



Bank Polski

PKO Banking Platform

Strategy 2020-2022

Szymon Wałach
Head of Strategy and Digital Transformation

Aleksandra Sroka Krzyżak
Head of Strategy

Warsaw 18 November 2019

Strategy of PKO Bank Polski: PKO Banking Platform based on four pillars

Shaping competences of the future

Motivated and committed Team with competences tailored to new business challenges, working in agile methodology, using best in class technologies.

Digital and efficient

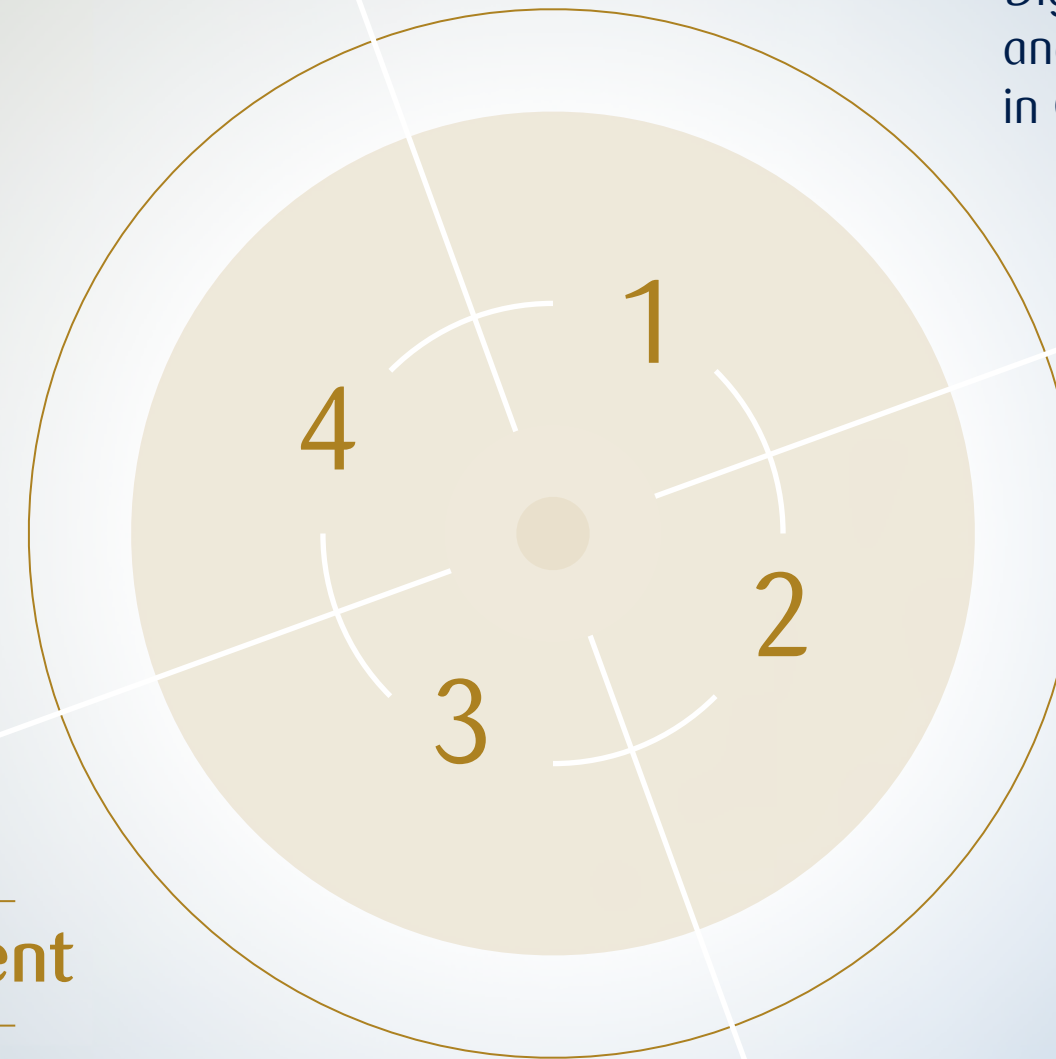
Digital and automated processes with minimal manual handling requirements, no paper, no signature, fast and secure Bank in the cloud.

Mobile, connected, personal

Digital banking model leveraging advanced analytics to provide personalized experience in Clients' everyday moments.

Open, innovative

Leveraging open banking opportunities, strategic partnerships and cloud solutions to offer clients innovative service.



