



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

PKO Bank Polski S.A. Varsovia, Sucursala Bucuresti

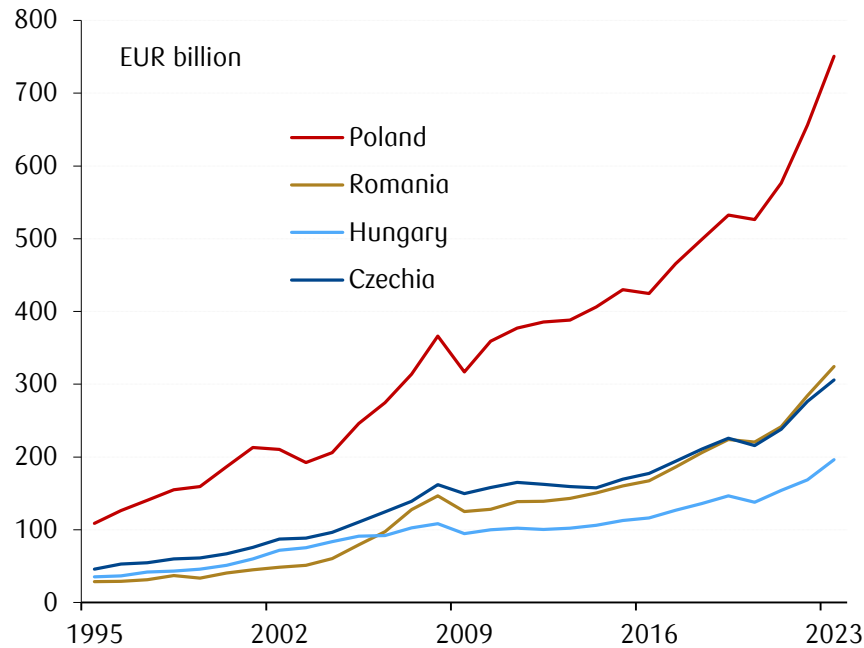
Lublin, 18.03.2025 r.

Two largest CEE* economies

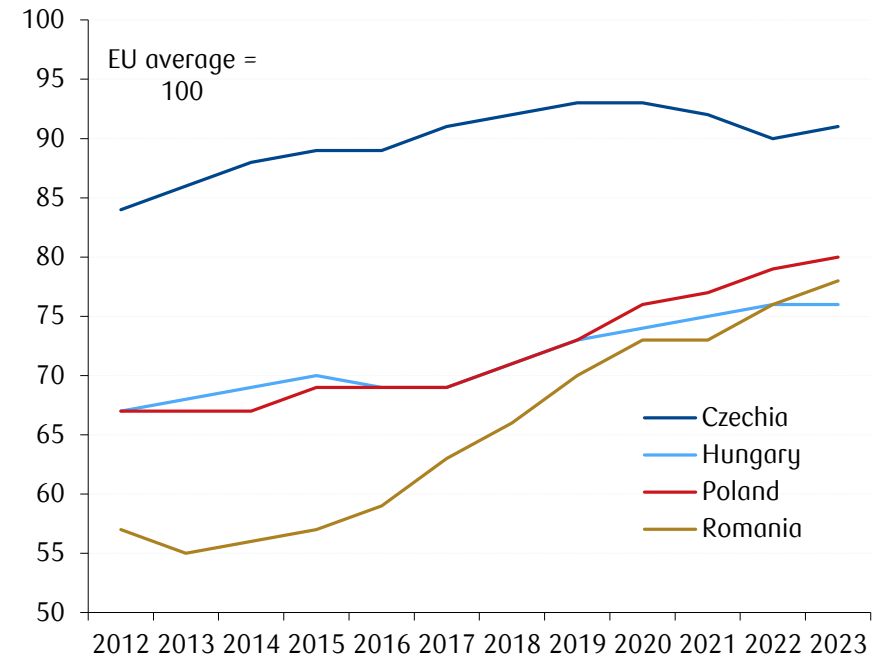


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Romania has just overcome Czechia to become the 2nd largest CEE economy



