

# 2025 | Financial results summary

2025 Financial results (continuing operations)			
Revenue	Net profit	ROE	ROA
PLN 3,1 bn	PLN 1,7 bn	19.7%	2,1%

Balance sheet dynamics YoY	
Loans *)	Deposits
+16%	+13%

Capital ratio
TLAC TREA
25.4%

Consistent building of client assets in Institutional Banking

PLN 6.7 bn of new financing granted to our clients, (+30% YoY)

High client transaction volumes in capital markets

Participation in the IPO of Diagnostyka S.A. worth PLN 1.7 billion and conducting 5 Accelerated Share Sale transactions with a total value of PLN 8.8 billion

Digitization of transaction banking services

Number of transactions processed online increased by 6% YoY

Continued growth in Private Banking

Growth in the number of clients in the strategic Citigold Private Client segment by 13% YoY, while assets under management increased by 21% YoY

Implementation of the ESG strategy

PLN 448.3 million in sustainable financing granted in 2025 – achieving 22% of the target set for 2025-2027

\*) Excluding reverse – repo transactions and collateral deposits