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„PKO Banking Platform”

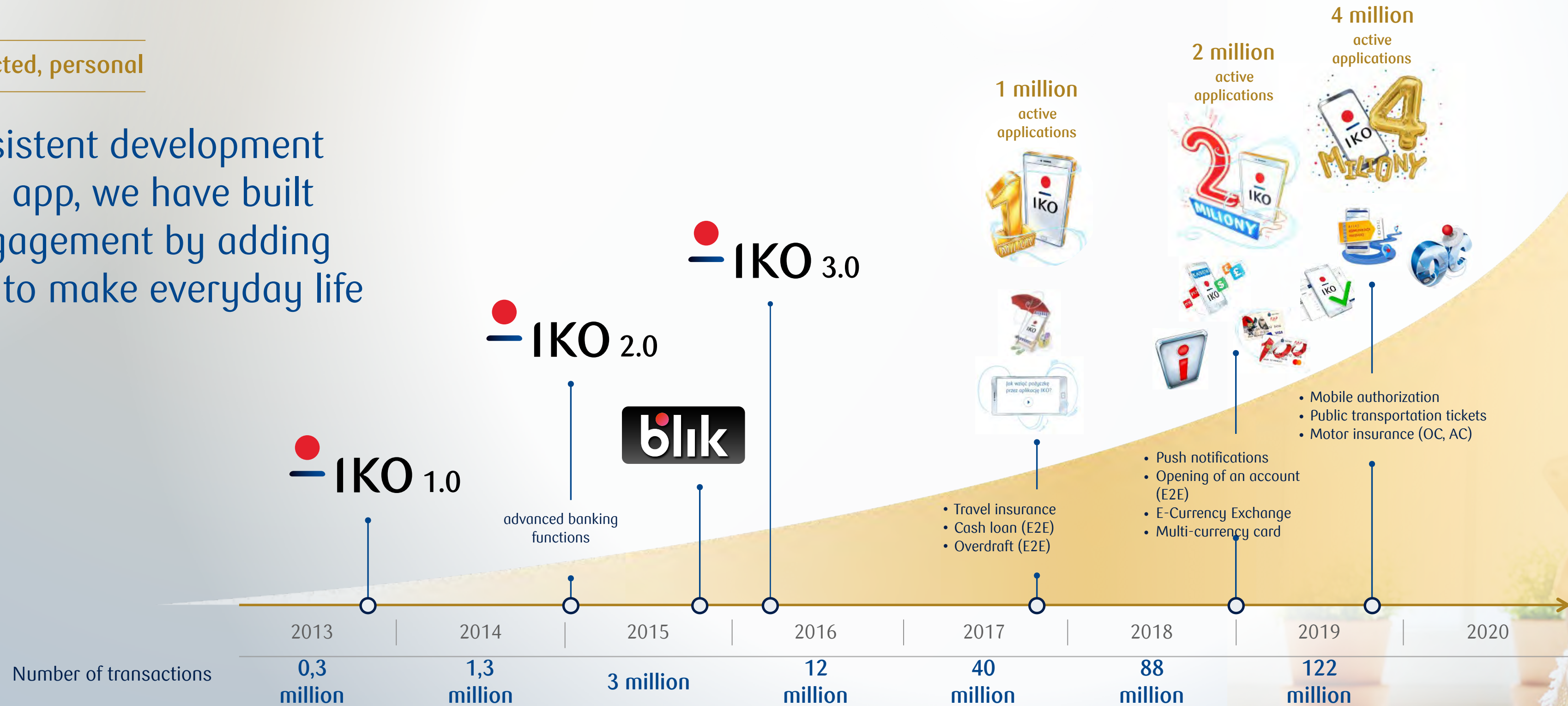


1 Mobile, connected, personal

Through consistent development of our mobile app, we have built customer engagement by adding new features to make everyday life easier



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1Q-3Q2019



1 Mobile, connected, personal

We focus on Clients' needs and experience. By doing so we have created the best mobile banking application in the world



