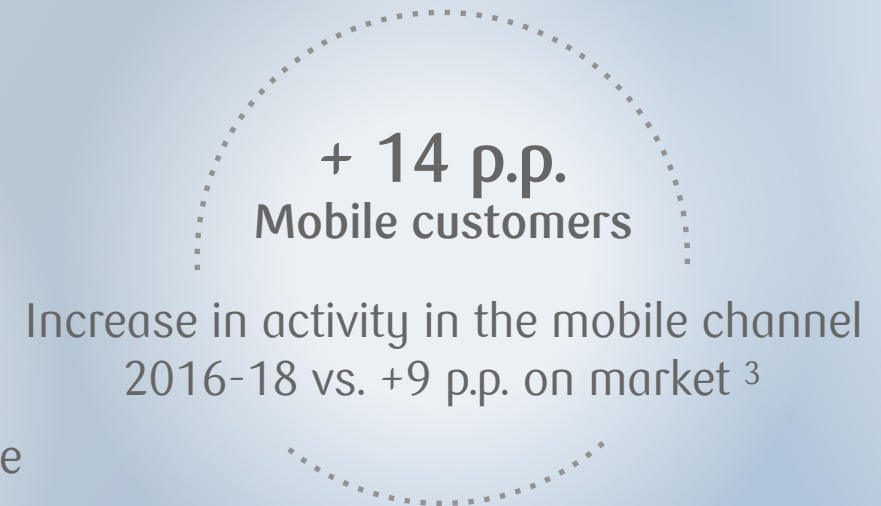
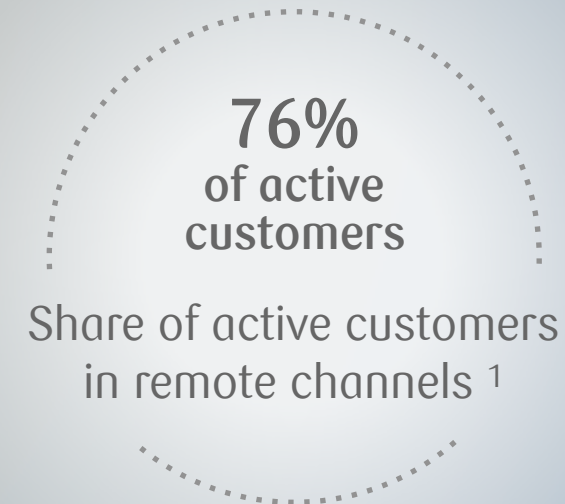


1 Mobile, connected, personal

We offer a wide range of solutions to business Clients, from financial products, through the Capital Group products, to value-added services



Bank Polski



¹ According to the PRNews.pl report - 18/12/2018 1 login per month

² According to the Indicator survey for Finalta 2019

³ Active customers using the channel/Customers

1 Mobile, connected, personal

We aim to strengthen position as the primary Bank by offering companies support in starting operations and comprehensive service



Bank Polski

Primary Bank for business Clients

- Acquisition, account opening processes, full integration with CEIDG services.
- Offer for companies scaling their business and e-commerce
- Orientation to young clients focused on self-employment

Further strengthening of relationships with clients

- Increasing customer loyalty with the support of advanced analytics
- Leveraging the potential of the Bank's Capital Group in offering products
- Development of value-added services (micro-factoring, micro-leasing)

Development of functionality and process digitization of the credit process

- Development of remote channels, including sales processes
- Additional functionalities of mobile application for companies (IKO SME)

