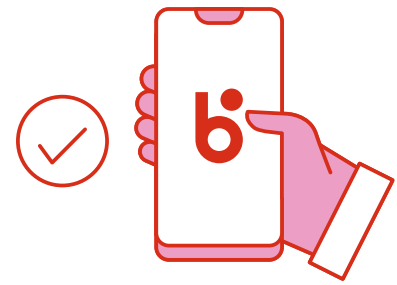


SUMMARY OF BLIK RESULTS IN H1 2025

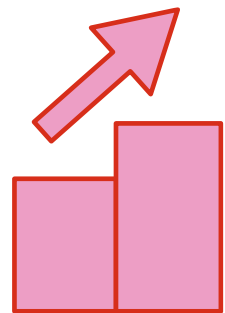


BLIK processes over 5,300 transactions every minute



1.4 bn

transactions in **H1 2025**



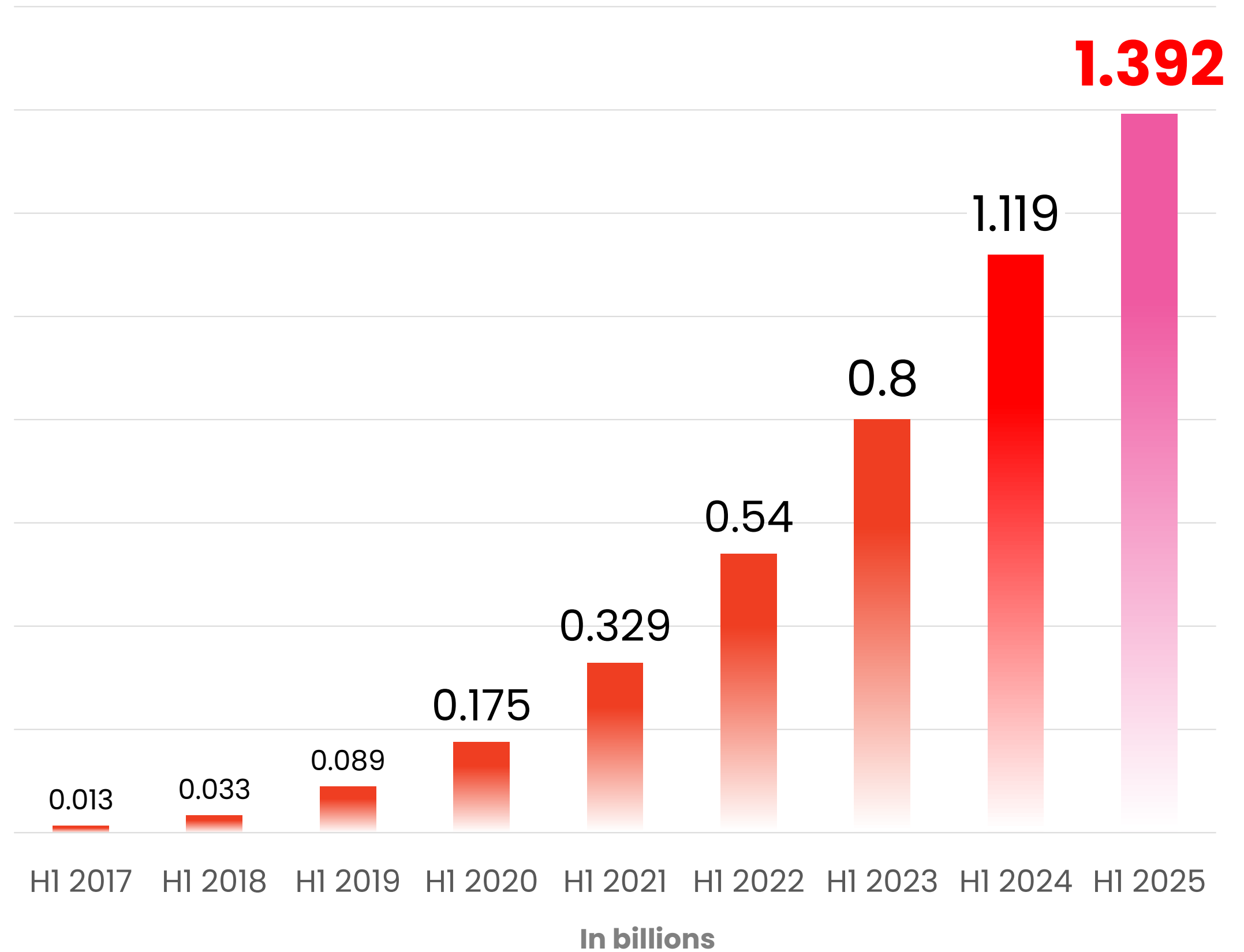
+24%

growth **H1 2025/H1 2024**



7.7 m

average daily number of transactions in **H1 2025**

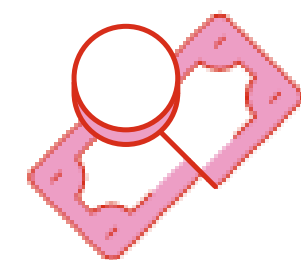




In **H1 2025**
the average user made **13 BLIK**
transactions
per month.