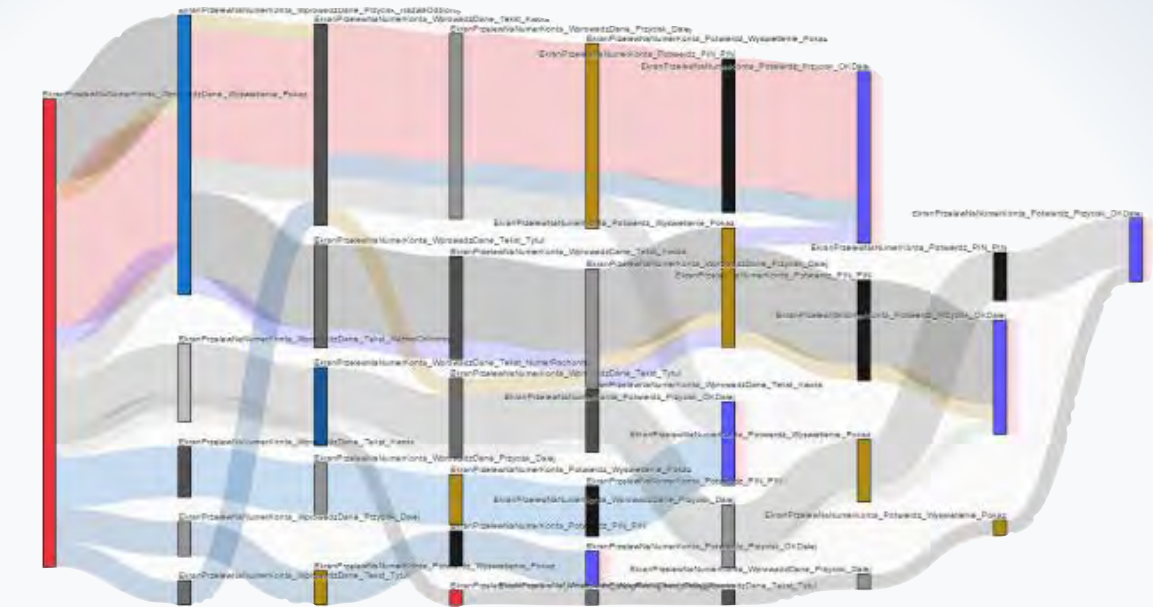
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	4,8 ★★★★★ Łącznie: 304 785
	4,8 ★★★★★ Łącznie: 536 048
	4,8 ★★★★★ Łącznie: 74 823
	4,7 ★★★★★ Łącznie: 159 336
	4,7 ★★★★★ Łącznie: 102 057
	4,2 ★★★★★ Łącznie: 13 681
	4,1 ★★★★★ Łącznie: 48 620
	3,9 ★★★★★ Łącznie: 27 122

Client's opinion matters the most



We achieve it by designing customer experience using advanced big data analytics of customer behavior and micro journeys



BEHEX
Proprietary solution of PKO
Bank Polski awarded with the
SAP Innovation Award 2017

