



Bank Polski

PKO Banking Platform

Investor Day

Zbigniew Jagiełło
CEO of PKO Bank Polski

Warsaw, 18 November 2019

Sector leader:
large, accessible
strong and secure,
technologically
advanced



Bank Polski



LARGE

#1
on the banking, leasing
and mutual funds market

> **PLN 300 billion** in assets,
> **PLN 100 billion**
in financing the economy

~11 million
customers



Bank Polski

TECHNOLOGICALLY
ADVANCED



**The largest technology
company**
with a banking licence in Poland

**Mobile
banking leader**
~ 25% market share

1 650
branch and agencies

**The most secure
in Europe**
according to EBA stress tests

**The strongest equity position
in Poland**
TCR 18%



ACCESSIBLE



STRONG
AND SECURE

PKO Bank Polski: responsible leader of Polish banking sector



Bank Polski



EDUCATION



AVAILABILITY, DIGITALIZATION OF POLISH SOCIETY



ECOLOGY



HEALTH

During 8 years of activity, the PKO Bank Polski Foundation allocated
~PLN 100 million
to social activities

PKO Bank Polski...

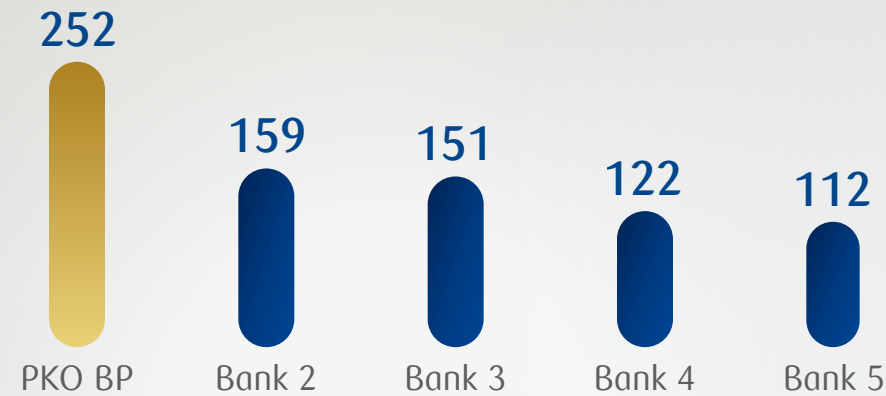
PKO Bank Polski leaves competitors behind and is appreciated by investors in Poland and abroad



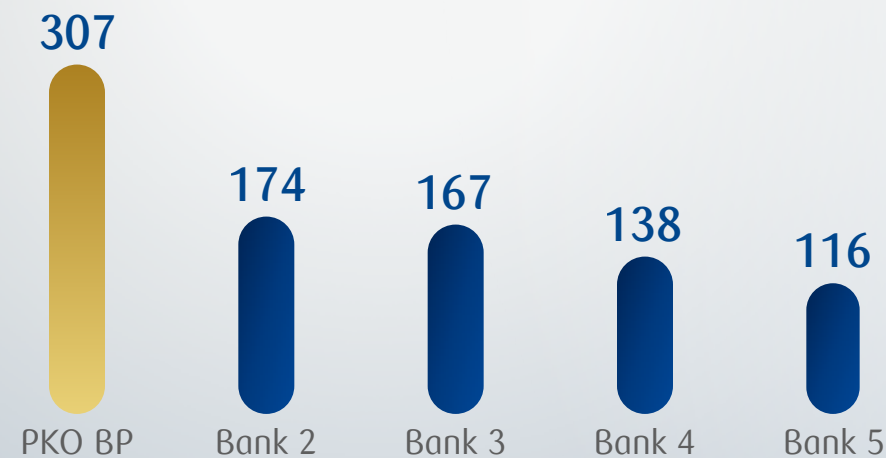
Bank Polski

... leaving competitors behind...