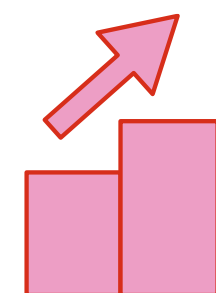


The value of transactions in H1 2025 exceeded PLN 200 bn PLN



207.3 bn PLN

transaction value in **H1 2025**



+31%

growth **H1 2025/H1 2024**

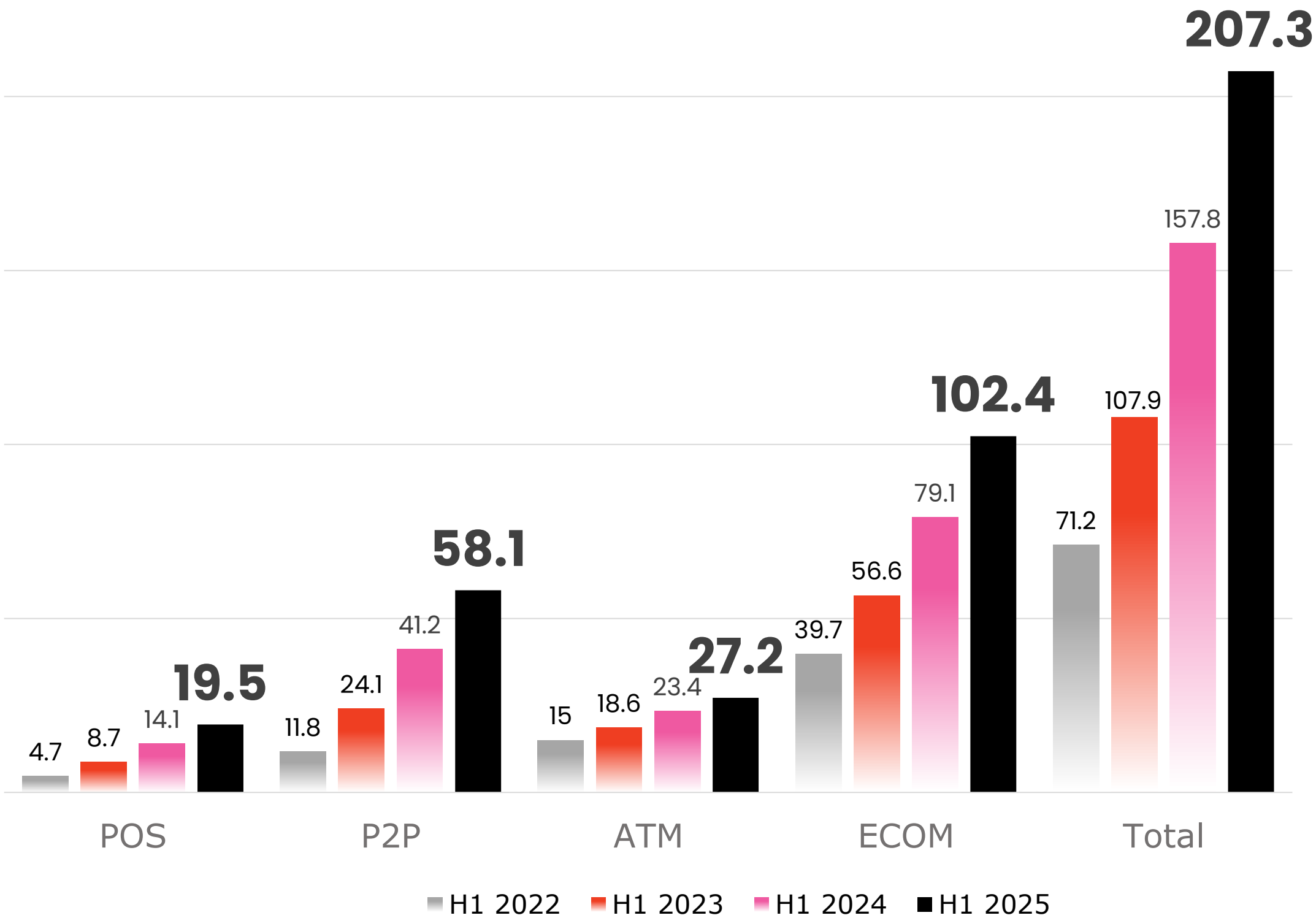


149 PLN

average value of a
single transaction in **H1
2025**

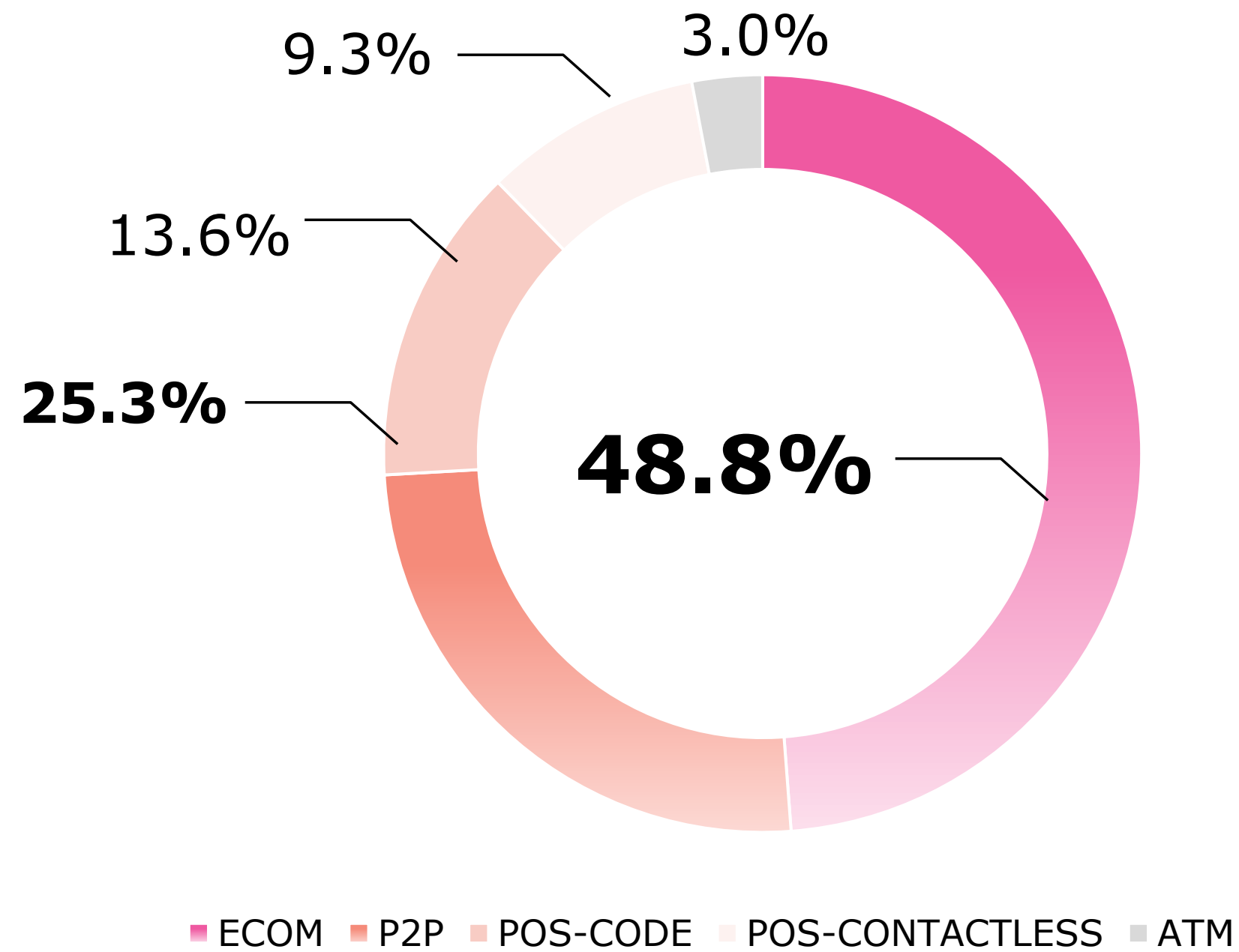


In billions PLN

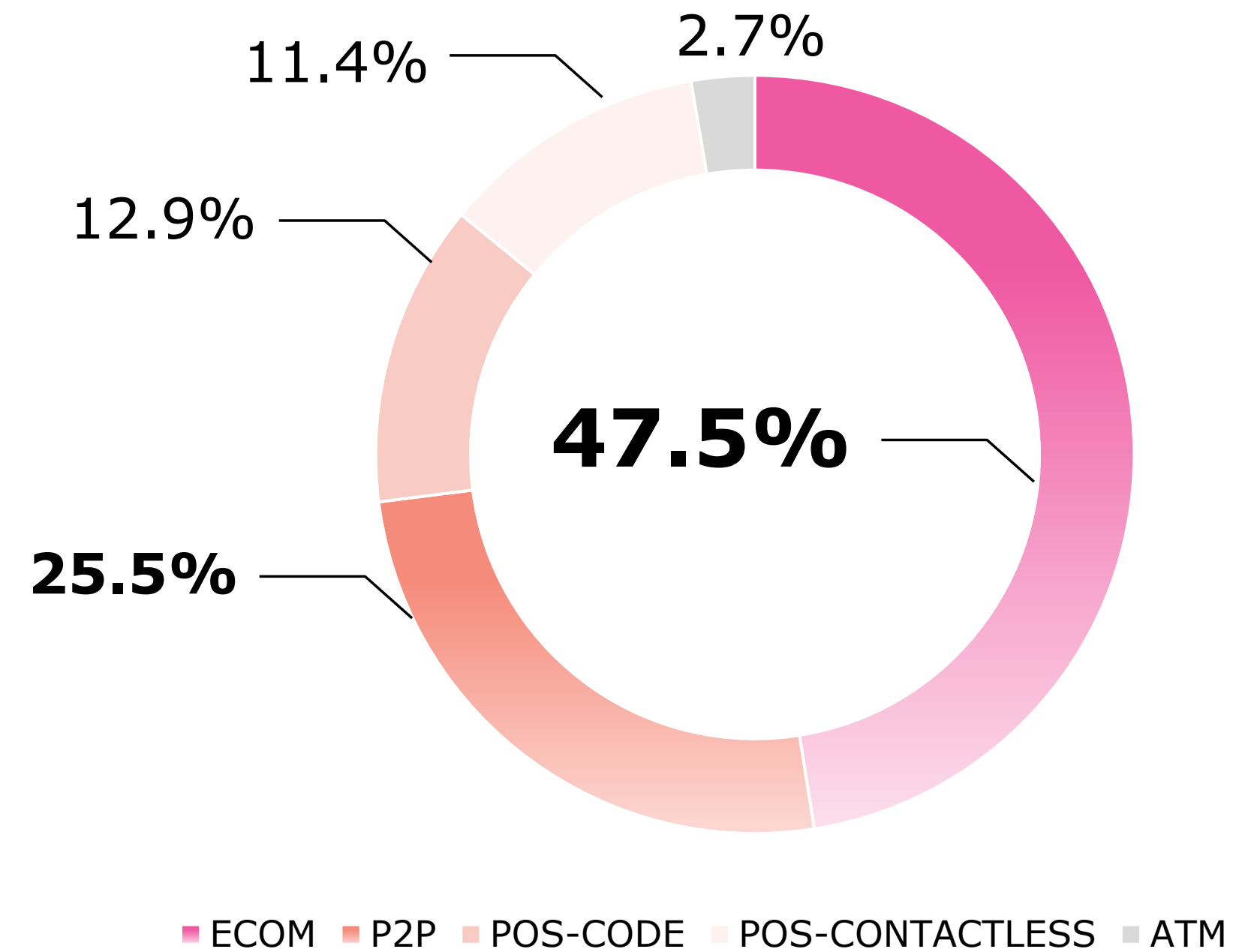


Share of transactions in various payment channels

H1 2024



H1 2025



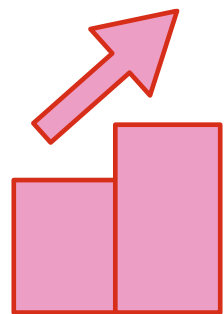
Nearly 662 m e-commerce transactions in six months