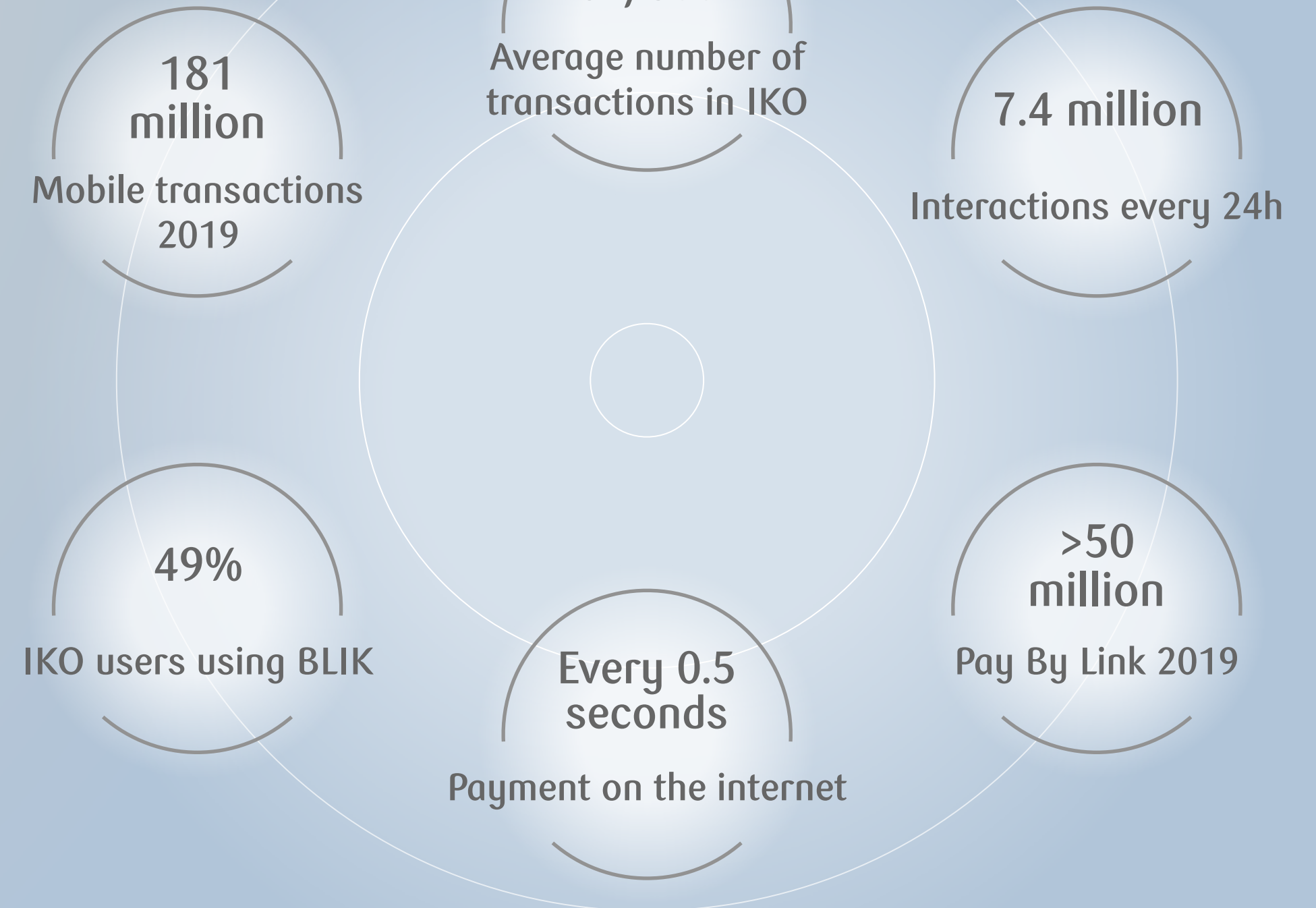
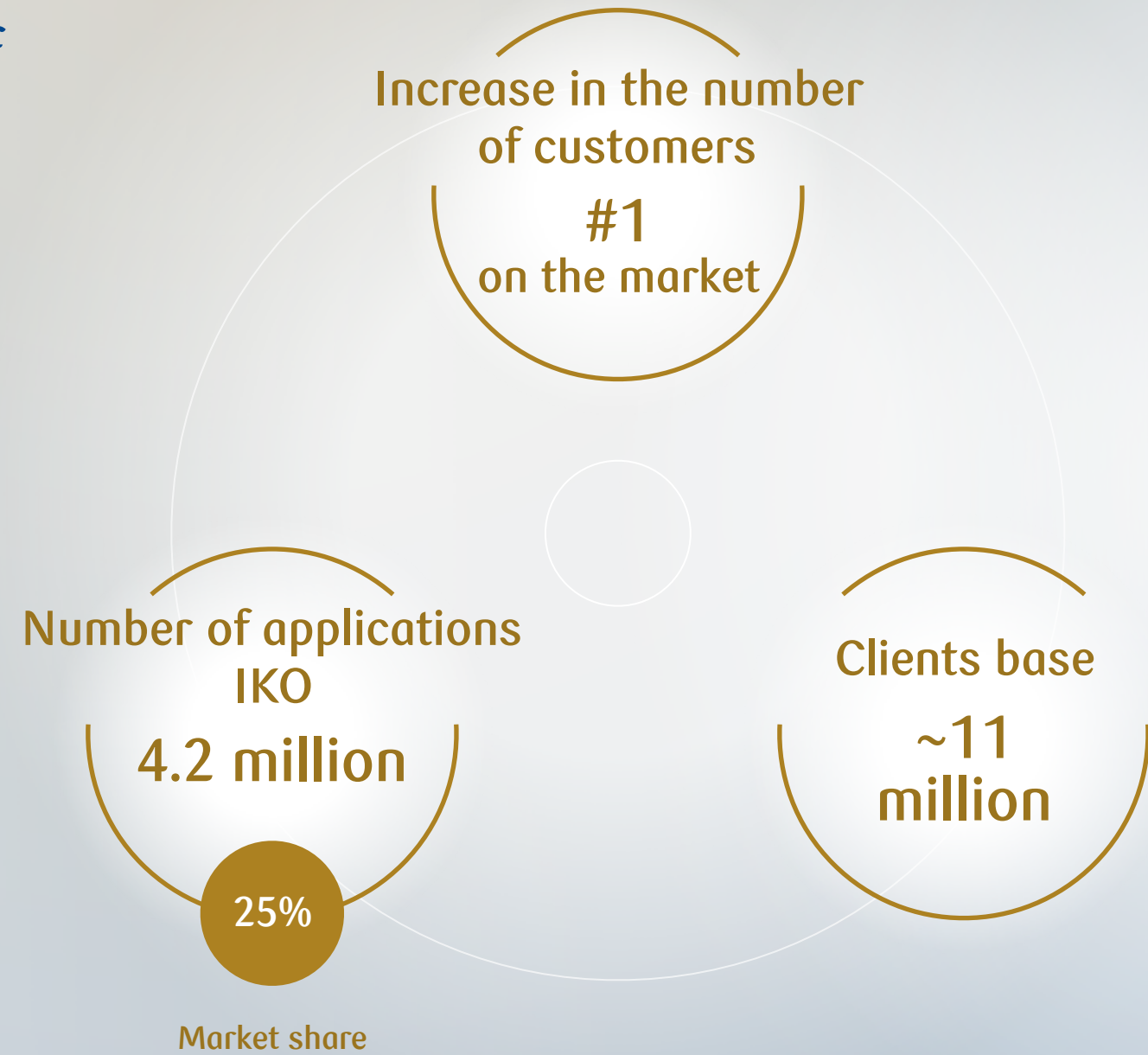