Financing granted to clients (PLN billion)¹
3Q 2019



Customer savings (PLN billion)²

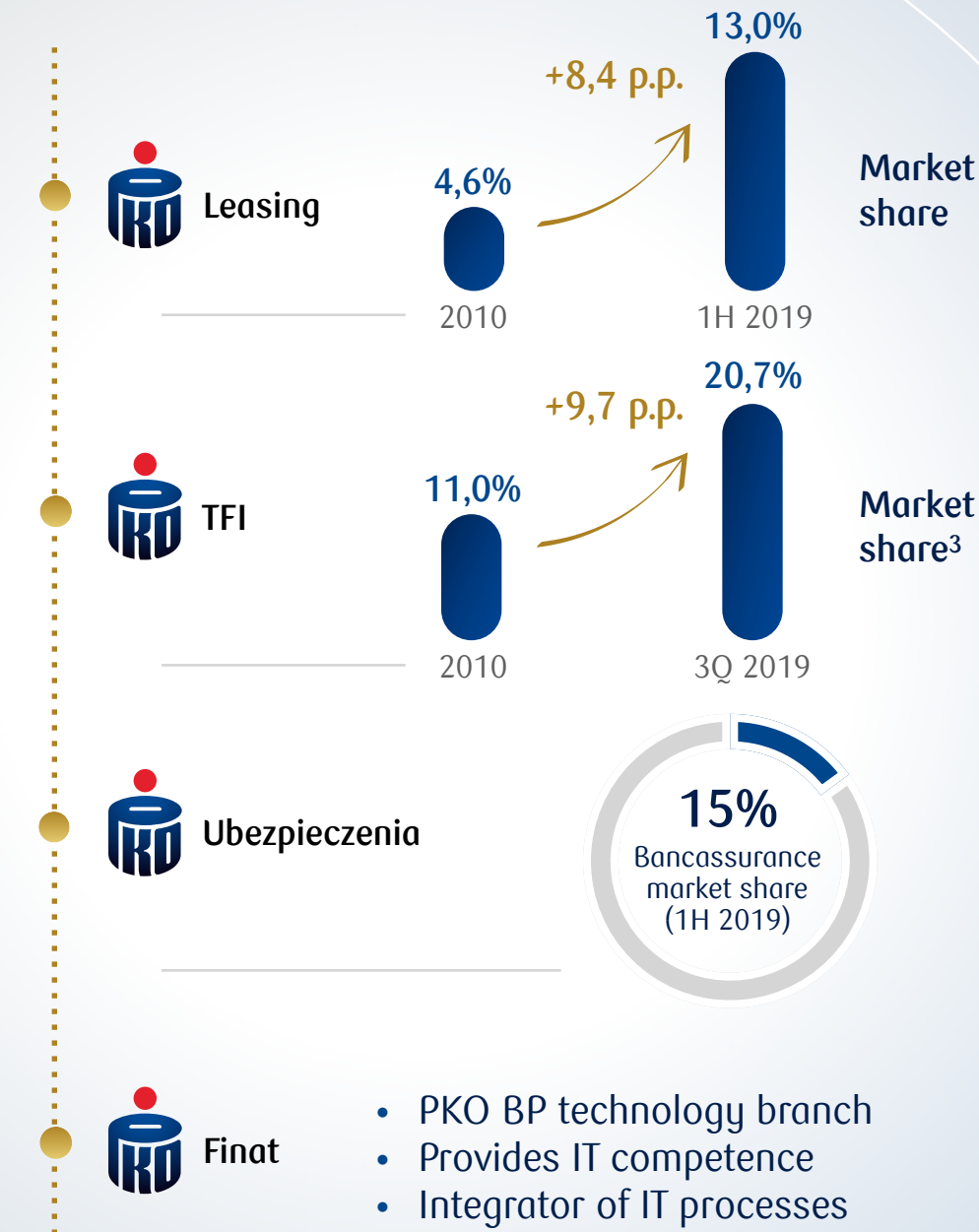


¹ Receivables from customers + leasing + bonds;

² Deposits + mutual funds + retail bonds

Sources: PKO Bank Polski, financial statements of banks, Analizy Online, ZPL, Refinitiv, Infostrefa

... with a strong capital group...