E-COMMERCE

661.6 m

transactions in **H1 2025**



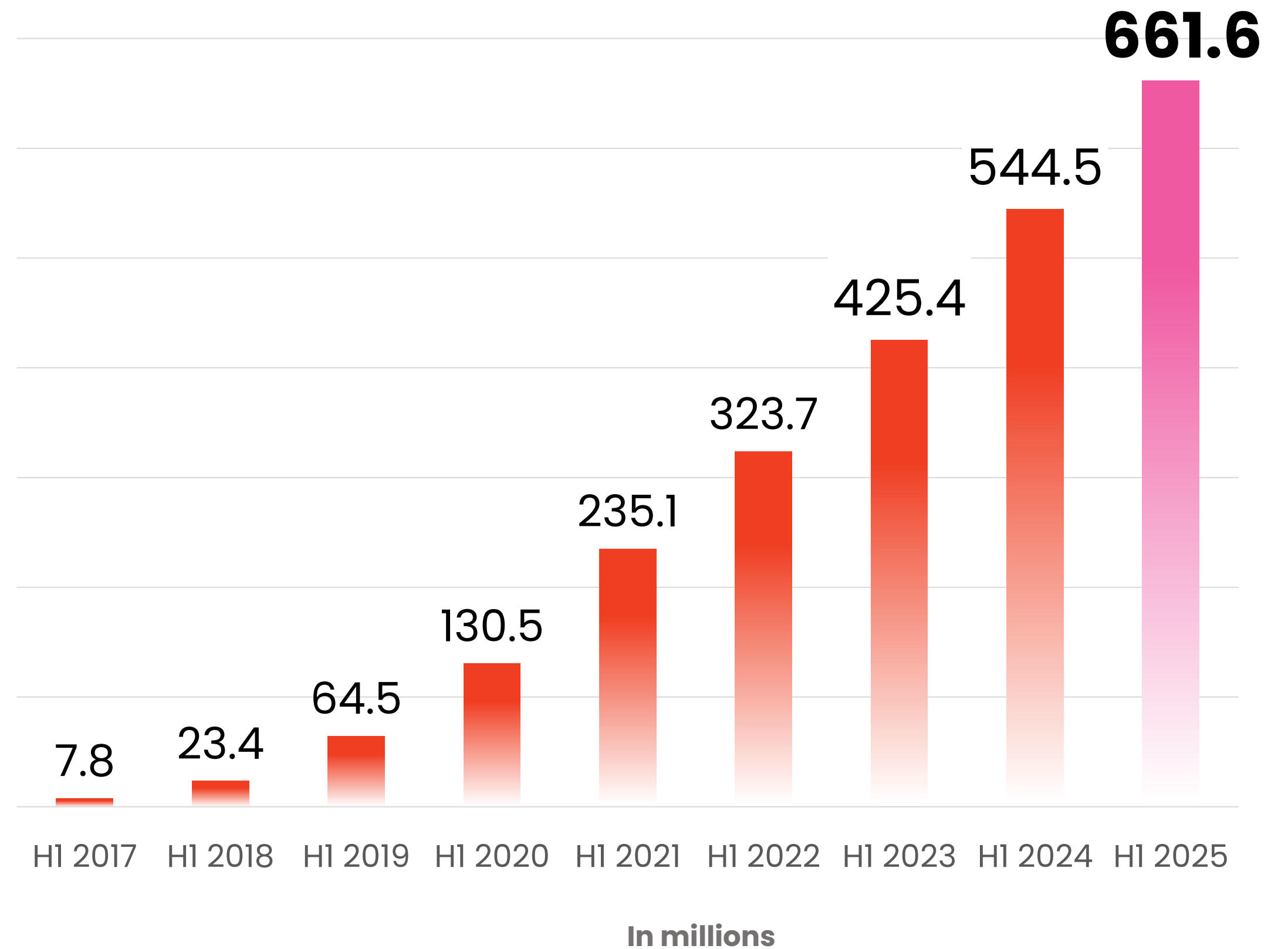
+22%

growth **H1 2025/H1 2024**



3.7 m

average daily number of
transactions in **H1 2025**



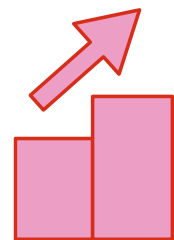
During H1 2025, BLIK users spent over 100 bn PLN online



