- As the market leader in transactions in Polish zlotys with over 250 accounts of foreign banks in its books, **PKO Bank Polski holds the first position on the market of settlements in PLN**

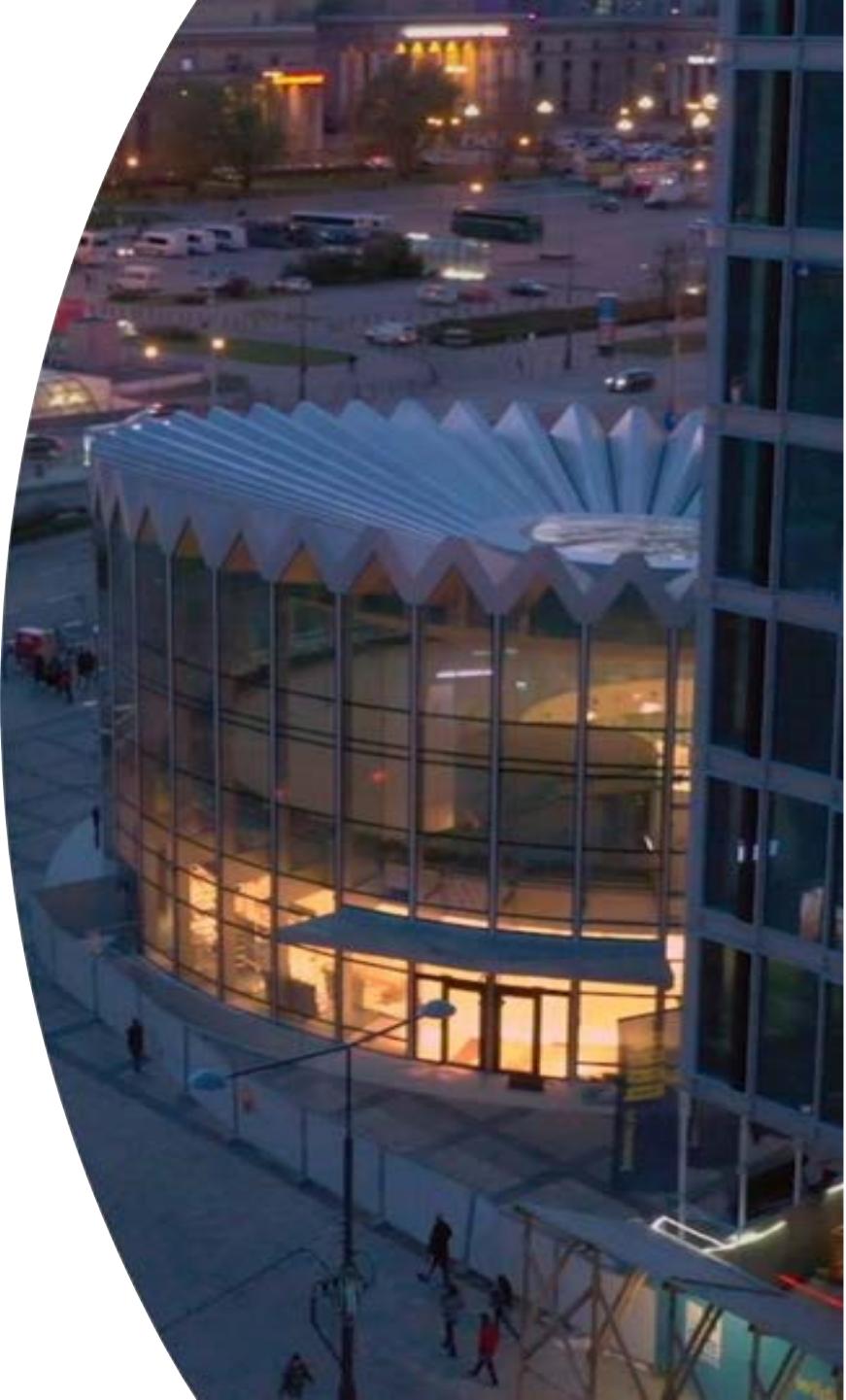
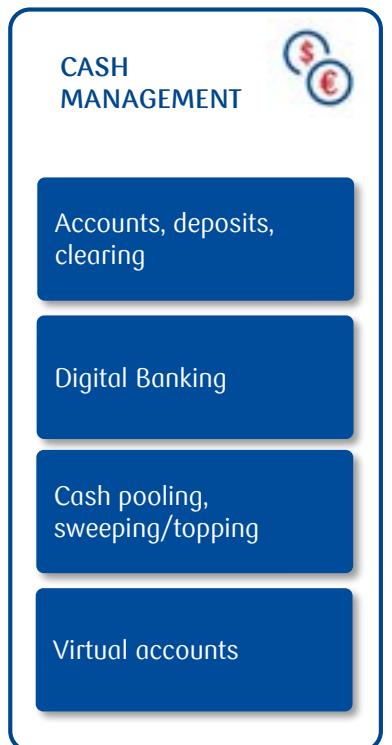
PKO Bank Polski
is the go-to bank for
banks all around the
world

EXPORT SUPPORT AND LOCAL PRESENCE ON SELECTED FOREIGN MARKETS

- Development of hedging instruments safeguarding against the risk related to export.
- Financing of international activities of clients and day-to-day service by local corporate branches.