1 Mobile, connected, personal

We have a strong base of active and transactional customers, who willingly use our mobile banking app IKO



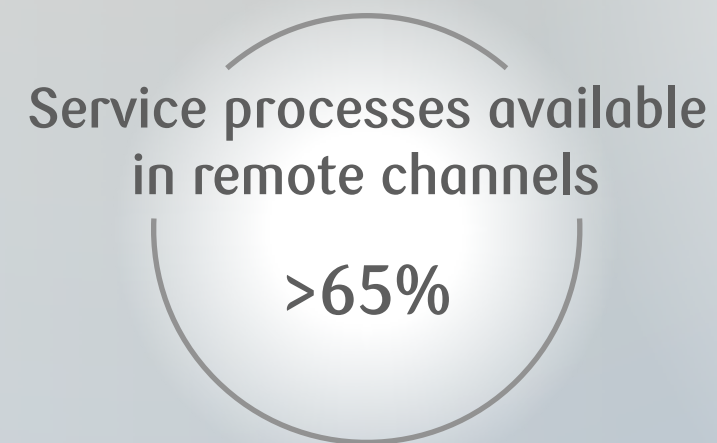
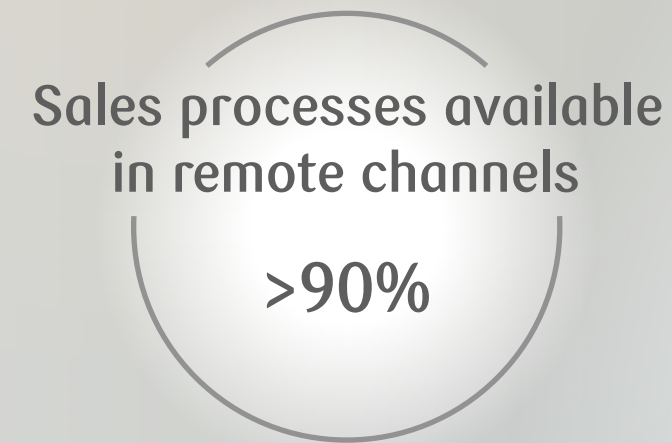
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Source: prnews.pl, PKO BP, estimates year end 2019

1 Mobile, connected, personal

Our Clients can already meet most of their needs in digital channels

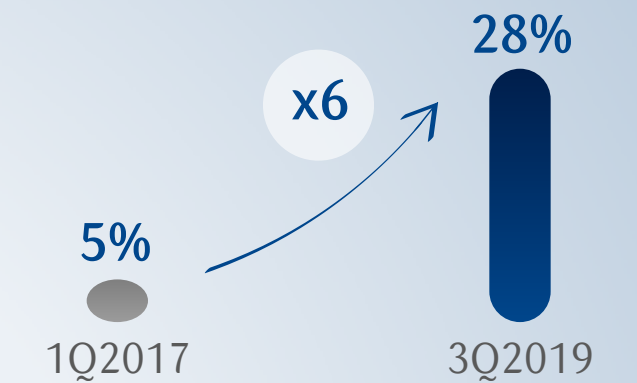


Digitization of processes



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Cash loan sales share in remote channels



Deposits sales share in remote channels



Investment sales share in remote channels



* number of operations for digitally available sales/service processes/total sales/service operations performed by customers in all channels

1 Mobile, connected, personal

Now it's time for IKO 5.0!
Our ambition is to provide clients with all the services they need in one app



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Further digitization of sales and after-sales processes in mobile app



Leveraging PSD2 opportunities
Finance management from one place
Smart personal finance manager