E-COMMERCE

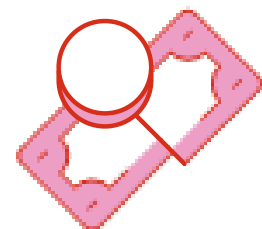
102.4 bn PLN

transaction value in **H1 2025**



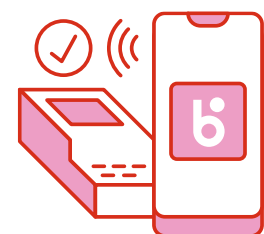
+29%

growth **H1 2025/H1 2024**



155 PLN

average value of a
single transaction in
e-commerce

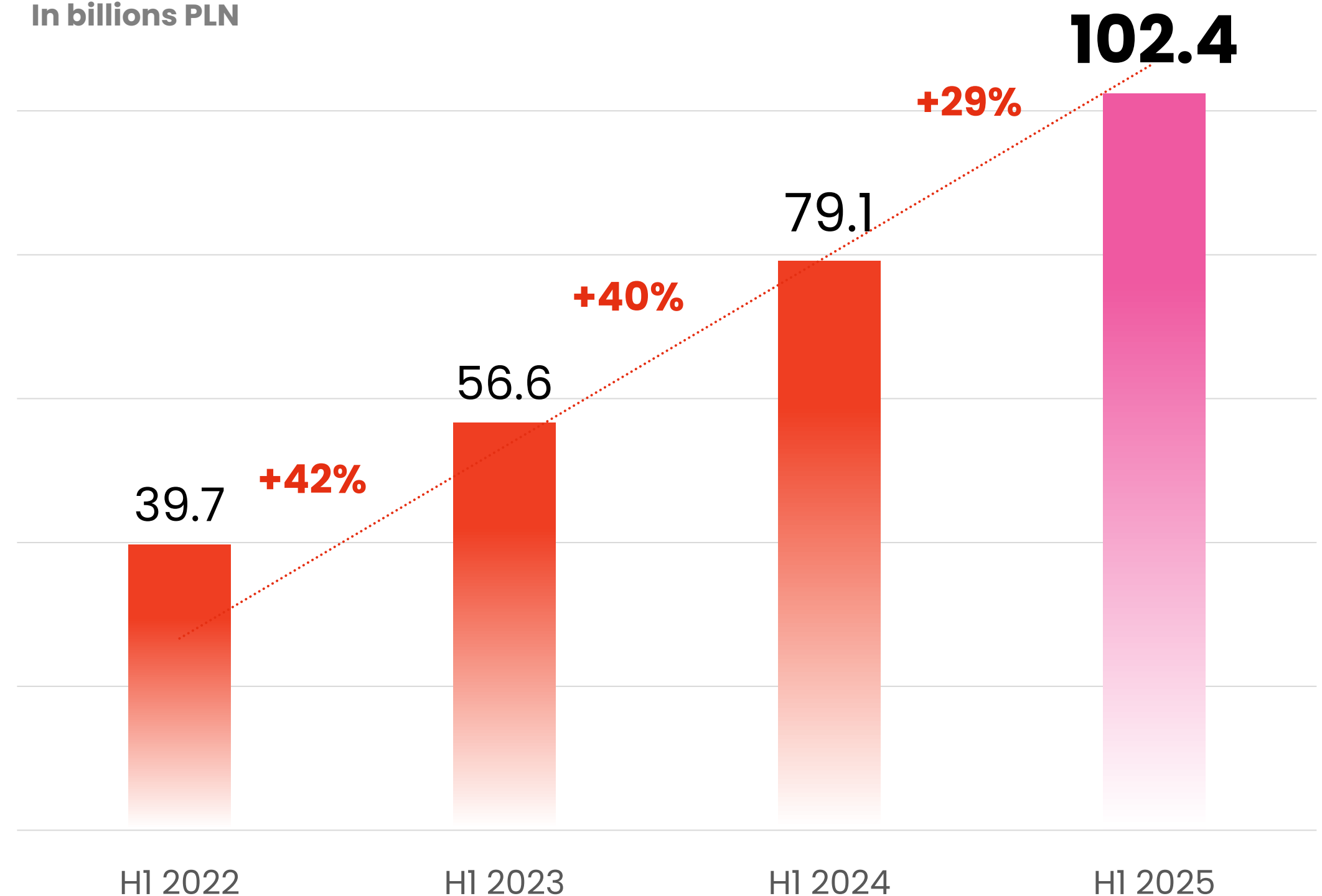


321 PLN

average value of a
single BLIK Płać
Później
(Pay Later) transaction
in **H1 2025**

