Bank Handlowy w Warszawie S.A.

2Q'26 earning conference

August 27th, 2026

2Q’26 | Financial results summary

2Q’26 Financial results (corporate banking , financial markets and discontinued operations)		
Revenue	Net profit	ROE
PLN 878 MM	PLN 321 MM	21.0%

Balance sheet dynamics YoY (corporate banking and financial markets	
Loans	Deposits
+16%	+12%

Capital ratio
TCR
25.8%

Full focus on Corporate Banking growth, completion of the retail banking separation process

Sixth consecutive quarter of corporate loan growth. Global clients remain a key pillar of the loan portfolio, holding a dominant 38% share of total loans

Ensuring clients' financial resilience during times of financial market uncertainty

FX volumes grew by 14% QoQ to a record high level. The total value of transactions executed on the equity and debt markets amounted to PLN 7.4 billion.

Establishing sticky relationships with clients through technological integration

Deploying modern technological solutions – Citi FX Pulse (FX platform). Faster rollout of the CitiConnect API and integration with the bank.

Corporate Banking and Financial Markets | Operating segments

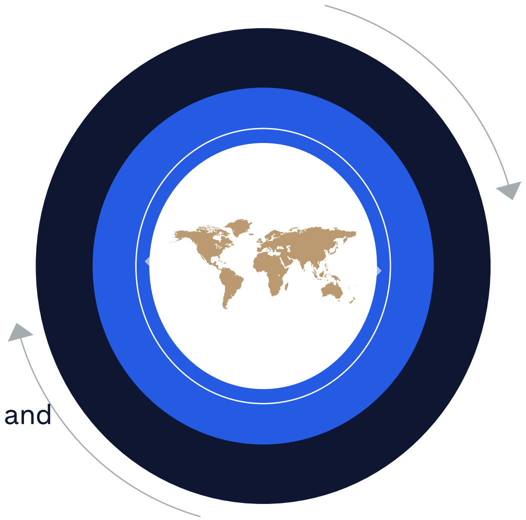
New operating segments

Corporate Banking

(Services and Banking)

Transaction Services and Custody: liquidity management, payments, trade finance and custody services

Relationship Banking (Banking): investment banking and financing



Financial Markets

(Markets)

Client activity:
FX, risk management, capital markets (brokerage activities)

Interbank operations:
debt financial instruments and derivatives

Institutional Bank -

Bank for Global Business

Competitive advantages

Globality

24
Number of European countries where Citi operates

41%
Share of global clients in the bank's revenue

Long-lasting relationships

3.8
Average number of products held by institutional clients

~60%
Share of institutional clients with whom the bank has a relationship of at least 10 years

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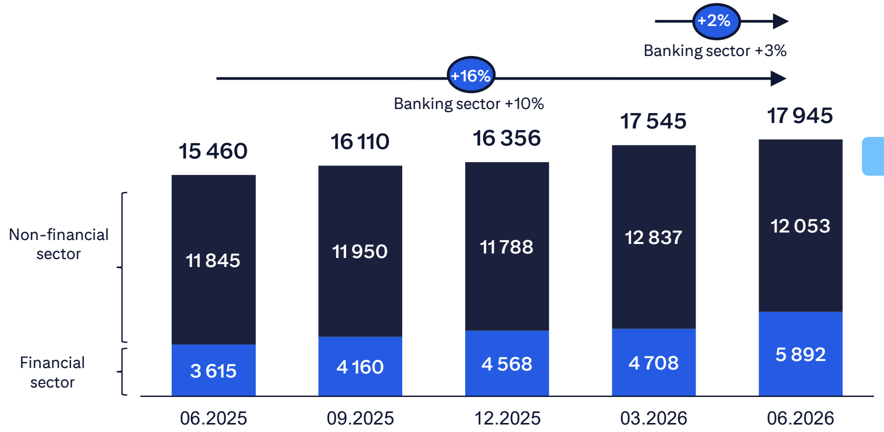
Corporate Banking and Financial Markets | Business volumes

Loan volumes (PLN MM)

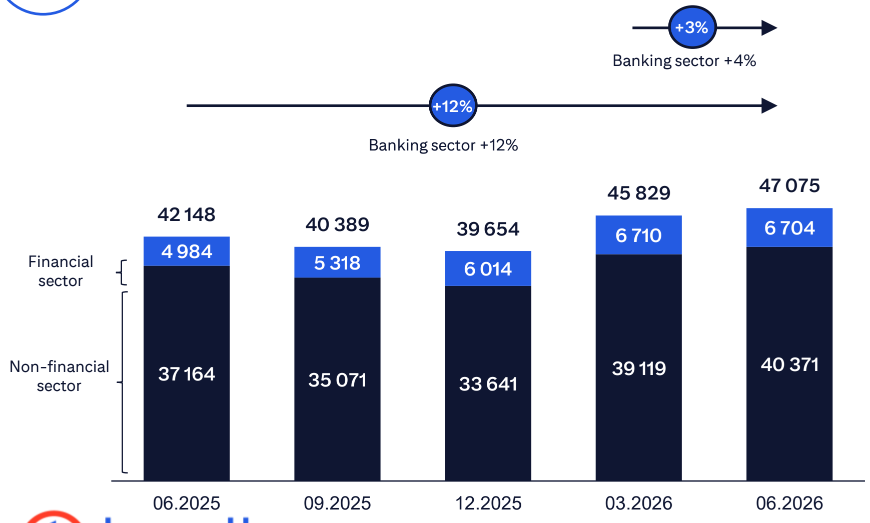
excluding reverse-repo transactions and collateral deposits



Dynamics of clients' assets:

	QoQ	YoY
Global Clients	(3%)	+33%
Corporate Clients	+17%	+22%
Commercial Banking	(6%)	(11%)

Deposit volumes (PLN MM)



Dynamics of liabilities to clients:

	QoQ	YoY
1. Global Clients	+9%	+12%
2. Corporate Clients	+19%	+17%
3. Commercial Banking	+9%	+7%
4. Public sector	(8%)	+29%

Products | Key 2Q'26 dynamics

Financial markets	↑17% YoY – FX transaction volumes ↑16% YoY – value of transactions concluded through brokerage department
Transaction activity and custody	↑6% YoY - number of domestic money transfers ↑34% YoY – value of trade finance assets ↑22% YoY – volume of assets under custody
Relationship banking	PLN 1.4 B – new financing granted and increase in current financing volume

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Corporate Banking and Financial Markets | Business activity

TELE-FONIKA

Syndicated Loan Agreement

PLN 2.2 B

Mandated Lead Arranger

KPIs ESG

PLAY

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2026 Adam Smith Award – Best Funding Solution

Euromoney Awards Excellence 2026

Poland's Best Investment Bank for M&A

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Awards

European Investment Bank

Bond issue arranging

PLN 1.25 B

allegro

Accelerated offering of shares

PLN 6.1 B

Global Co-coordinator

Financial markets

Global Community Day *2026*

1,830 Citi volunteers	Support for 117 organizations in Poland	Over 24,000 beneficiaries