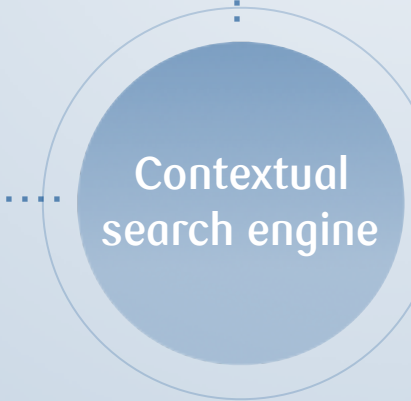
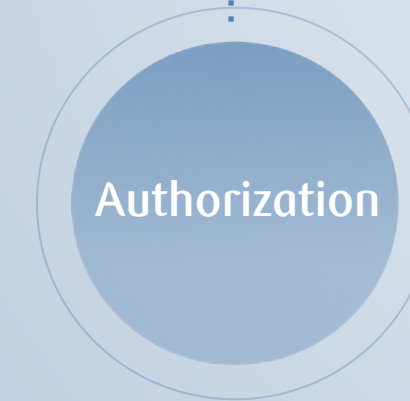
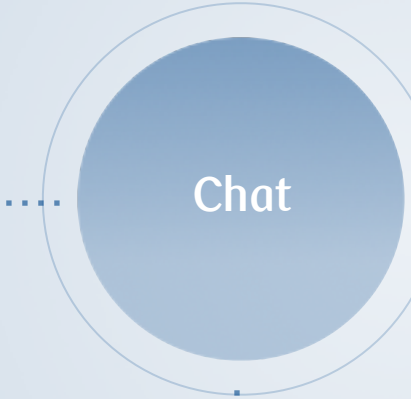


Growing digital ecosystem matching non financial needs of our Clients
Public transportation and parking tickets
Insurance platform
Other ecosystems (car marketplace)



5 million IKO

1 billion transactions



1 Mobile, convenient, relevant

Through more touchpoints and better data analytics, we will further improve the primary relationship with Clients



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11 ths
parameters
describing Client
per month