... appreciated by investors

Capitalization: banks in Poland (PLN billion)
3Q 2019



Capitalization: banks in the region (PLN billion)

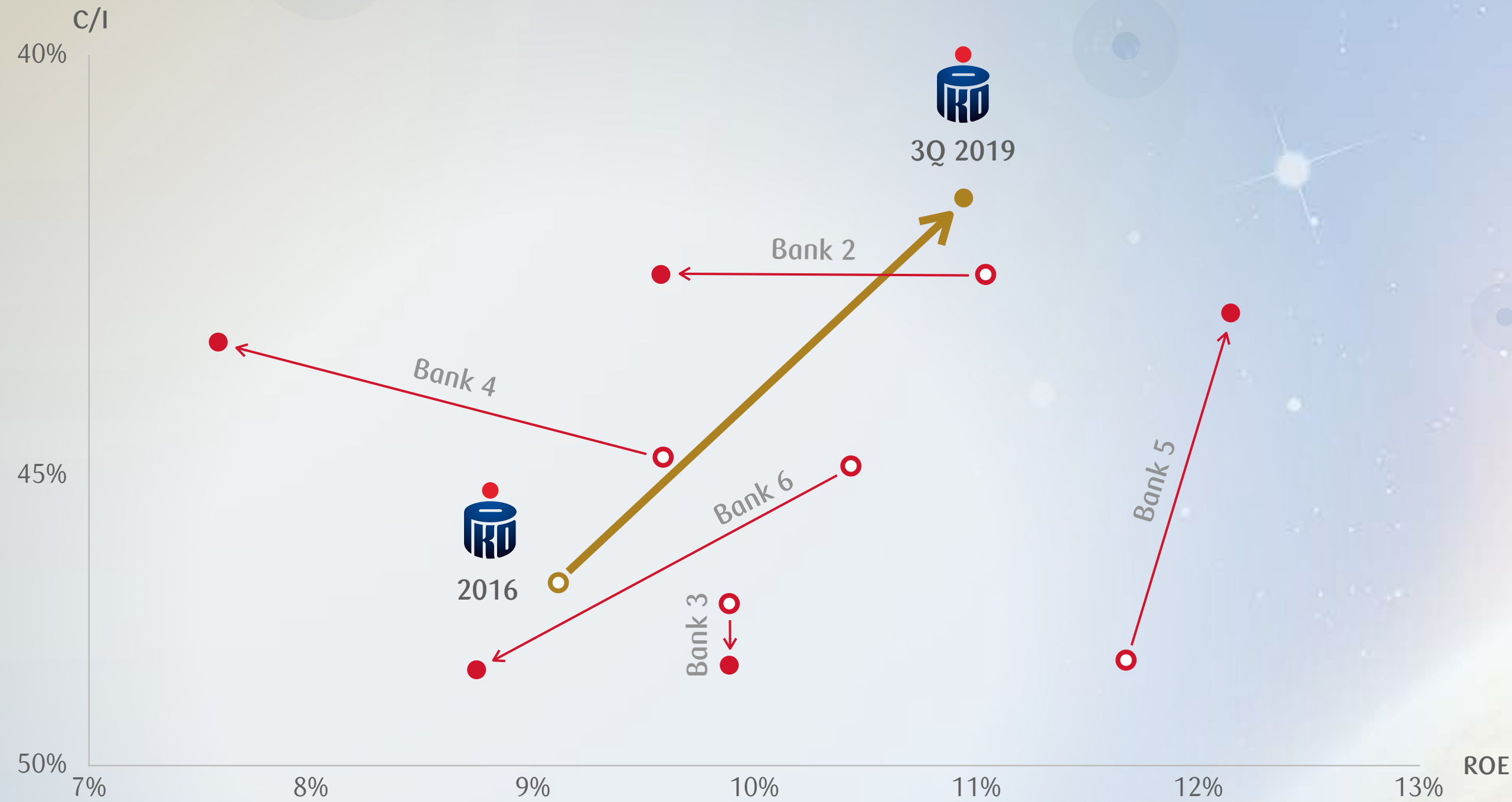


PKO BP in the group of large companies of the FTSE Russell index and in the STOXX Europe 600 index