Fundacja
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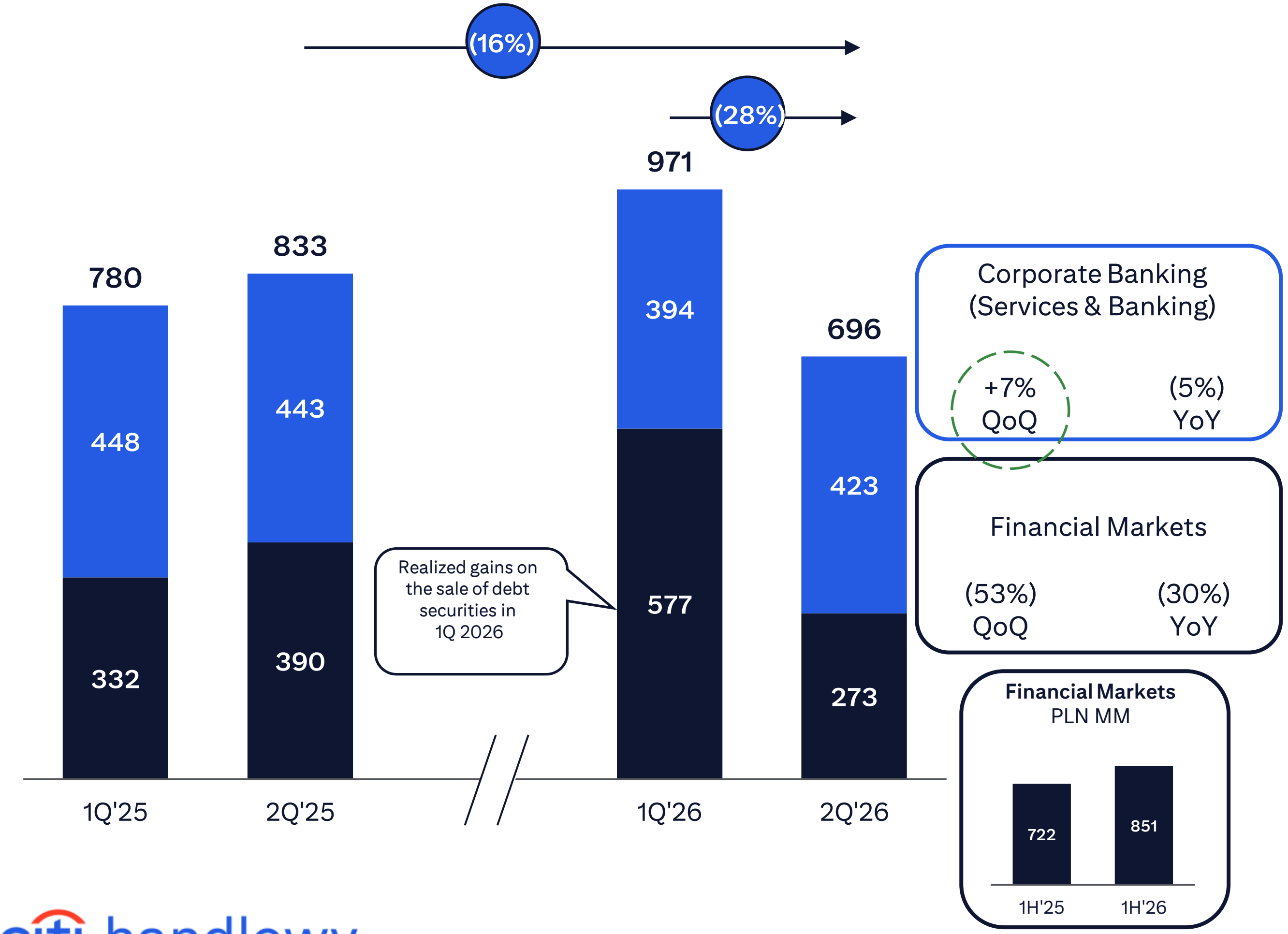
Consolidated financial results

Total Revenue | Corporate Banking and Financial Markets

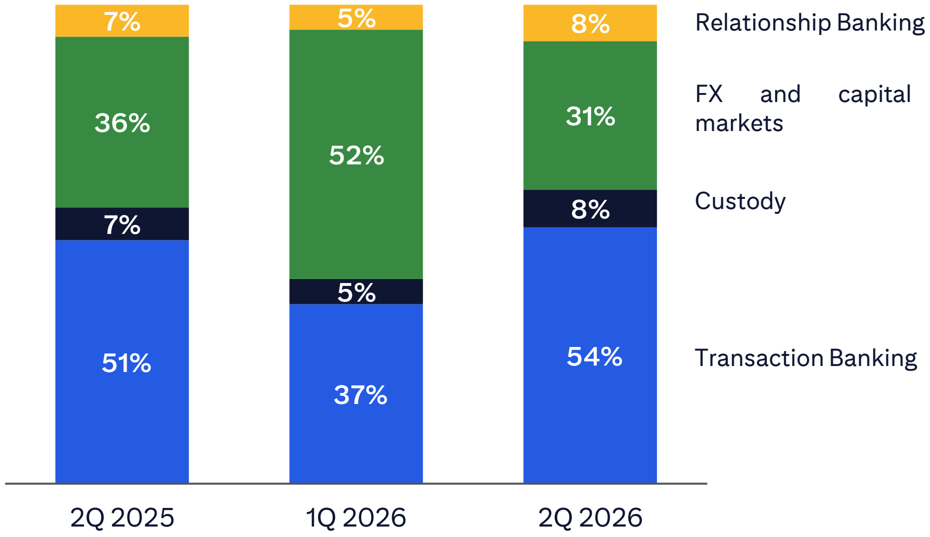
Total Revenue (PLN MM)

Strong business volume dynamics in Corporate Banking segment, driven by utilization of Bank's competitive advantages



Segment Revenues (%)
management view

High 2Q'26 revenues in Corporate Banking segment, as a result of transactions on capital markets



Relationship Banking: credit activity excl. trade finance and investment activity
Custody: custody activity
FX and capital markets: client FX and capital markets
Transaction Banking: liquidity management, payments, trade finance and working capital

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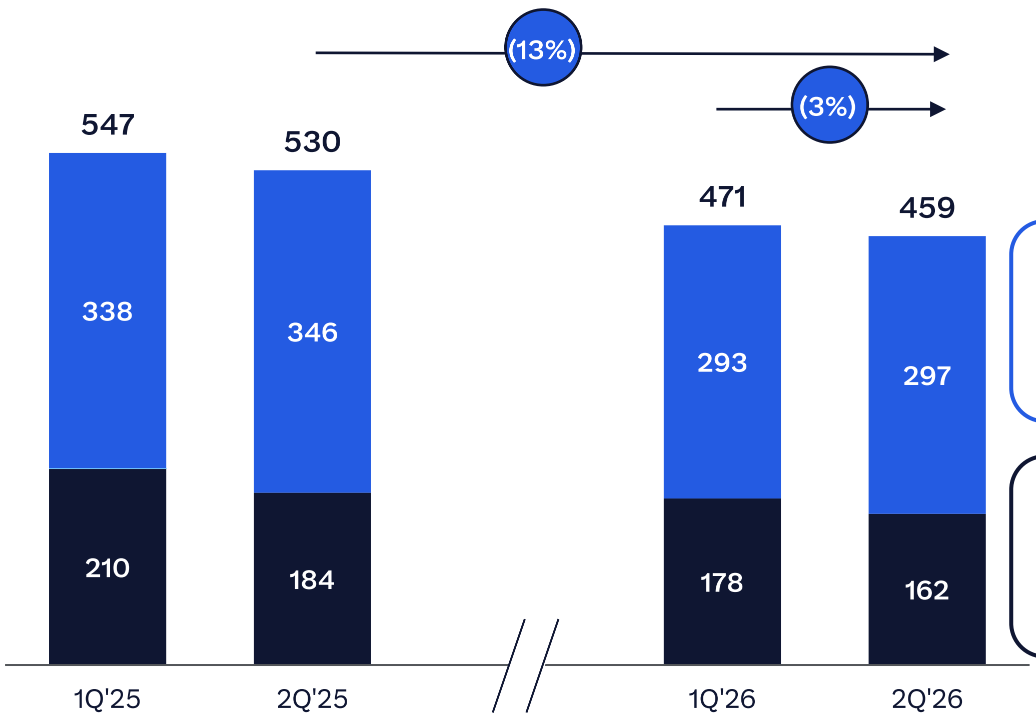
Net interest income | Corporate Banking and Financial Markets

Net interest income (PLN MM)

Growing loan volumes supporting clients' interest income



Corporate Banking (Services & Banking)

+2% QoQ

(14%) YoY

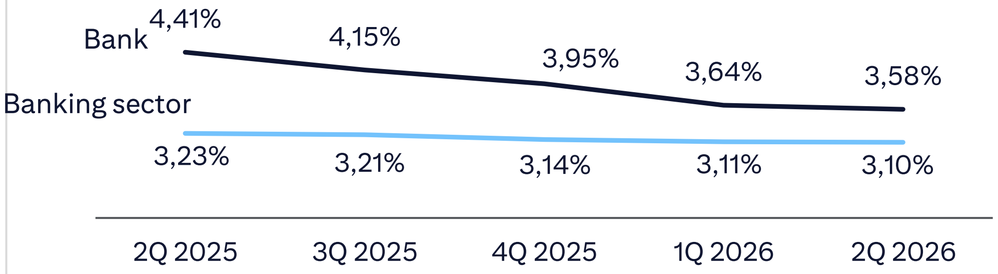
Financial Markets

(9%) QoQ

(12%) YoY

Net interest margin

Net interest margin* – Bank vs. Banking Sector



NBP reference rate:

↓ 5.25% ↓ 4.75% ↓ 4.00% ↓ 3.75% ➡ 3.75%

* Net Interest margin = quarterly net interest income x 4 / average working assets balance for last 4 consecutive quarters

Interest income on clients' loans dynamics while NBP reference rate remained stable

+10%

QoQ

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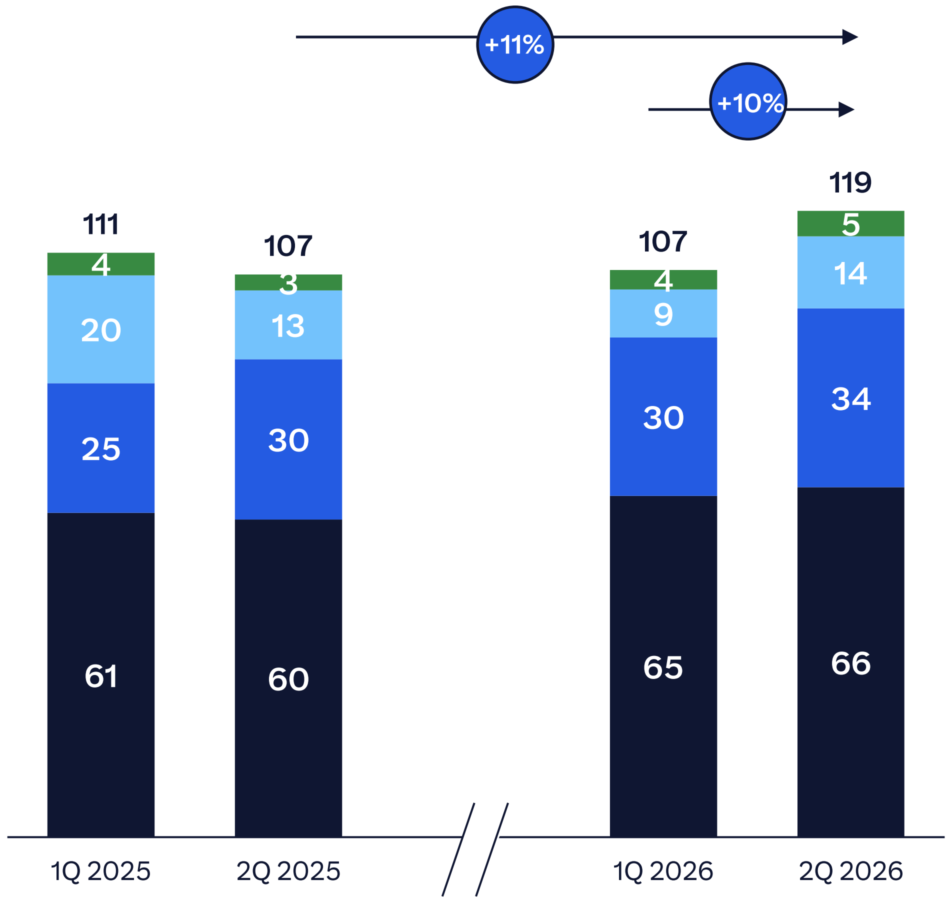
Net fee and commission income | Corporate Banking and Financial Markets

Net fee & commission income (PLN MM)



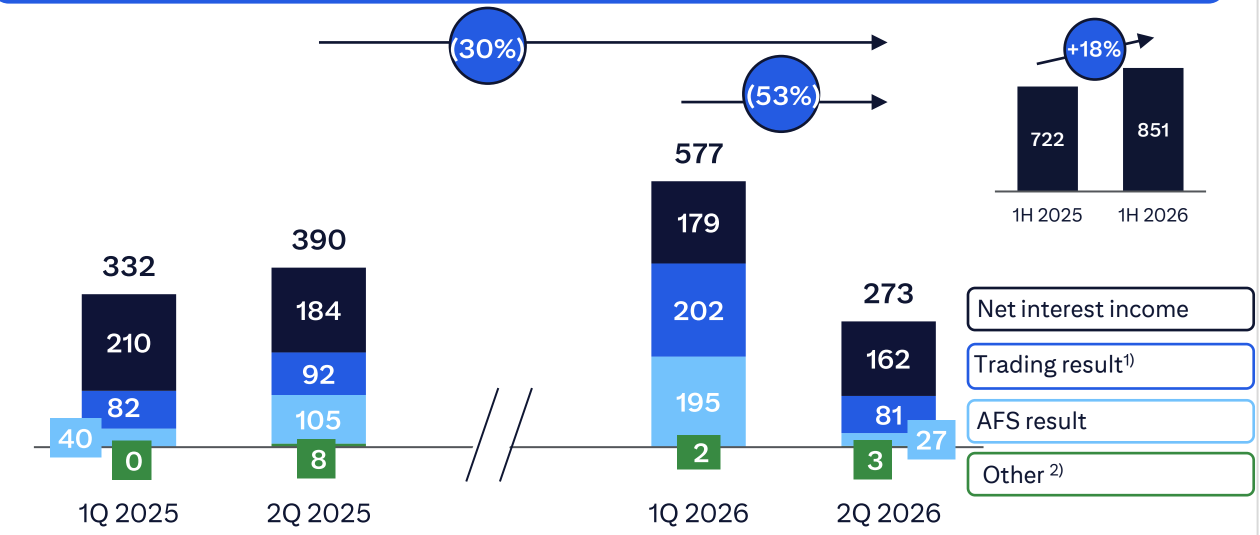
	QoQ	YoY
Brokerage	+30%	+58%
Relationship Banking	+50%	+12%
Custody	+13%	+12%
Transaction Banking	+2%	+10%

+16% YoY – Volume of capital market transactions

+34% YoY – Volume of trade finance assets

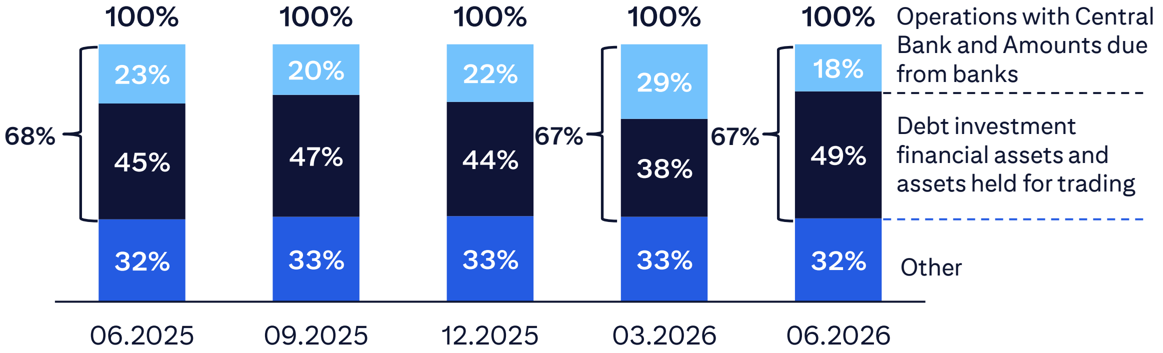
Financial Markets | Markets

Treasury result (PLN MM)