GDP per capita in PPS

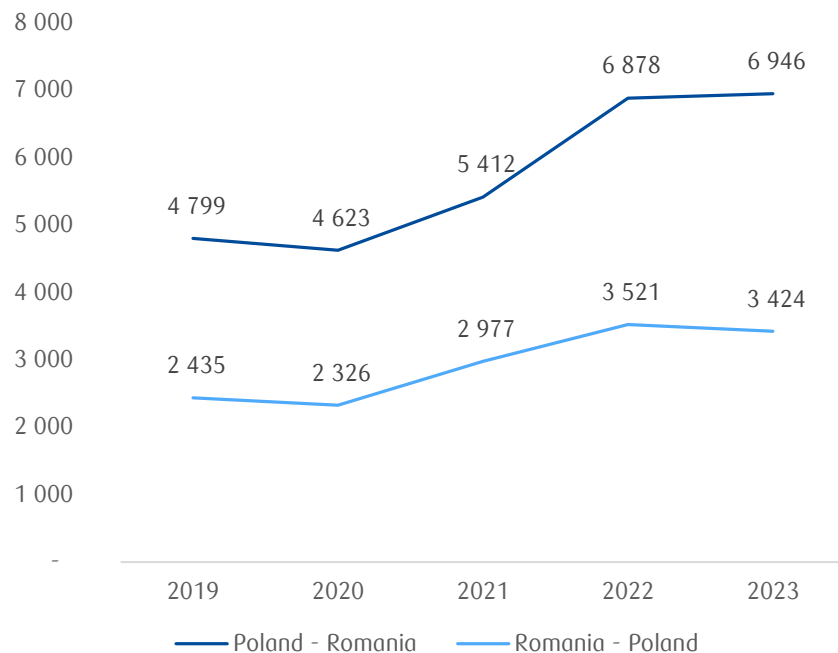


*In this presentation by Central Eastern Europe we understand Poland, Romania, Hungary and Czechia