PKO Bank Polski with the best profitability and efficiency improvement



Bank Polski



● 3Q 2019
○ 2016

Bank order by size of assets
Source: PKO Bank Polski, financial statements,
calculations: PKO Bank Polski

PKO Bank Polski has developed key competences for further development



Bank Polski

Mobile banking



Our clients use the best mobile application in the world

Partnerships and ecosystem



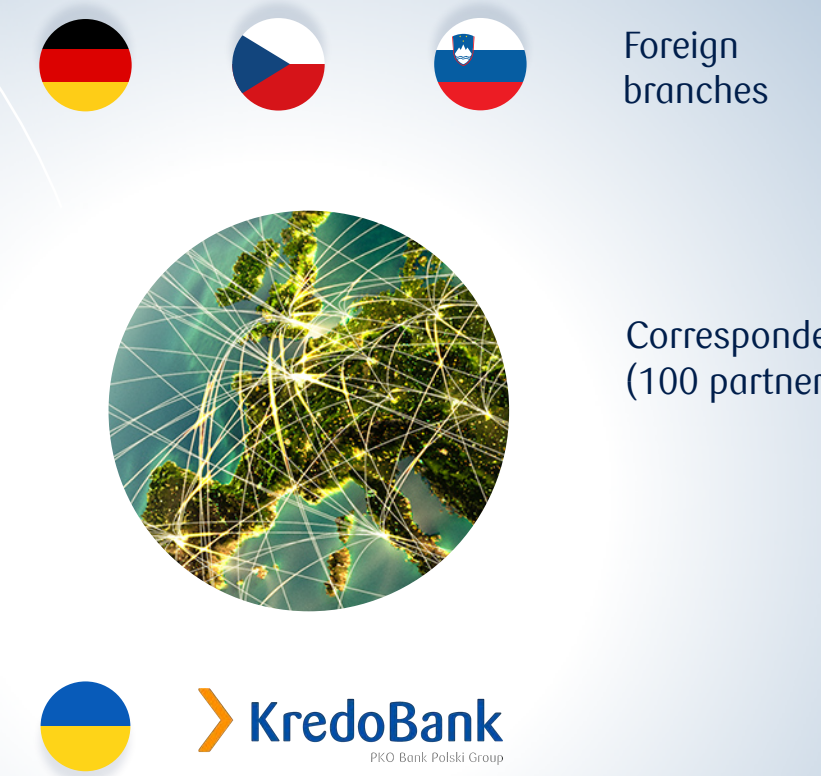
We support the development of e-state, we develop cloud services and further expand Polish Payment Standard