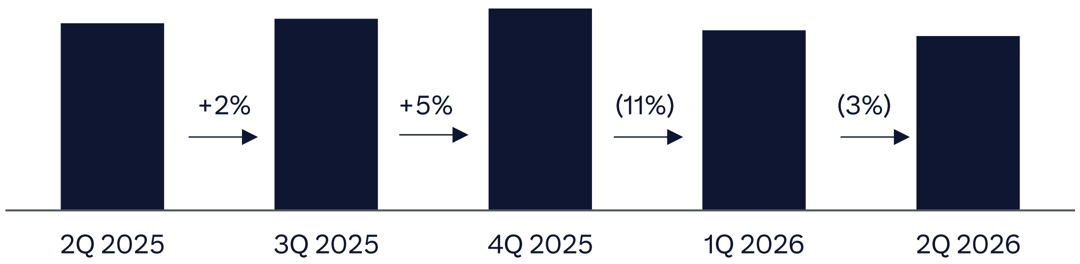


1) Trading result: valuation and sale of debt financial assets held for trading, derivatives operations, result on FX
2) Other: brokerage, result on hedging

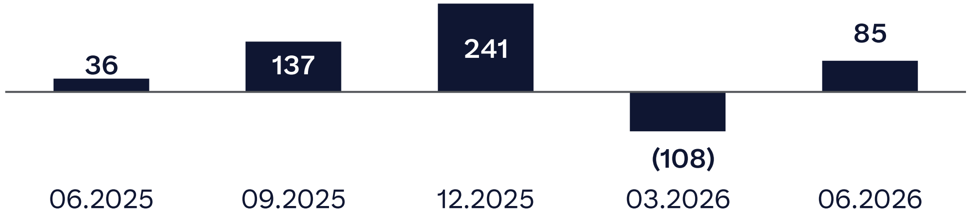
Balance sheet structure (%)



Income on FX – client activity



Revaluation reserve (PLN MM)



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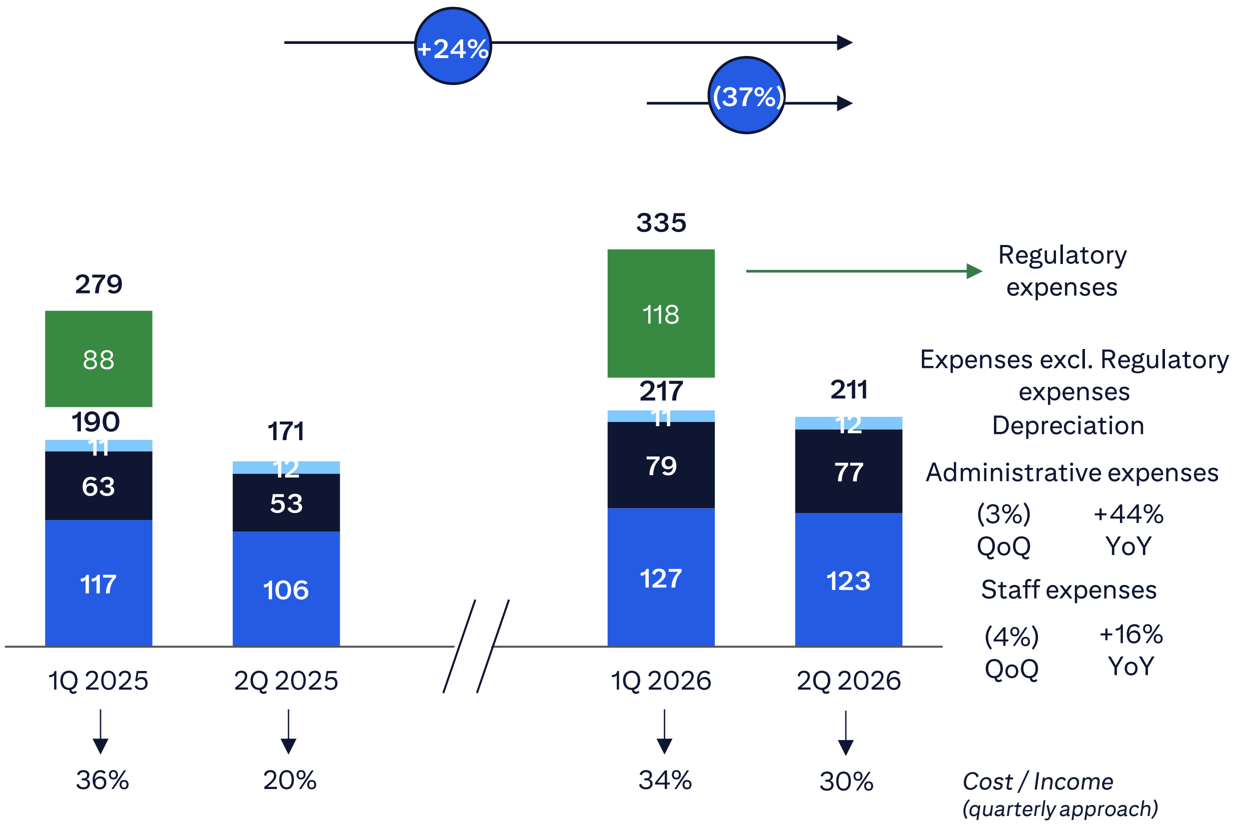
Expenses | Corporate Banking and Financial Markets

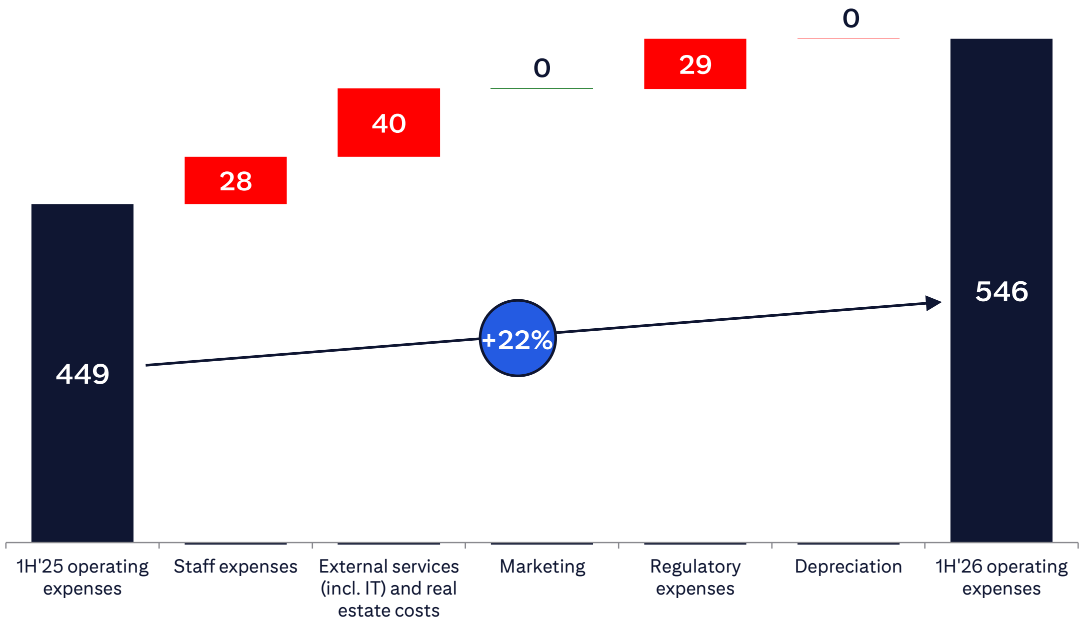
Operating expenses (PLN MM)

Maintained high cost efficiency of the Bank



1H'26 Expenses by type (PLN MM)

Technological investments growth translated into growing business volumes (Citi FX Pulse – FX volumes growth by 12% YoY in 1H 2026)