Foreign branches of PKO Bank Polski

Products available to our clients



4th foreign branch of the Bank

- Located in Bucarest, sector 1
- Based on European passport
- Corporate customers only
- Direct participation in ReGiS and SENT
- Wide range of products, incl. cash management, financing, trade finance
- Additional cross-border services from the Head Office



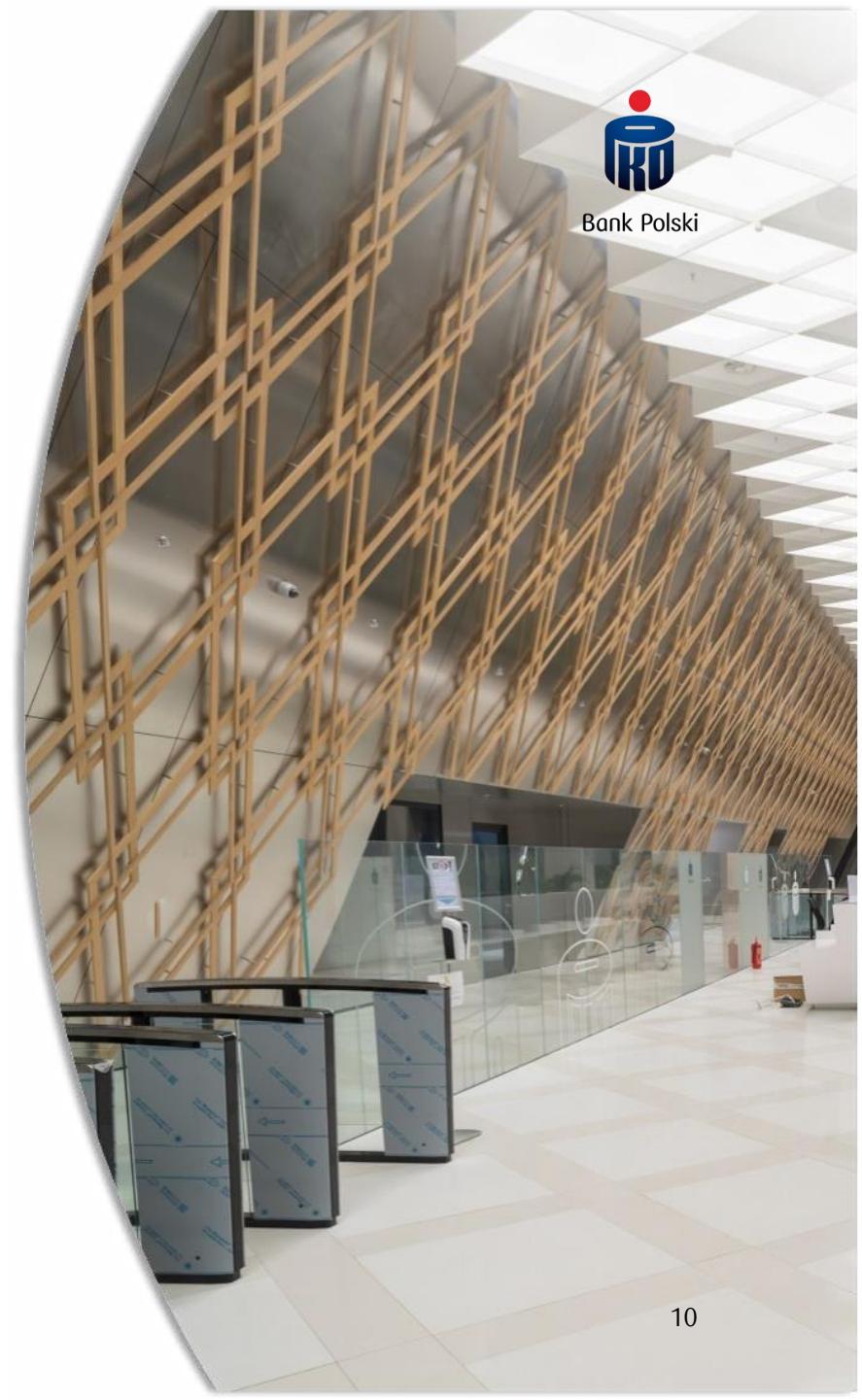
PKO Bank Polski S.A. Varşovia, Sucursala Bucureşti



Jan Majewski
Branch Manager

m.: +48 722 050 653
jan.majewski@pkobp.pl

PKO Bank Polski S.A.
Varşovia, Sucursala Bucureşti
Bucharest, Sector 1,
48 Iancu de Hunedoara Bvd.





Bank Polski

Thank you.