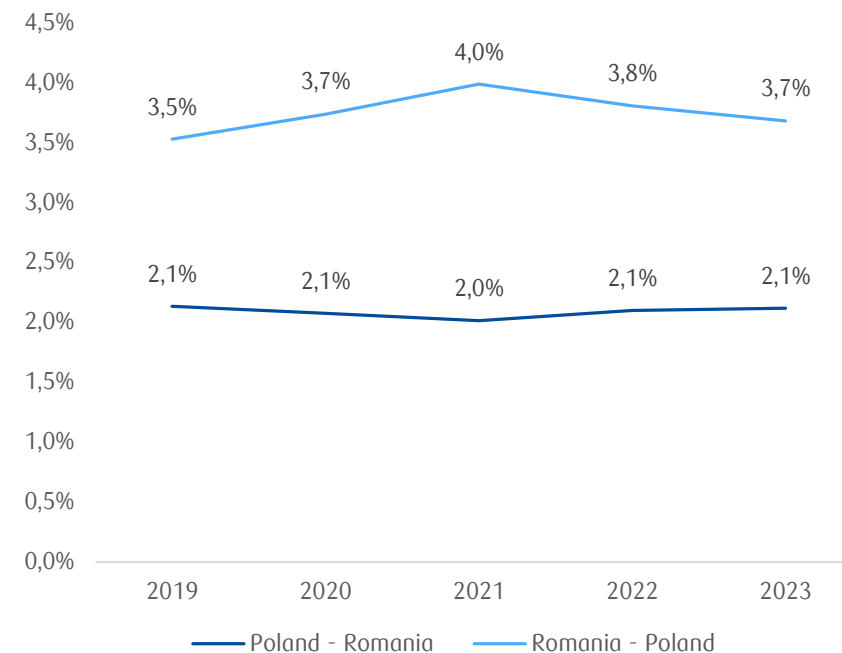


Growing mutual trade, but there is still room for expansion

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

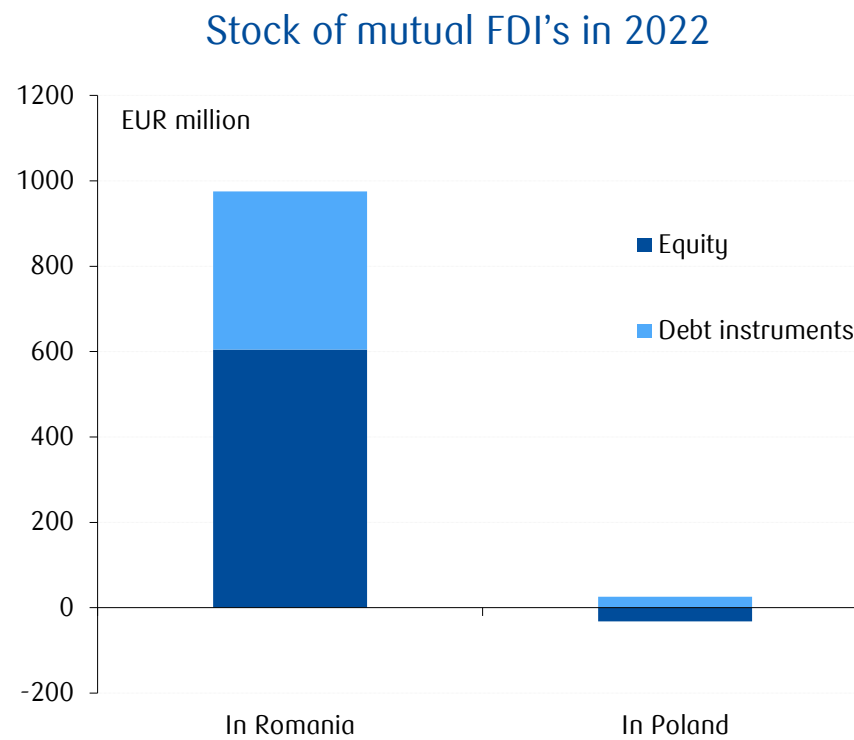


Exports from Poland to Romania and from Romania to Poland (% of total)





Stock of mutual Foreign Direct Investment





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PKO Bank Polski in figures

~12,1 mln Number of customers, including 33 k. corporate and enterprises

largest number of customers

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.

~525 bn Assets

Strong financial performance

net profit for the whole of 2024 it was PLN 9.3 bn.

934 k. Credit cards

One of the highest valued companies

on the Warsaw Stock Exchange with a capitalization of over PLN 97 billion.*

944 Branches

largest branch network

The largest financial institution

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

249 Agencies

Major employer

in the financial sector

~3k ATMs

First place

among leasing companies



8,3 mln Active applications



leader in mobile banking

Source: PKO Bank Polski, - financial results for 2024

* according to the share price table of 14.03.2025



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PKO Bank Polski – your partner in business