8 PB
data



240 million
offers generated
Q1-Q3'19

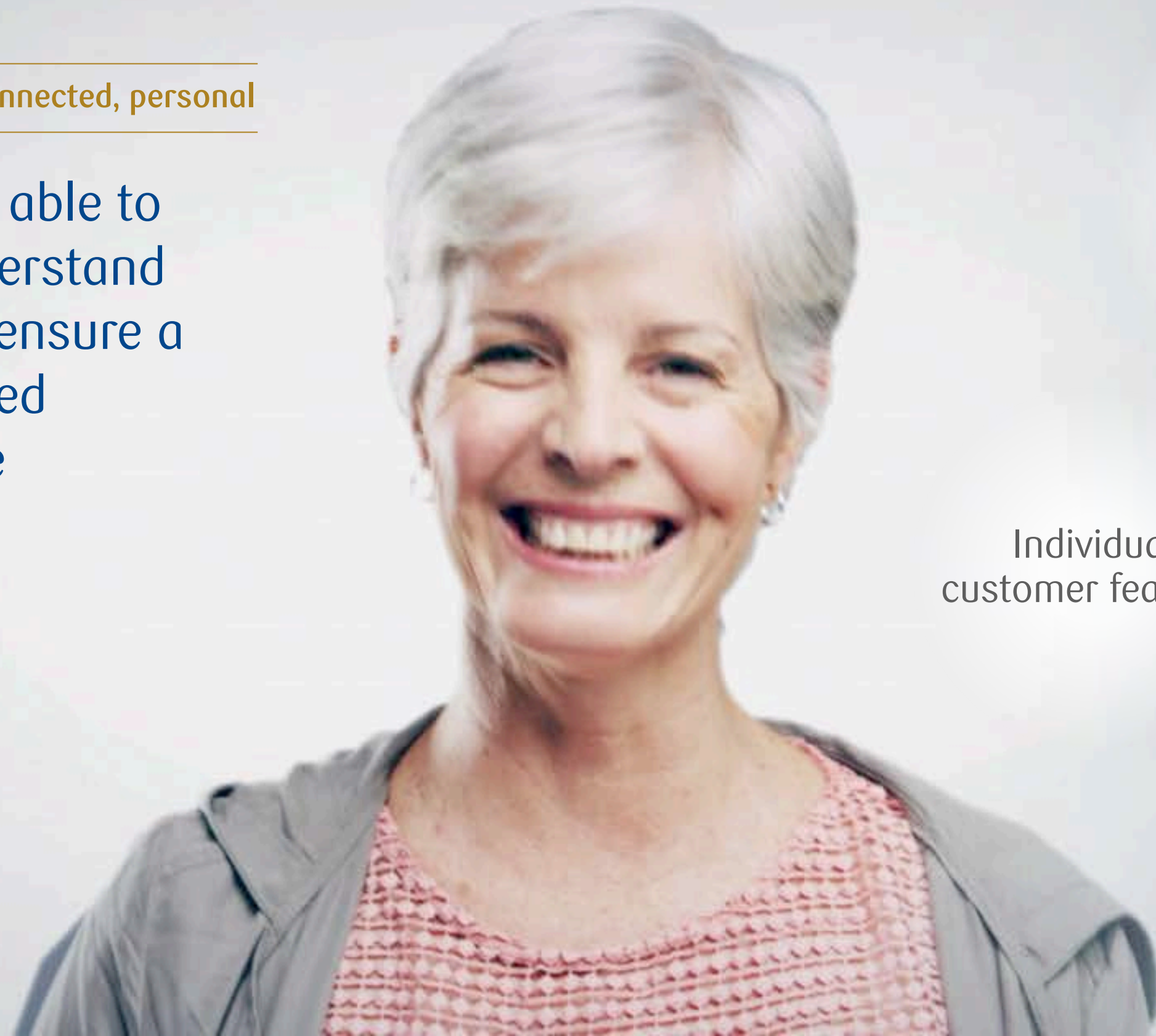
>60%
CRM share in key
products

1 Mobile, connected, personal

We will be able to better understand them and ensure a personalized experience



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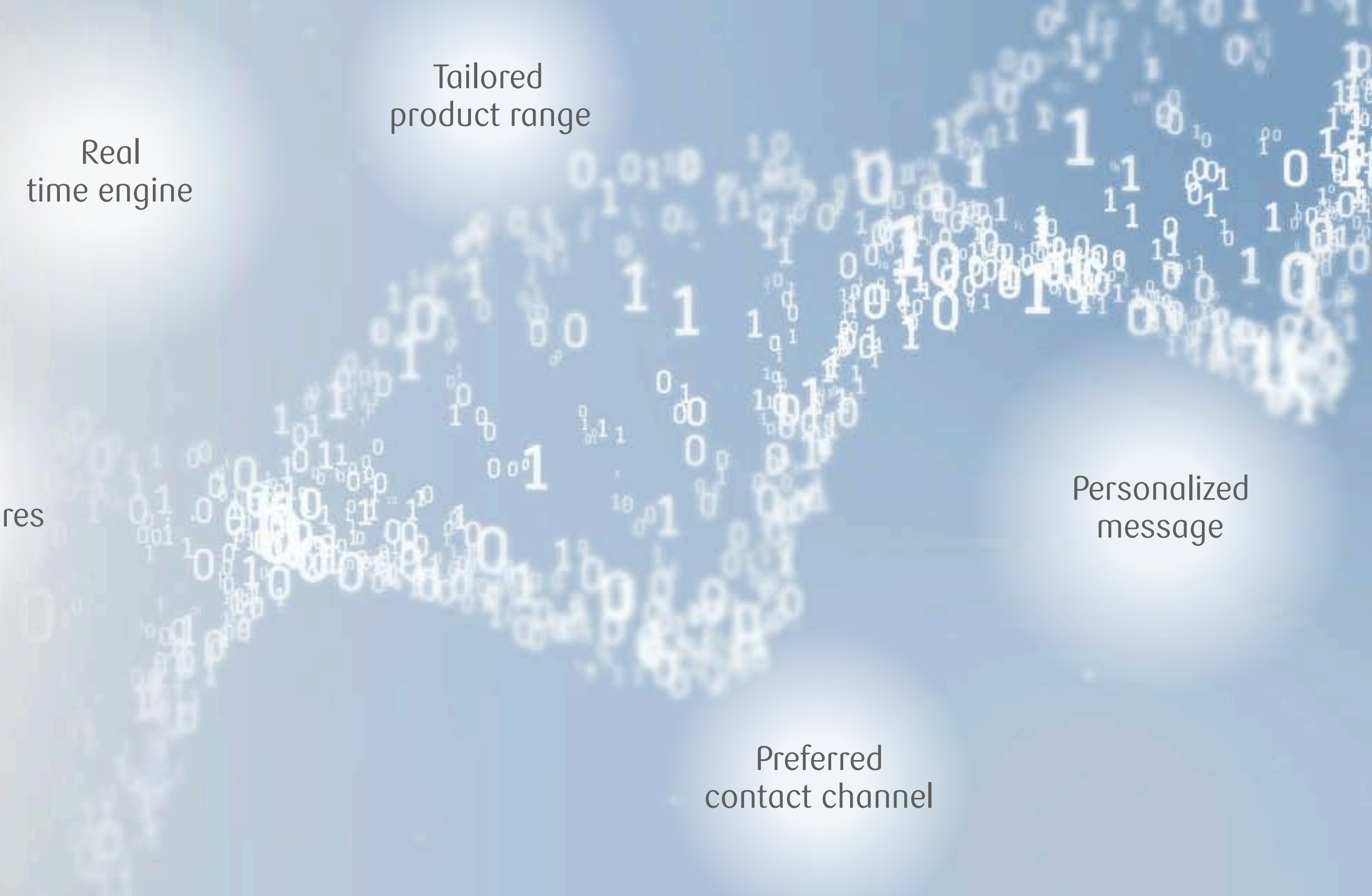
Real time engine