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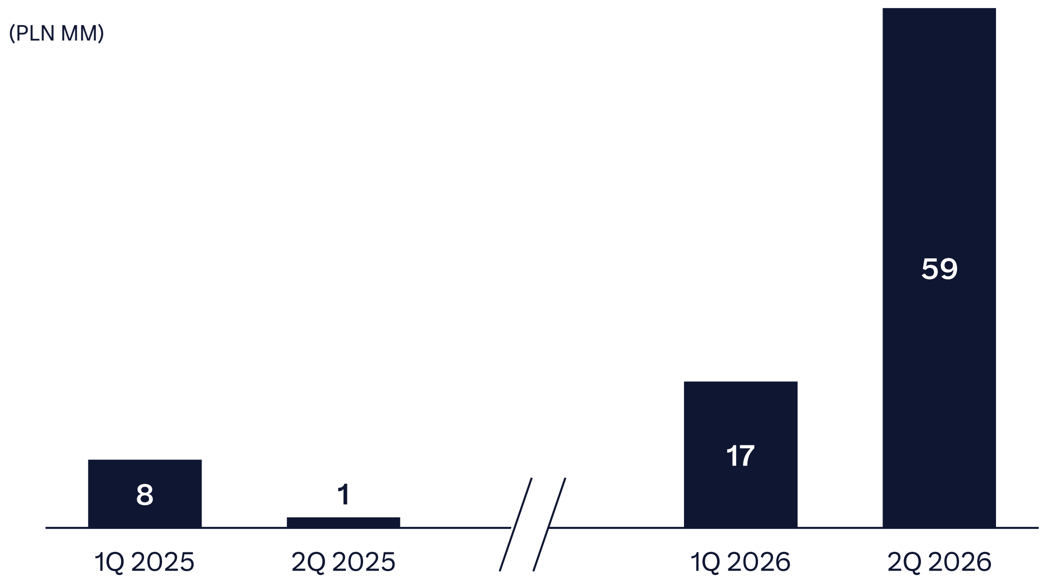
Cost of Risk | Corporate Banking and Financial Markets

Cost of Risk

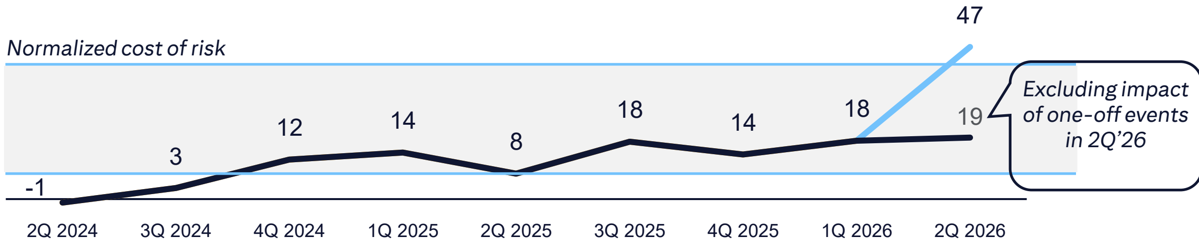
Cost of risk impacted by one-off events. All regulatory requirements related to loan portfolio quality are fulfilled



*Increase of provisions presented with the sign (+), decrease with the sign (-)

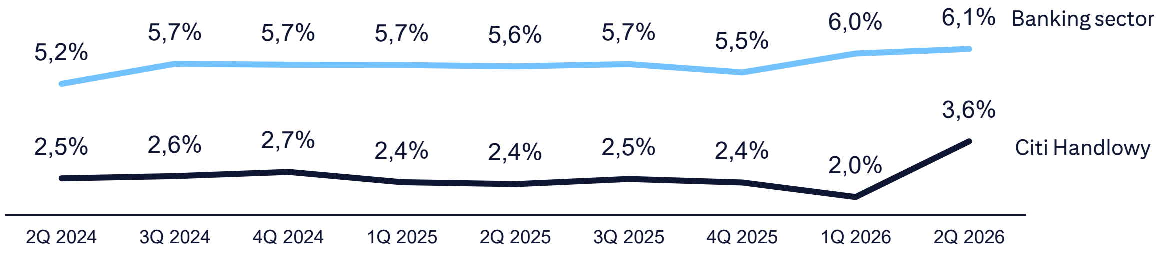
Risk ratios

Cost of risk in bps.*



*Ratio of provisions for loan losses over last four quarters divided by the average volume of the loan portfolio for last four quarters

Share of stage 3 in loan portfolio
(amounts due from non-financial sector)



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Summary of the Capital Group financial results

	2Q26	1Q26	△QoQ	2Q25	△YoY	I poł. 2026	I poł. 2025	△YoY
Institutional Bank:								
Net interest income	459	471	*(2.5%)*	530	*(13.3%)*	931	1,078	*(13.6%)*
Net fee and commission income	119	107	*10.4%*	107	*11.3%*	226	217	*4.0%*
Core revenues	**578**	**579**	*(0.1%)*	**637**	*(9.2%)*	**1,157**	**1,295**	*(10.7%)*
Treasury	107	393	*(72.7%)*	202	*(46.9%)*	500	322	*55.5%*
Other income	11	(1)	-	(6)	-	10	(4)	-
Total revenue	**696**	**971**	*(28.4%)*	**833**	*(16.4%)*	**1,667**	**1,613**	*3.4%*
Operating expenses and depreciation	**(211)**	**(335)**	*(36.9%)*	**(171)**	*23.9%*	**(546)**	**(449)**	*21.7%*
Operating margin	**485**	**636**	*(23.8%)*	**662**	*(26.8%)*	**1,121**	**1,164**	*(3.7%)*
Cost of risk	**(59)**	**(17)**	-	**(1)**	-	**(76)**	**(9)**	-
Profit on sale of other assets	30	0	-	(1)	-	30	1	-
Bank levy	(44)	(33)	*33.0%*	(36)	*21.4%*	(76)	(64)	*18.9%*
Profit before tax	**412**	**587**	*(29.8%)*	**624**	*(34.1%)*	**998**	**1,091**	*(8.5%)*
Income tax expense	(136)	(194)	*(30.1%)*	(110)	*23.2%*	(330)	(217)	*52.1%*
Net profit / (loss) from discontinued operations	45	(7)	-	(349)	-	38	(274)	-
Net profit	**321**	**386**	*(16.8%)*	**166**	*93.8%*	**706**	**601**	*17.6%*
ROE	*21.0%*	*19.2%*	*1.8 p.p.*	*17.9%*	*3.1 p.p.*	*21.0%*	*17.9%*	*3.1 p.p.*
ROA	*2.3%*	*2.0%*	*0.3 p.p.*	*2.0%*	*0.3 p.p.*	*2.3%*	*2.0%*	*0.3 p.p.*
Revaluation reserve	**85**	**(108)**	-	**36**	*135.5%*	**85**	**36**	*135.5%*
Assets	**72,572**	**88,231**	*(17.7%)*	**84,297**	*(13.9%)*	**72,572**	**84,297**	*(13.9%)*
Institutional clients' loans (excl. reverse repo)	**17,945**	**17,545**	*2.3%*	**15,460**	*16.1%*	**17,945**	**15,460**	*16.1%*
Deposits	**47,075**	**45,829**	*2.7%*	**42,148**	*11.7%*	**47,075**	**42,148**	*(11.7%)*
Total capital ratio (TCR)	*25.8%*	*20.3%*		*23.8%*				