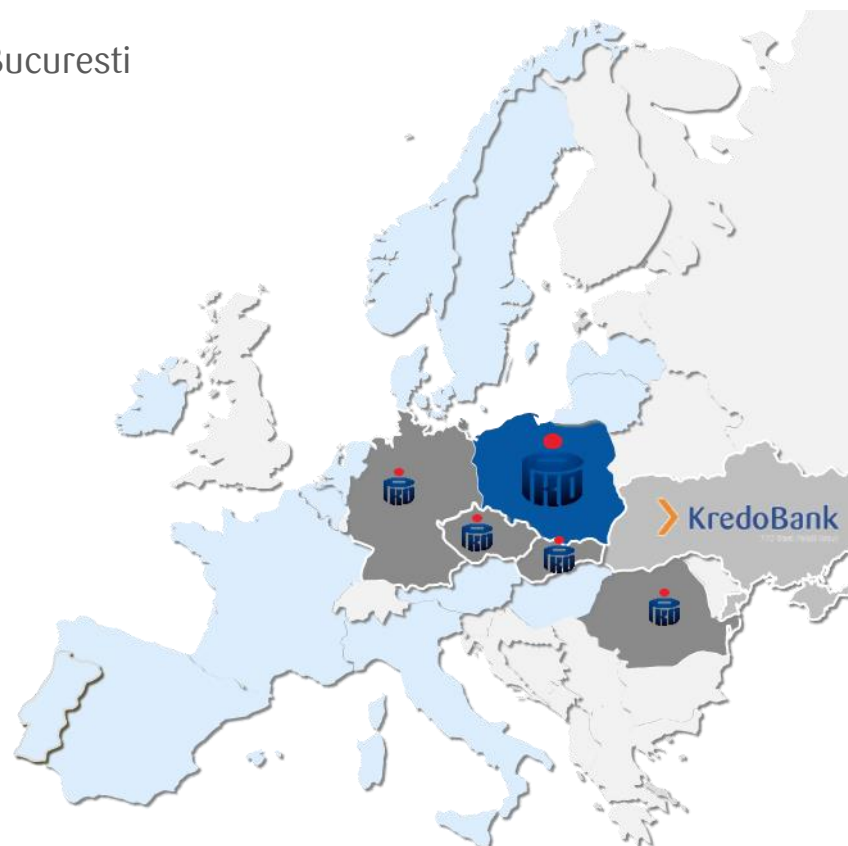
2025 **Romania**
PKO Bank Polski S.A. Varsovia, Sucursala Bucuresti

2021 **Slovakia**
PKO BP S.A., pobočka zahraničnej banky

2017 **Czechia**
PKO Bank Polski S.A., Czech Branch

2015 **Germany**
PKO Bank Polski S.A. Niederlassung DE

2004 **Ukraine**
Kredobank



CROSS-BORDER ACTIVITIES

Currently, the Bank has notified the cross-border services for corporate banking on 14 markets:

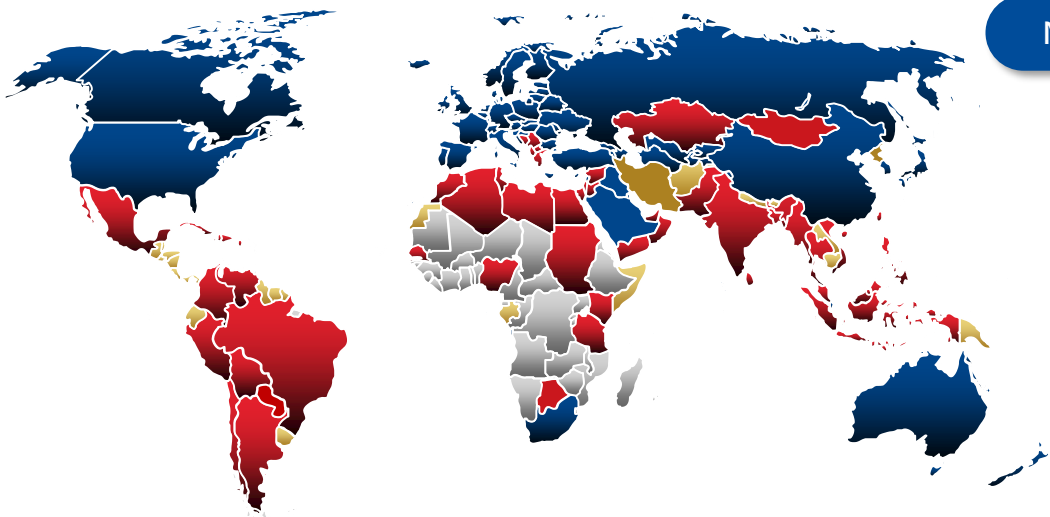
- Austria,
- Belgium,
- Denmark,
- France,
- Spain,
- Netherlands,
- Norway,
- Portugal,
- Sweden,
- Hungary,
- Italy
- Latvia,
- Lithuania,
- Ireland.