Tailored product range

Individual customer features

Personalized message

Preferred contact channel



1 Mobile, connected, personal

Branches as an advisory and digital education centres



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Modern technologies and tools, paperless branch, digitalization of signature

As of now 50%

Branch transactions authorized remotely



The employee dedicates more time to **advisory service**

Customer education on using remote channels

As of now 52%

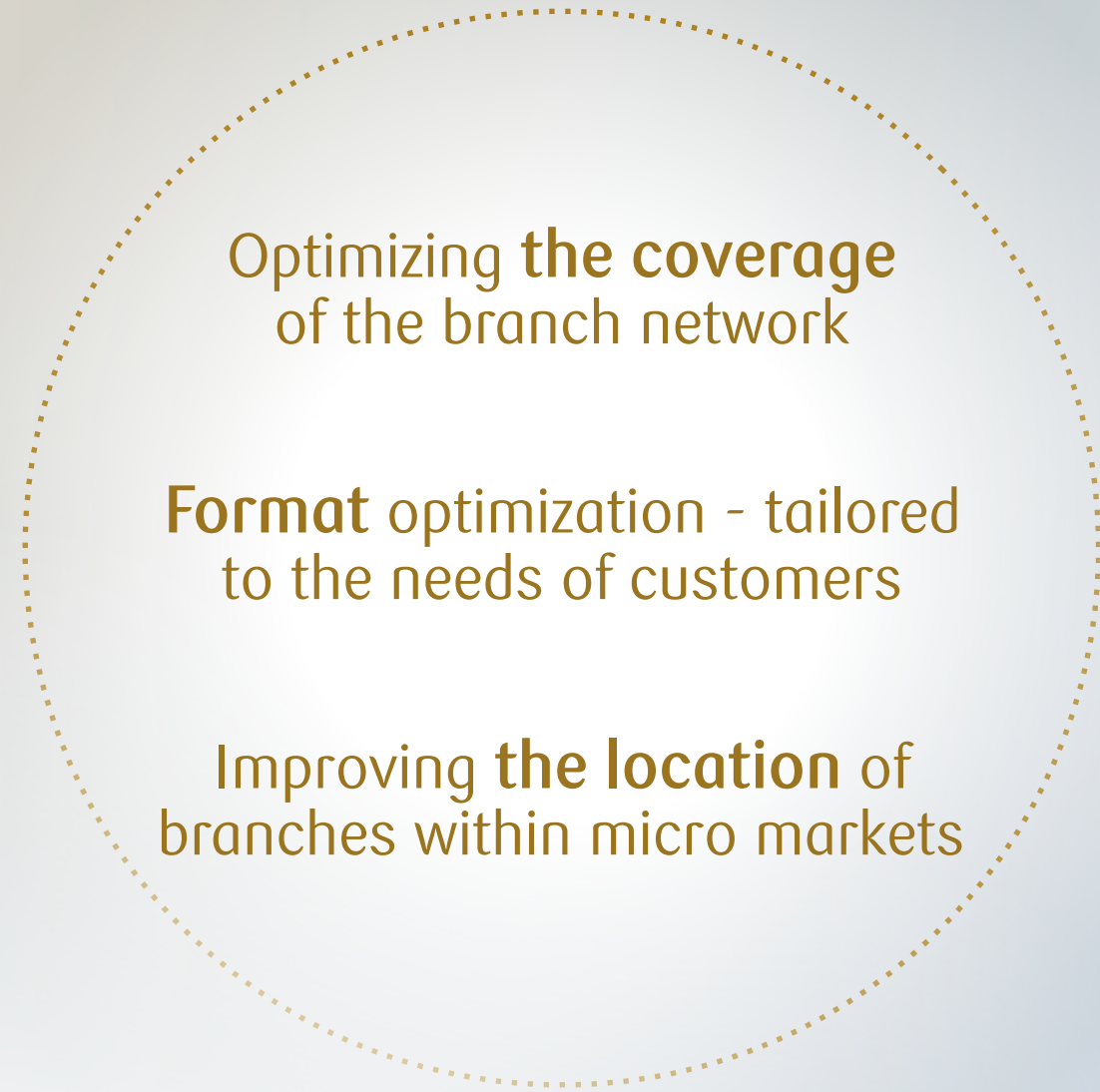
Share of branches in IKO onboarding




Customer satisfaction oriented



1 Mobile, connected, personal

Branch locations adjusted to changing customer preferences and natural migration



-  A branch in a location with high customer traffic
-  Areas with high customer traffic
-  Areas with low customer traffic



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