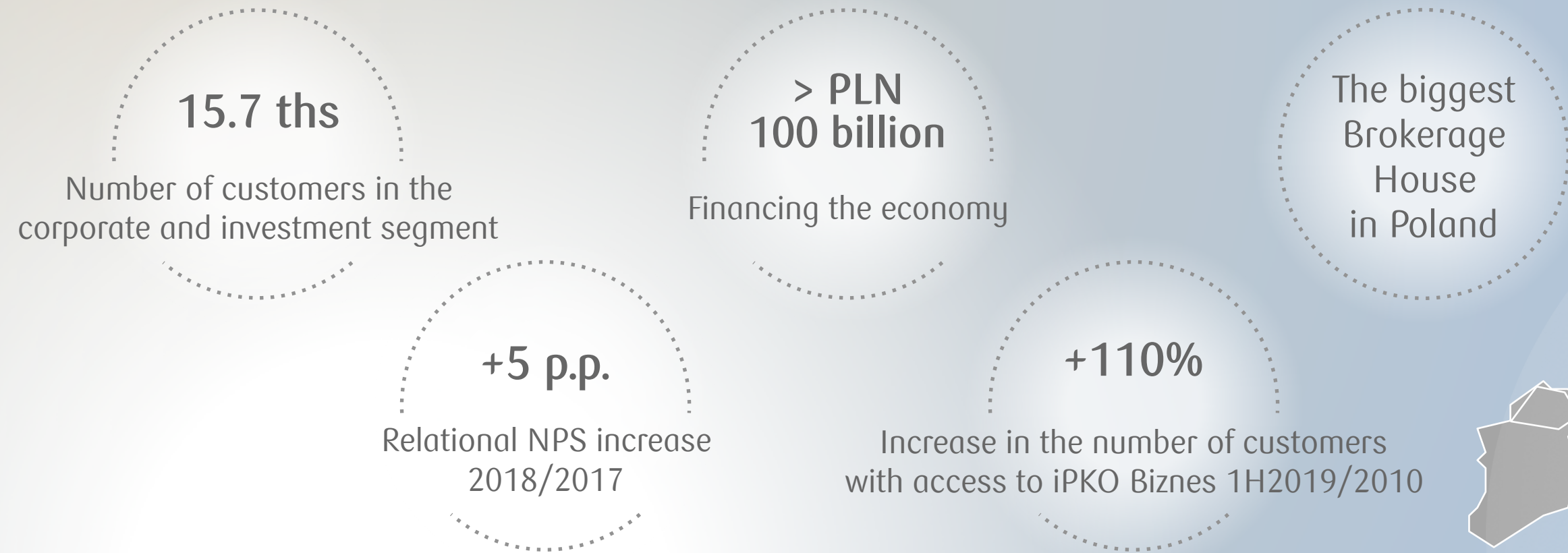
Pioneering cloud products - „One click company”