Bank Polski

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 relationships

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 200 accounts of foreign banks in its books, PKO Bank Polski holds the first position on the market of settlements in PLN

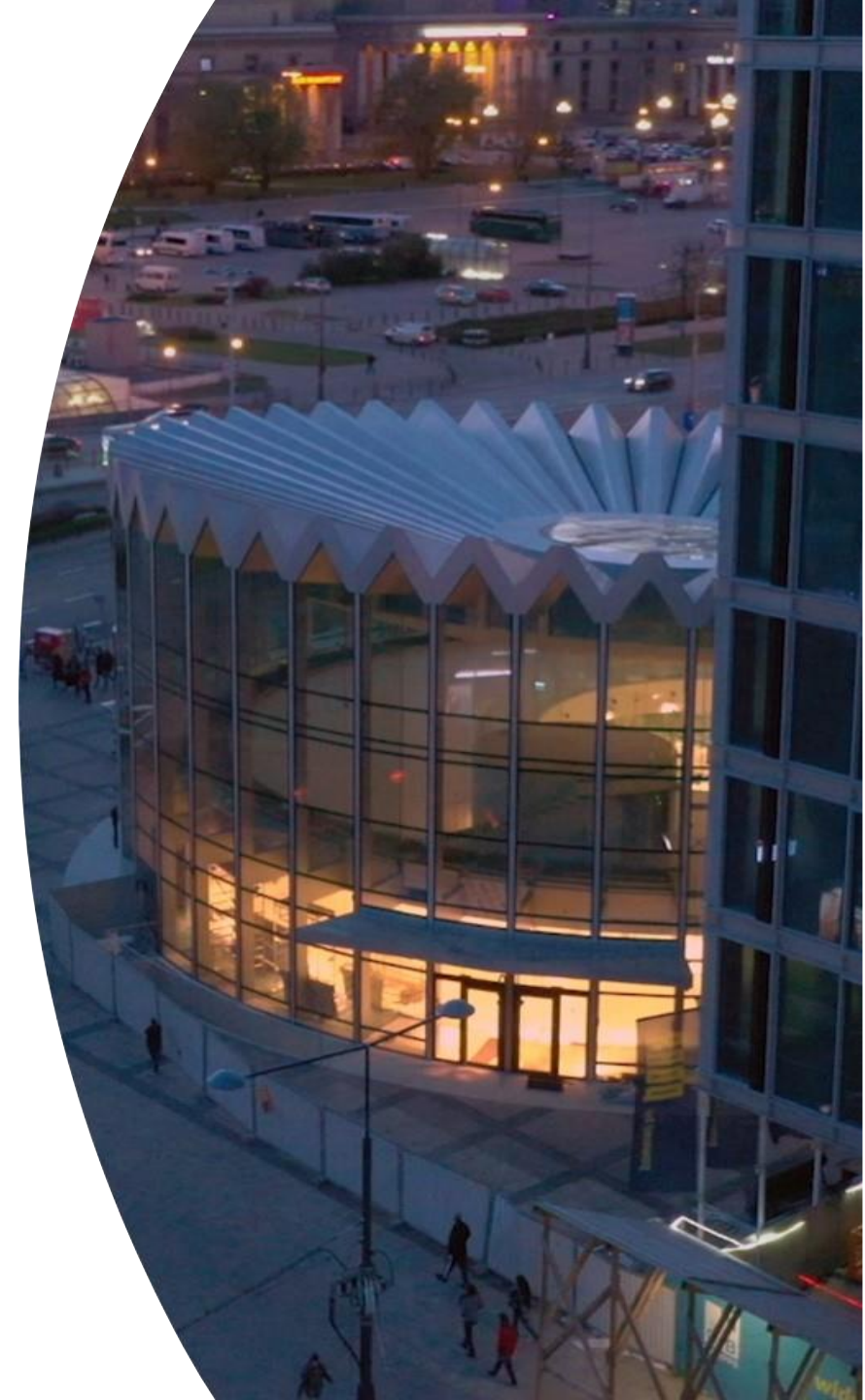
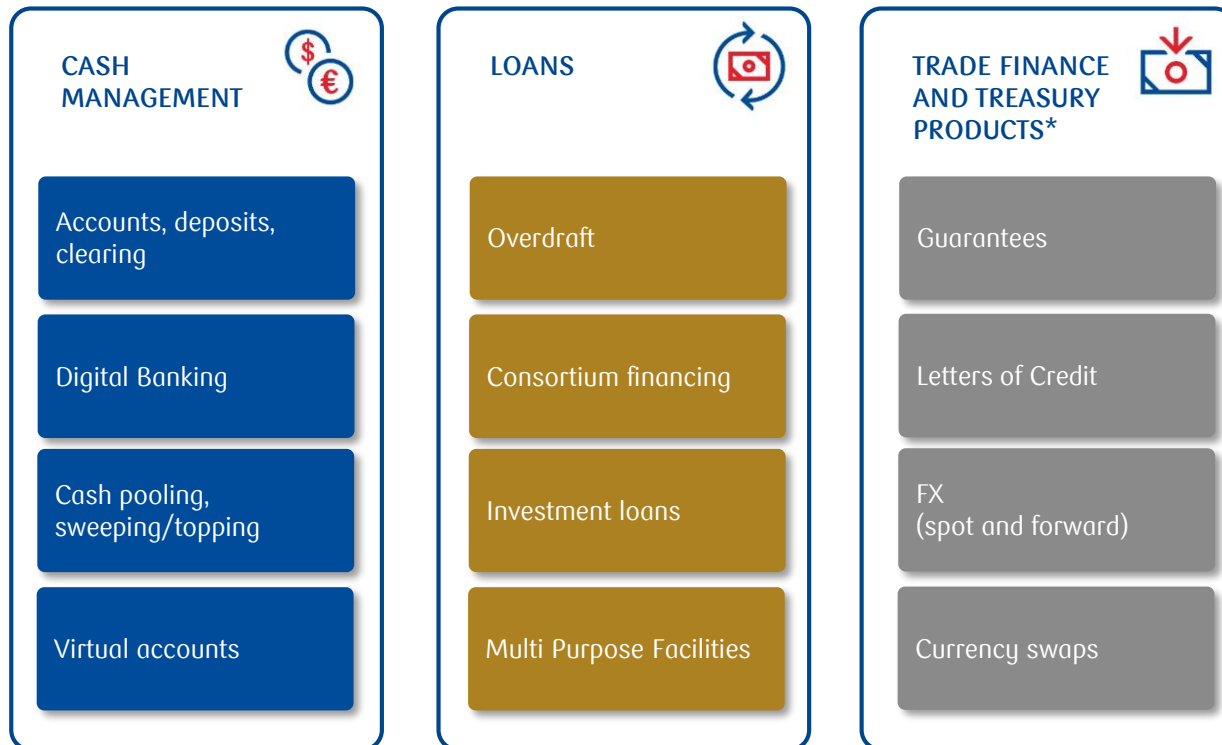
PKO Bank Polski is the go-to bank for banks all around the world

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



* All treasury transactions are carried out by the PKO BP Head Office in Warsaw

PKO Bank Polski S.A. Varşovia, Sucursala Bucureşti

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
- Front-office functions, back-office where necessary
- Additional cross-border services from the Head Office