Mergers and acquisitions



We leverage inorganic growth

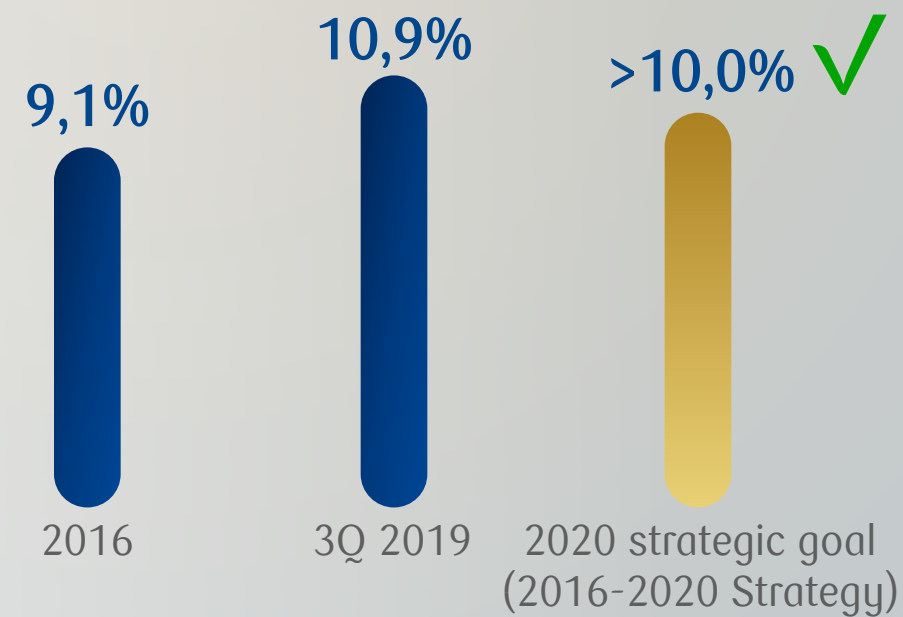
Foreign expansion



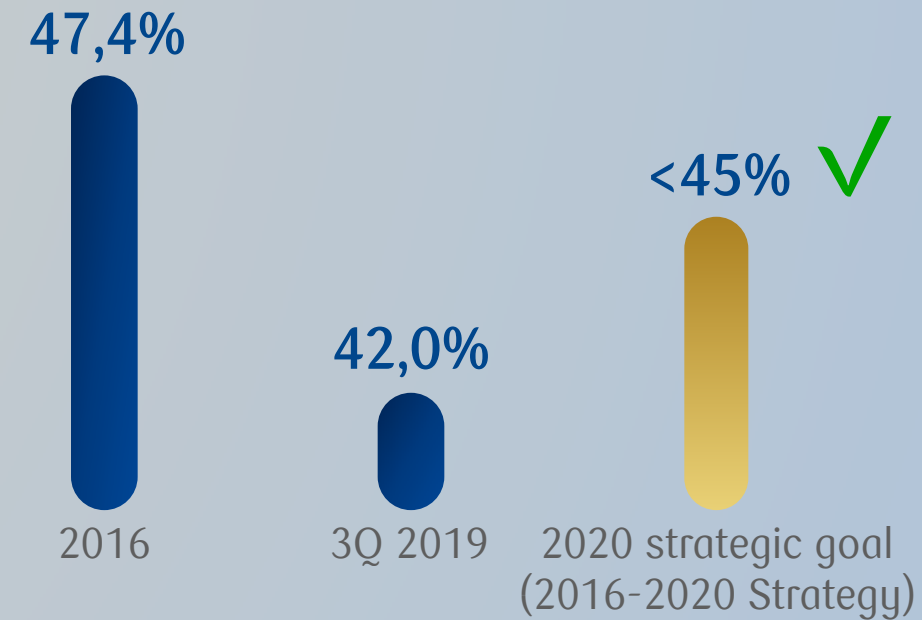
We build regional position

Strategic goals achieved 2 years in advance

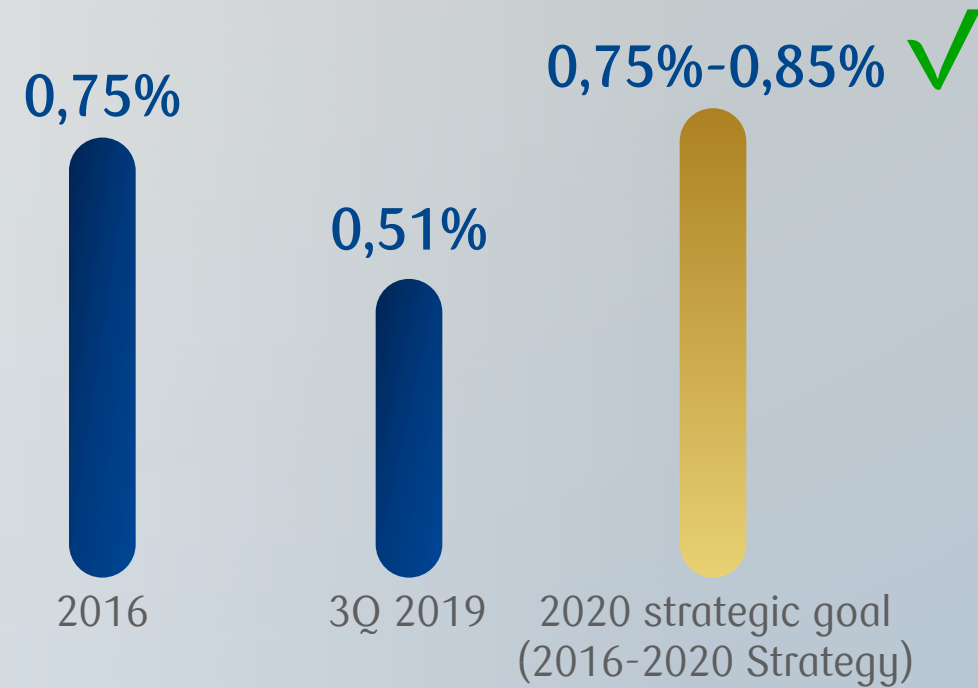
ROE - return on capital



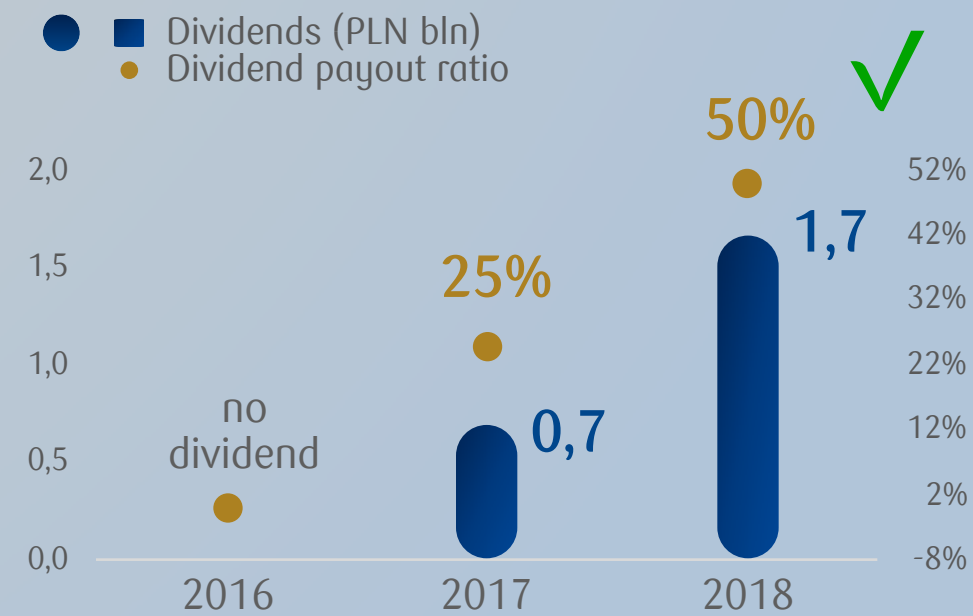
Cost effectiveness (Cost To Income ratio)



Cost of risk



Ability to pay dividends



Bank Polski



PKO Banking Platform

Vision and aspirations

2020-2022



Bank Polski



Strengthening relationships with clients - the answer to individual needs

Data analytics and personalization

Digital acquisition and sales

IKO 5.0

Network in an advisory and education centre role

Innovative products and services (also technological)

Technological and cloud products

Ecosystem: Marketplace, API

eID, eState

Simple Bank

Optimization of internal processes

Digitization of tools

Bank in the cloud technology and an innovative, digital culture

> 5 PLN
billion profit

> 5 million
IKO users

Bank
in the cloud