- Data backup
- Cybersecurity
- Cloud disk
- Virtual station
- Office package

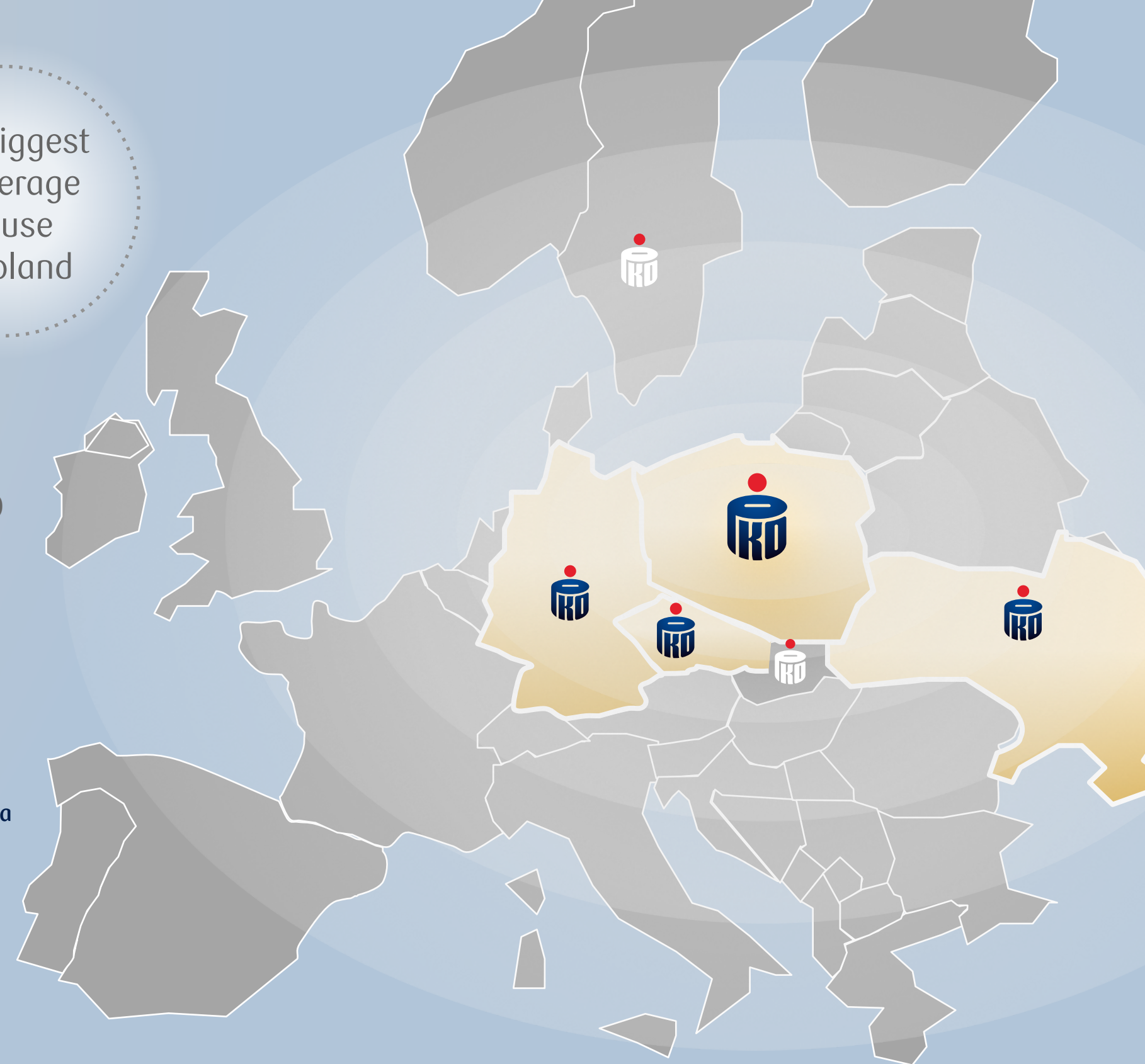


1 Mobile, connected, personal

We are the largest corporate and investment bank, we constantly strive to improve the customer experience



We consistently deliver on our international expansion strategy



Bank Polski

1 Mobile, connected, personal

Leveraging technological advancement, we will successfully onboard corporate clients



Bank Polski

Simple processes

- Optimization of credit processes
- The process of new customers onboarding
- Solutions that help customers comply with regulations (white list, split payment mechanism)



New service model

- An advisor equipped with mobile tools
- Competence development, focus on Product Specialists and industry expertise



Building customer relationships

- Unification and integration of support tools
- Customer loyalty using advanced analytics for sales opportunities



Continued selective foreign expansion

- Development of a network of foreign branches
- New products in foreign branches (leasing, factoring)
- Export Platform Development
- New customer segments served in branches (SME, CPR)



2 Open, innovative

We are already an open ecosystem, with strong foundations. We will continue to develop services around specific life moments of clients

Thanks to strong foundations ...