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Appendix

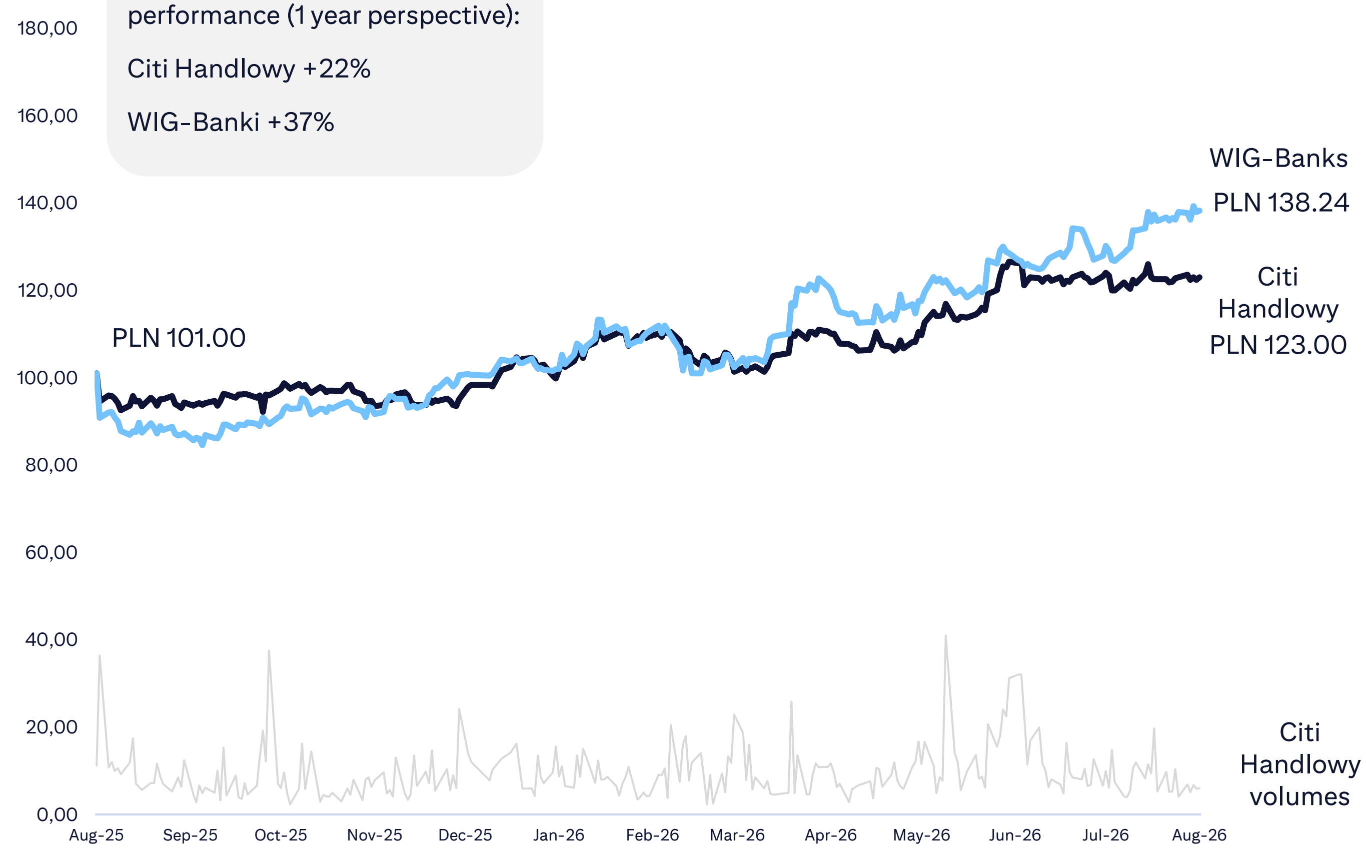
Citi Handlowy – change in share price

Change in Bank's share price vs. WIG-Banks index

Change in share price performance (1 year perspective):

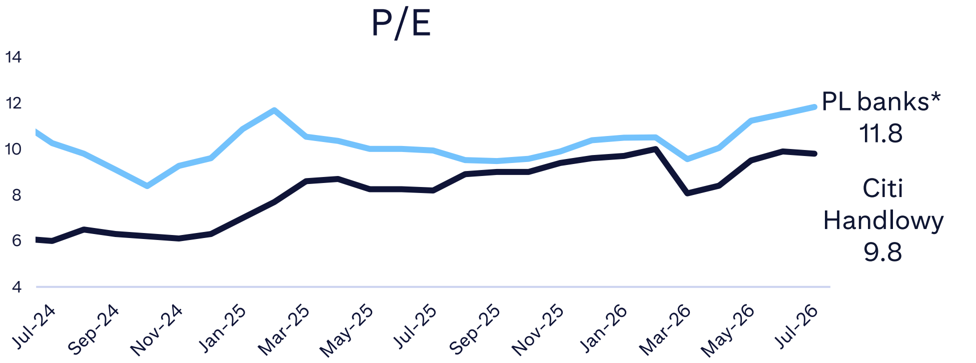
Citi Handlowy +22%

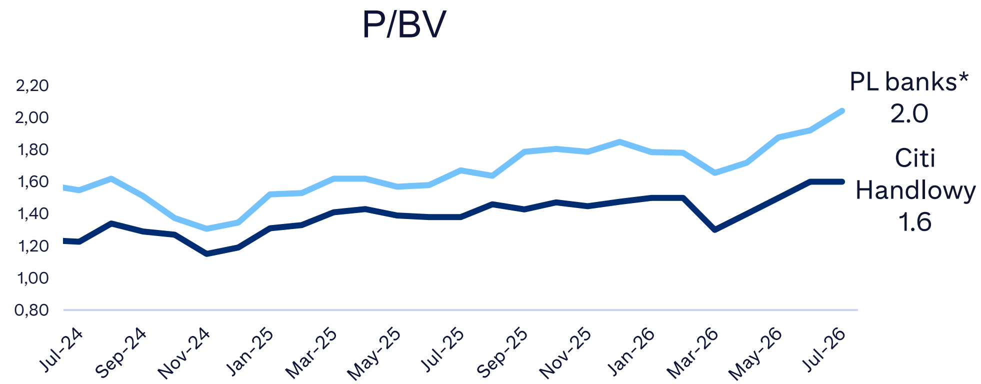
WIG-Banki +37%



Last quoted on August 21st, 2026 (Citi Handlowy: PLN 123.00)

BHW's share valuation vs. other banks*





** Other banks – the 8 largest banks in Poland*

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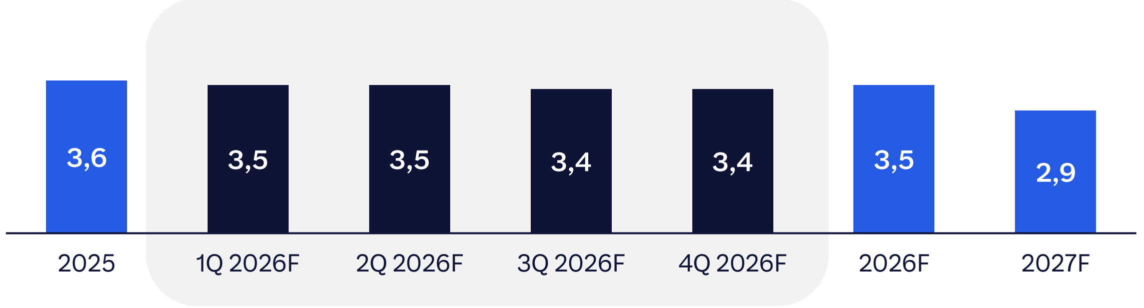
Forecasts for Polish economy

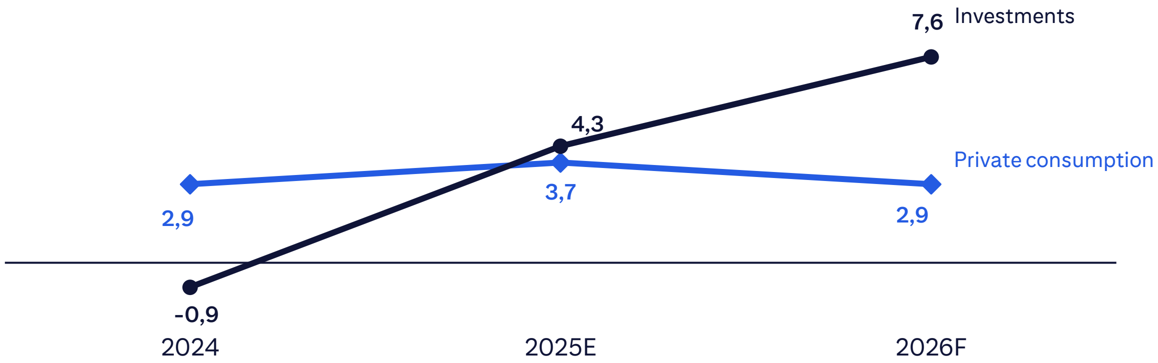
GDP of Poland (%, YoY)



Based on Citi analyst forecasts (data as of 8/24/2026)

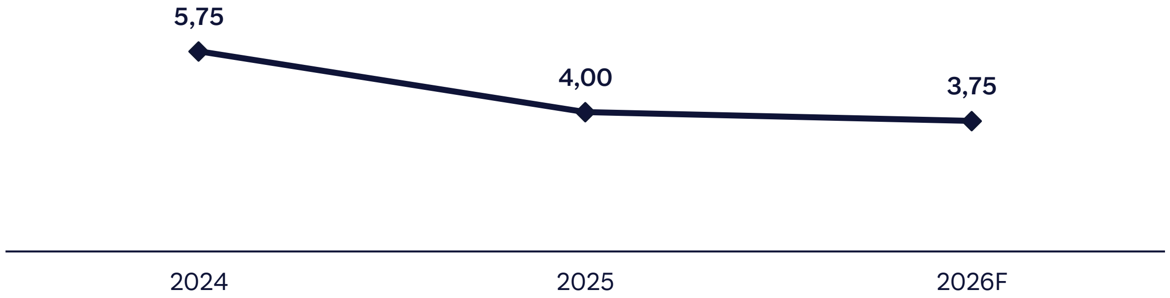
- Inflation is likely to increase significantly in the coming months, perhaps reaching levels above 3.5% YoY by the end of the year.
- An interest rate cut following the dovish tone of the July meeting is unlikely, given the renewed pressure from oil prices. We expect interest rates to remain unchanged in the near term.
- Economic growth remains solid—we expect growth of 3.5% YoY in 2026, while investment should rise driven by inflow of EU funds.