PKO Bank Polski S.A. Varşovia, Sucursala Bucureşti



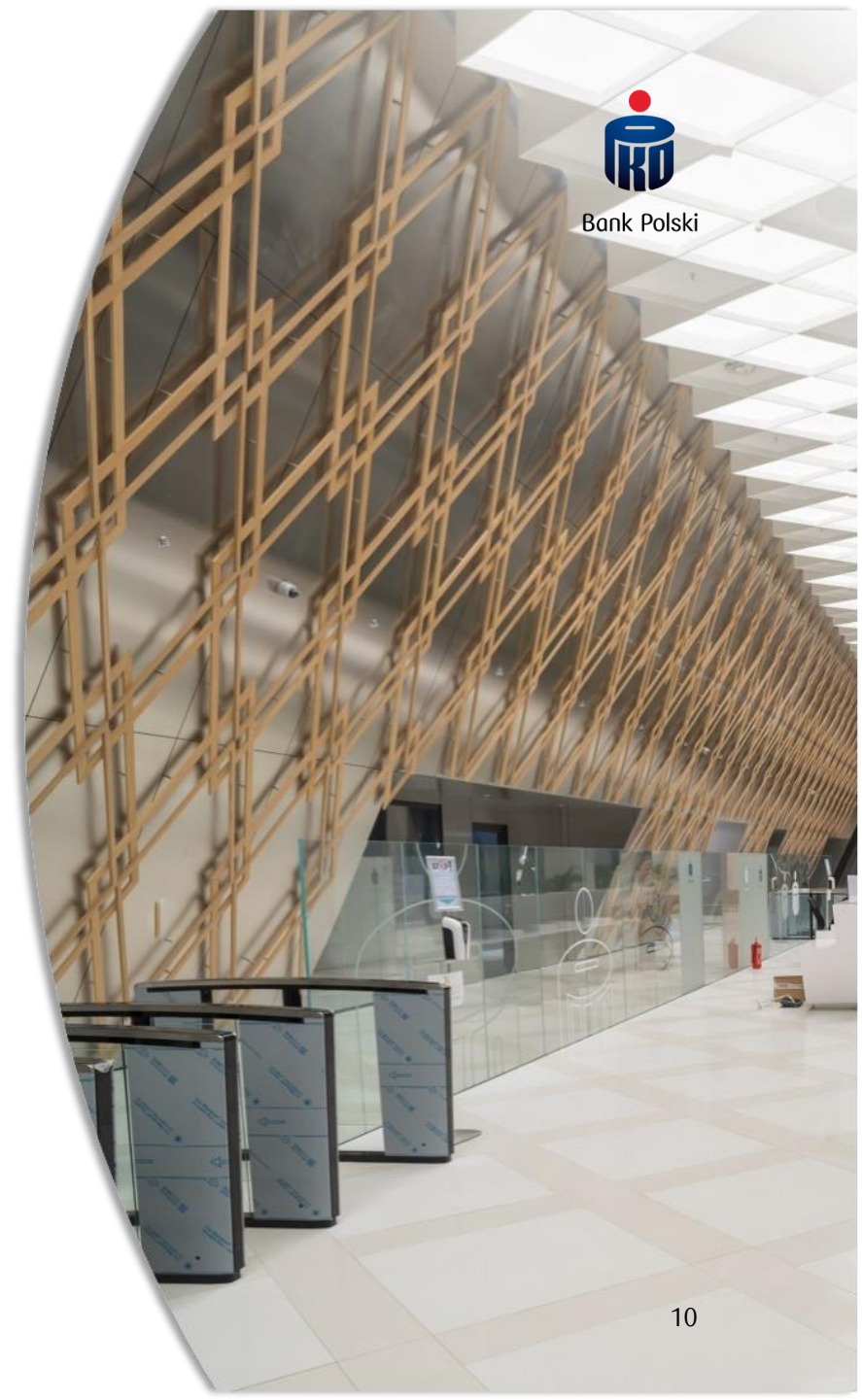
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Thank you.