chmura krajowa National Cloud

Masterlease Grupa PKO Banku Polskiego



Cooperation with Fintechs

API Premium

Data Analytics



Bank Polski

... we are already an open ecosystem



E-government ✓



Travel insurance ✓



✓



My company ✓

... more opportunities ahead of us



Car purchase ✓



Home purchase



Healthcare

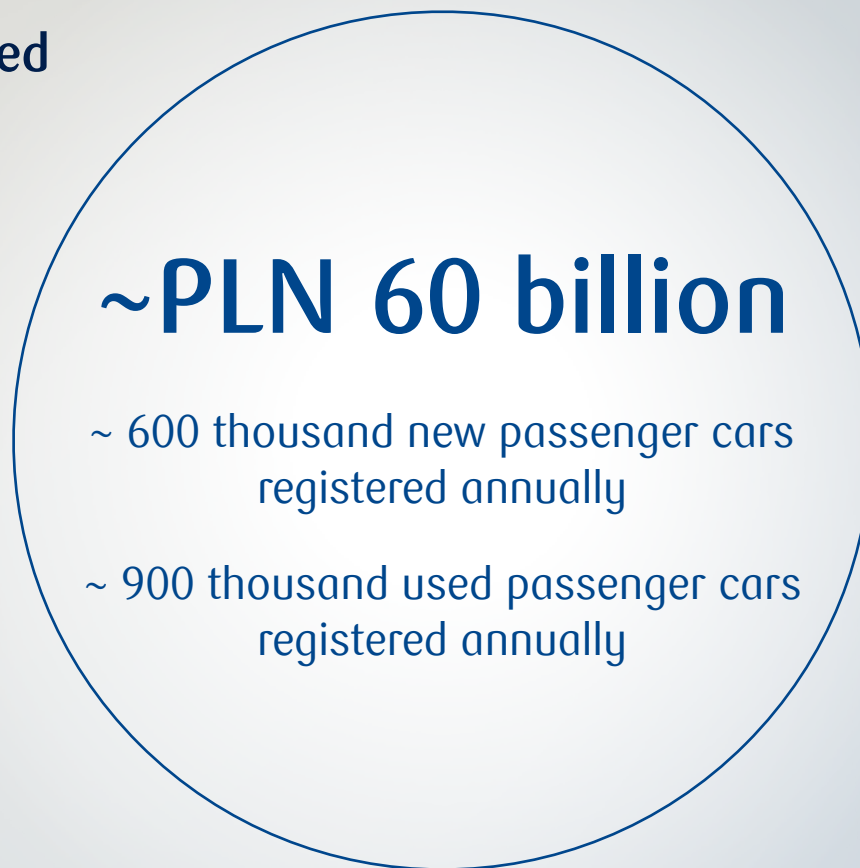


Education

2 Open, innovative

We will build car marketplace to meet the needs of both dealers and buyers

Car market in Poland
~1.5 million vehicles purchased for ~PLN 60 billion per year