Consumption and investments (%, YoY)



Based on Citi analyst forecasts (data as of 8/24/2026)

NBP reference rate (%, EoP)



Based on Citi analyst forecasts (data as of 8/24/2026)

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Capital Group – profit and loss account

PLN MM	2Q25	3Q25	4Q25	1Q26	2Q26	2Q26 vs.1Q26 PLN MM	2Q26 vs.1Q26 %	2Q26 vs.2Q25 PLN MM	2Q26 vs.2Q25 %	1H2025	1H2026	1H2026 vs. 1H2025 PLN MM	1H2026 vs. 1H2025 %
CONTINUED OPERATIONS													
Net interest income	**530**	**516**	**511**	**471**	**459**	**(12)**	**(3%)**	**(71)**	**(13%)**	**1 078**	**931**	**(147)**	**(14%)**
Net fee and commission income	**107**	**106**	**108**	**107**	**119**	**11**	**10%**	**12**	**11%**	**217**	**226**	**9**	**4%**
Dividend income	11	1	0	0	14	14	-	3	23%	12	14	3	23%
Net gain on trading financial instruments and revaluation	92	109	81	202	81	(121)	(60%)	(11)	(12%)	175	283	109	62%
Net gain on debt investment financial assets measured at fair value through other comprehensive income	105	19	9	195	27	(167)	(86%)	(78)	(74%)	145	222	77	53%
Hedge accounting	4	(4)	4	(4)	(1)	3	(71%)	(5)	-	2	(5)	(7)	-
Treasury	**202**	**125**	**94**	**393**	**107**	**(286)**	**(73%)**	**(95)**	**(47%)**	**322**	**500**	**179**	**56%**
Net gain on other equity instruments	(8)	0	17	(6)	(7)	(1)	21%	1	(14%)	(6)	(12)	(6)	99%
Net other operating income	(10)	(6)	2	5	3	(2)	(34%)	13	-	(9)	8	17	-
Revenue	**833**	**742**	**732**	**971**	**696**	**(275)**	**(28%)**	**(137)**	**(16%)**	**1 613**	**1 667**	**54**	**3%**
Expenses	(159)	(160)	(155)	(324)	(200)	125	(38%)	(41)	26%	(427)	(524)	(97)	23%
Depreciation	(12)	(10)	(10)	(11)	(12)	(1)	10%	(0)	1%	(22)	(22)	(0)	0%
Expenses and depreciation	**(171)**	**(170)**	**(165)**	**(335)**	**(211)**	**124**	**(37%)**	**(41)**	**24%**	**(449)**	**(546)**	**(97)**	**22%**
Operating margin	**662**	**573**	**567**	**636**	**485**	**(152)**	**(24%)**	**(178)**	**(27%)**	**1 164**	**1 121**	**(43)**	**(4%)**
Net impairment allowances on non-financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Profit/(loss) on sale of tangible fixed assets	(0,6)	(0,0)	(0,0)	(0,1)	30,0	30,2	-	30,6	-	0,6	29,9	29,3	5148%
Provision for expected credit losses on financial assets and provisions for off–balance sheet commitments	**(1)**	**(20)**	**3**	**(17)**	**(59)**	**(43)**	**255%**	**(58)**	**4882%**	**(9)**	**(76)**	**(67)**	**747%**
Tax on certain financial institutions	(36)	(31)	(28)	(33)	(44)	(11)	33%	(8)	21%	(64)	(76)	(12)	19%
Profit before tax from continuing operations	**624**	**522**	**541**	**587**	**412**	**(175)**	**(30%)**	**(213)**	**(34%)**	**1 091**	**998**	**(93)**	**(9%)**
Corporate income tax	(110)	(110)	(69)	(194)	(136)	59	(30%)	(26)	23%	(217)	(330)	(113)	52%
Net profit from continuing operations	**514**	**411**	**473**	**392**	**276**	**(117)**	**(30%)**	**(239)**	**(46%)**	**874**	**668**	**(206)**	**(24%)**
Net profit from discontinued operations	**(349)**	**58**	**124**	**(7)**	**45**	**52**	**-**	**394**	**-**	**(274)**	**38**	**312**	**-**
Net profit from continuing and discontinued operations	**166**	**469**	**596**	**386**	**321**	**(65)**	**(17%)**	**155**	**94%**	**601**	**706**	**106**	**18%**
C/I ratio	**20%**	**23%**	**23%**	**34%**	**30%**					**28%**	**33%**		

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Corporate Banking - profit and loss account

PLN MM	1Q25	2Q25	1Q26	2Q26	2Q26 vs. 1Q26		2Q26 vs 2Q25		1H2025	1H 2026	1H2026 vs 1H2025	
					PLN MM	%	PLN MM	%			PLN MM	%
Net interest income	**338**	**346**	**293**	**297**	**5**	**2%**	**(48)**	**(14%)**	**683**	**590**	**(93)**	**(14%)**
Net fee and commission income	**107**	**105**	**104**	**115**	**11**	**11%**	**10**	**9%**	**213**	**219**	**6**	**3%**
Dividend income	0.1	11.4	0.1	14.1	14	-	3	23%	12	14	3	23%
Net gain on trading financial instruments and revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Net gain on debt investment financial assets measured at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
Hedge accounting	-	-	-	-	-	-	-	-	-	-	-	-
Treasury	**-**	**-**	**-**	**-**	-	**-**	-	**-**	**-**	**-**	-	**-**
Net gain on other equity instruments	2	(8)	(6)	(7)	(1)	21%	1	(14%)	(6)	(12)	(6)	99%
Net other operating income	1	(12)	3	3	(0)	(1%)	14	-	(10)	6	16	-
Revenue	**448**	**443**	**394**	**423**	**29**	**7%**	**(20)**	**(5%)**	**891**	**817**	**(74)**	**(8%)**
Expenses	(203)	(116)	(246)	(146)	100	(41%)	(30)	26%	(319)	(392)	(73)	23%
Depreciation	(8)	(9)	(8)	(8)	(1)	7%	0	(2%)	(16)	(16)	0	(2%)
Expenses and depreciation	**(210)**	**(124)**	**(253)**	**(154)**	**99**	**(39%)**	**(30)**	**24%**	**(335)**	**(408)**	**(73)**	**22%**
Operating margin	**237**	**318**	**141**	**268**	**128**	**91%**	**(50)**	**(16%)**	**556**	**409**	**(147)**	**(26%)**
Profit/(loss) on sale of tangible fixed assets	0.8	(0.4)	(0.1)	22.0	22	-	22	-	0.4	21.9	22	5160%
Provision for expected credit losses on financial assets and provisions for off–balance sheet commitments	**(8)**	**(1)**	**(21)**	**(57)**	**(37)**	**177%**	**(56)**	**6957%**	**(8)**	**(78)**	**(70)**	**832%**
Tax on certain financial institutions	(20)	(25)	(24)	(33)	(9)	36%	(8)	33%	(44)	(57)	(13)	29%
EBIT	**211**	**292**	**96**	**200**	**104**	**109%**	**(92)**	**(32%)**	**503**	**296**	**(208)**	**(41%)**
C/I ratio	**47%**	**28%**	**64%**	**37%**					**38%**	**50%**		

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Financial Markets - profit and loss account