Dynamic growth of used cars market*

till 2022 **+ 100%**

Expected increase in financing for the used car segment **

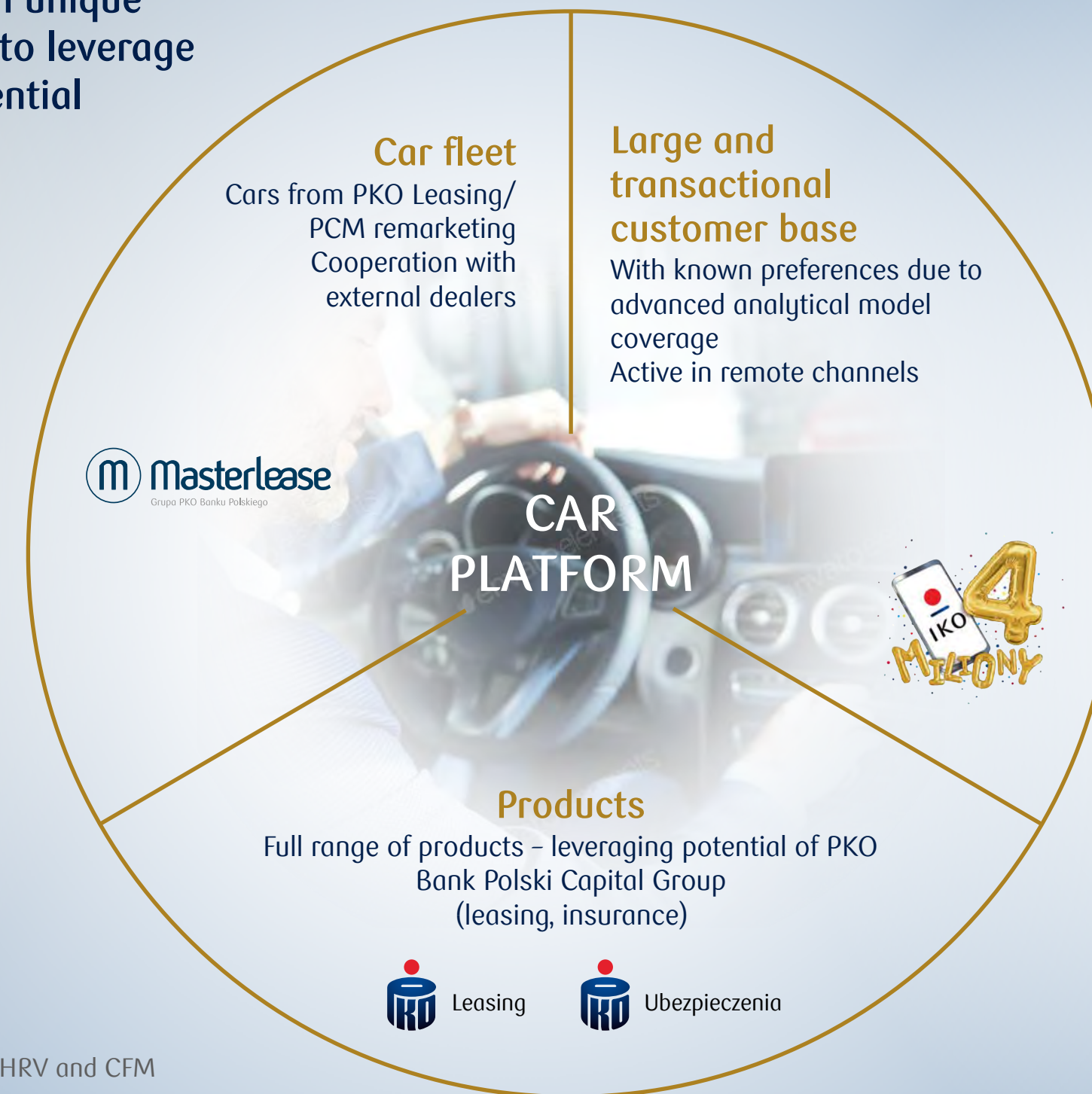
CAGR '18-22 **+19%**

Source: ZPL, PZPM, Own calculations (estimation)

* due to large number of young vehicles (up to 3Y) returning to the market after the end of the lease (not bought by customers) HRV and CFM

** value of new sales in PLN billion

PKO BP with unique positioning to leverage market potential



~11 mln Klientów



Bank Polski

3 Digital and efficient

We focus on continuous technological advancement



Bank Polski



Bank in the cloud

- Scalable IT infrastructure and computing power

Open Banking

- Open services
- Client Authentication (eID)
- Marketplace



Advanced Analytics

- Predictive analytics in the area of CRM, risk and fraud

Technology platforms

- DevSecOps
- Microservices and containerization
- Communication (chatbots/AI)



Cybersecurity

- New technologies for detection and response to threats
- Cloud and open banking solutions

3 Digital and efficient

We are also efficient and digital in the Back Office area

Further automation and robotization of operations

Automation of back office functions and processes in the area of operations

Effective credit risk processes

Further use of robotics processes

Autonomous processes supported by Artificial Intelligence (AI)

- Talk2IKO - the use of voice technology in a mobile application
- Chatbots and AI used in service, at contact centre and for recovery process
- AML/KYC and transaction monitoring
- Recruitment using chatbots and video technology



Bank Polski



4 Shaping competences of the future

We create a friendly and modern work environment



Friendly and inspiring work environment

- Spaces encouraging cooperation and creative work
- Supporting employee mobility



Work in modern, agile methodologies

- Building autonomous and responsible Teams
- Supporting innovation
- Bank based on values: credibility, customer satisfaction, continuous learning and entrepreneurship

New competences and technologies

- Development of technological competences (e.g. ux designer, data scientist)
- Work in the best in class technologies (AI, cloud) and methodologies (design thinking)
- Participation in various projects, opportunity to test solutions in laboratories



Bank Polski

We operate responsibly,
taking into account
non-financial factors (ESG)



Bank Polski

We are aware of the challenges resulting from climate change, gradually eliminate activities that harm the environment and support environmental education

ENVIRONMENT



SOCIETY

We are guided by the principle of social responsibility, which takes into account the impact of its activities on society, customers, suppliers, employees and shareholders

We improve corporate governance and ensure transparency of company management rules

CORPORATE GOVERNANCE



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 with an advisory and education 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