PLN MM	1Q25	2Q25	1Q26	2Q26	2Q26 vs.1Q26 PLN MM	2Q26 vs.1Q26 %	2Q26 vs.2Q25 PLN MM	2Q26 vs.2Q25 %	1H2025	1H2026	1H2026 vs. 1H2025 PLN MM	1H2026 vs. 1H2025 %
Net interest income	**210**	**184**	**178**	**162**	**(16)**	**(9%)**	**(22)**	**(12%)**	**394**	**340**	**(54)**	**(14%)**
Net fee and commission income	**3**	**1**	**4**	**4**	**0**	**0%**	**2**	**145%**	**5**	**7**	**3**	**55%**
Dividend income	-	-	-	-	-	-	-	-	-	-	-	-
Net gain on trading financial instruments and revaluation	82	92	202	81	(121)	(60%)	(11)	(12%)	175	283	109	62%
Net gain on debt investment financial assets measured at fair value through other comprehensive income	40	105	195	27	(167)	(86%)	(78)	(74%)	145	222	77	53%
Hedge accounting	(2)	4	(4)	(1)	3	(71%)	(5)	-	2	(5)	(7)	-
Treasury	**120**	**202**	**393**	**107**	**(286)**	**(73%)**	**(95)**	**(47%)**	**322**	**500**	**179**	**55%**
Net gain on other equity instruments	-	-	-	-	-	-	-	-	-	-	-	-
Net other operating income	(1)	2	2	0	(2)	(81%)	(2)	(81%)	1	2	1	65%
Revenue	**332**	**390**	**577**	**273**	**(304)**	**(53%)**	**(117)**	**(30%)**	**722**	**851**	**128**	**18%**
Expenses	(65)	(43)	(79)	(53)	25	(32%)	(10)	24%	(108)	(132)	(24)	22%
Depreciation	(3)	(3)	(3)	(3)	(0)	15%	(0)	10%	(6)	(6)	(0)	7%
Expenses and depreciation	**(68)**	**(46)**	**(82)**	**(57)**	**25**	**(30%)**	**(11)**	**23%**	**(114)**	**(138)**	**(24)**	**21%**
Operating margin	**264**	**344**	**496**	**216**	**(279)**	**(56%)**	**(127)**	**(37%)**	**608**	**712**	**104**	**17%**
Profit/(loss) on sale of tangible fixed assets	0	(0)	(0)	8	8	-	8	-	0	8	8	5115%
Provision for expected credit losses on financial assets and provisions for off–balance sheet commitments	**(0)**	**(0)**	**4**	**(2)**	**(6)**	**-**	**(2)**	**490%**	**(1)**	**2**	**2**	**-**
Tax on certain financial institutions	(9)	(11)	(9)	(11)	(2)	24%	0	(3%)	(20)	(19)	0	(2%)
EBIT	**256**	**332**	**491**	**211**	**(279)**	**(57%)**	**(121)**	**(36%)**	**588**	**702**	**115**	**20%**
C/I ratio	**21%**	**12%**	**14%**	**21%**					**16%**	**16%**		

Balance sheet - assets

PLN B	Jun. 2025	Sep. 2025	Dec. 2025	Mar. 2026	Jun. 2026	Jun.26 vs. Mar.26 PLN B	Jun.26 vs. Mar.26 %	Jun.26 vs. Jun.25 PLN B	Jun.26 vs. Jun.25 %
Cash and cash equivalents	**11.0**	**8.2**	**9.2**	**13.7**	**2.8**	**(6.4)**	**(69%)**	**(8.2)**	**(74%)**
Amounts due from banks	8.7	7.3	8.2	11.6	10.4	2.2	27%	1.8	20%
Financial assets held-for-trading	5.9	5.4	4.8	3.8	4.6	(0.2)	(5%)	(1.3)	(22%)
Debt financial asstes measured at fair value through other comprehensive income	**31.9**	**32.1**	**30.2**	**29.6**	**31.2**	**1.1**	**4%**	**(0.6)**	**(2%)**
Net gain/(loss) on equity and other instruments measured at fair value through income statement	0.2	0.2	0.2	0.2	0.1	**(0.1)**	**(27%)**	**(0.0)**	**(20%)**
Customer loans	**18.6**	**18.4**	**18.2**	**21.0**	**21.1**	**2.9**	**16%**	**2.5**	**13%**
Financial sector entities	**6.8**	**6.4**	**6.4**	**8.2**	**9.1**	**2.6**	**41%**	**2.3**	**34%**
including reverse repo receivables	1.3	0.5	0.0	1.9	1.6	1.6	-	0.3	21%
Non-financial sector entities	**11.8**	**11.9**	**11.8**	**12.8**	**12.1**	**0.3**	**2%**	**0.2**	**2%**
Tangible fixed assets	0.5	0.4	0.4	0.4	0.3	**(0.1)**	**(26%)**	**(0.1)**	**(27%)**
Intangible assets	0.9	0.9	0.9	0.9	0.9	**0.0**	**0%**	**0.0**	**1%**
Deferred tax asset	0.2	0.2	0.2	0.3	0.1	(0.2)	(70%)	(0.1)	(55%)
Non-current assets held-for-sale and assets in disposal groups held-for-sale	**6.1**	**6.1**	**6.1**	**6.0**	**-**	**(6.1)**	**(100%)**	**(6.1)**	**(100%)**
Other assets	0.5	0.4	0.4	0.7	0.9	0.6	143%	0.5	100%
Total assets	**84.3**	**79.5**	**78.8**	**88.2**	**72.6**	**(6.3)**	**(8%)**	**(11.7)**	**(14%)**

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Bilans – zobowiązania i kapitały własne

PLN B	Jun. 2025	Sep. 2025	Dec. 2025	Mar. 2026	Jun. 2026	Jun.26 vs. Mar.26 PLN B	Jun.26 vs. Mar.26 %	Jun.26 vs. Jun.25 PLN B	Jun.26 vs. Jun.25 %
Liabilities due to banks	4.5	3.3	3.9	5.2	9.5	5.6	142%	4.9	109%
Financial liabilities held-for-trading	3.1	2.7	2.7	2.8	2.9	0.2	9%	(0.2)	(5%)
Financial liabilities due to customers	**41.7**	**39.4**	**38.4**	**44.7**	**48.2**	**9.8**	**25%**	**6.6**	**16%**
Financial sector entities - deposits	**5.0**	**5.3**	**6.0**	**6.7**	**6.7**	**0.7**	**11%**	**1.7**	**34%**
Non-financial sector entities - deposits	**36.7**	**34.1**	**32.4**	**38.0**	**41.5**	**9.1**	**28%**	**4.8**	**13%**
Liabilities in disposal groups held-for-sale	**22.4**	**22.4**	**22.3**	**22.4**	**-**	**(22.3)**	**(100%)**	**(22.4)**	**(100%)**
Other liabilities	3.4	2.3	1.5	3.1	2.6	1.2	78%	(0.8)	(23%)
Total liabilities	**75.1**	**70.2**	**68.8**	**78.1**	**63.2**	**(5.6)**	**(8%)**	**(11.8)**	**(16%)**
Share capital	0.5	0.5	0.5	0.5	0.5	-	0%	-	0%
Supplementary capital	3.0	3.0	3.0	3.0	3.0	-	0%	0.0	0%
Own shares	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	0.0	(47%)	0.0	(7%)
Revaluation reserve	0.0	0.1	0.2	(0.1)	0.1	(0.2)	(65%)	0.0	134%
Other reserves	5.1	4.7	4.7	4.6	4.6	(0.0)	(1%)	(0.5)	(10%)
Retained earning	0.6	1.1	1.7	2.0	1.1	(0.5)	(33%)	0.5	89%
Total Equity	**9.2**	**9.3**	**10.0**	**10.1**	**9.3**	**(0.7)**	**(7%)**	**0.1**	**1%**
							-		-
Total liabilities & equity	**84.3**	**79.5**	**78.8**	**88.2**	**72.6**	**(6.3)**	**(8%)**	**(11.7)**	**(14%)**
Loans / Deposits ratio	**41%**	**44%**	**46%**	**42%**	**42%**				

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