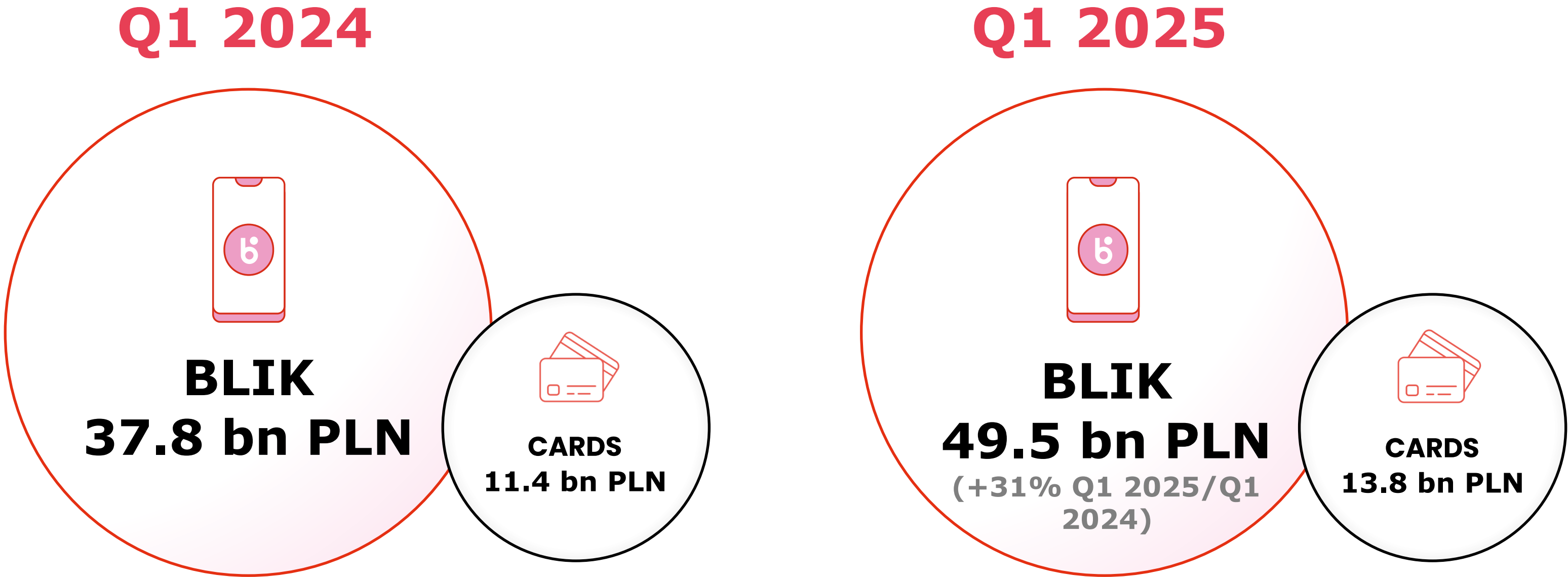


In billions PLN



BLIK with a significant advantage over cards in the e-commerce

Polish e-commerce users pay with BLIK significantly more often than with cards. Comparing the results of the first quarter of 2025, the number of BLIK transactions was **318%** higher than the number of card transactions (325 m vs. 77.8 m). In turn, the value of BLIK transactions in e-commerce during this period amounted to 49.5 bn PLN, which was **259%** higher than the 13.8 bn PLN that customers spent using cards online.



Source: National Bank of Poland. No data available for Q2 2025.



Popular e-commerce categories in H1 2025

TRANSACTION VALUE

FASHION
+20%
growth H1 2025/ H1 2024

FINANCIAL SERVICES
+12%
growth H1 2025/ H1 2024

BILL PAYMENTS
+33%
growth H1 2025/ H1 2024

BETTING
+31%
growth H1 2025/ H1 2024

HOME AND GARDEN
+19%
growth H1 2025/ H1 2024

AVERAGE BASKET

**243 PLN**

**287 PLN**

**187 PLN**

**70 PLN**

**356 PLN**

NUMBER OF TRANSACTIONS

BETTING
+20%
growth H1 2025/ H1 2024

TRANSPORTATION SERVICES
+22%
growth H1 2025/ H1 2024

FASHION
+18%
growth H1 2025/ H1 2024

BILL PAYMENTS
+16%
growth H1 2025/ H1 2024

FINANCIAL SERVICES
+43%
growth H1 2025/ H1 2024

AVERAGE BASKET

**70 PLN**

**36 PLN**

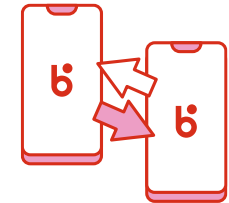
**243 PLN**

**187 PLN**

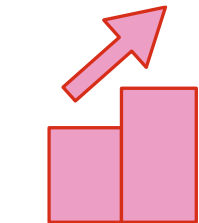
**287 PLN**



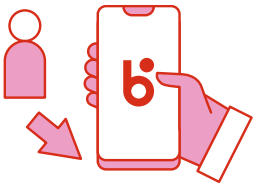
The number of BLIK mobile transfers increased by a quarter



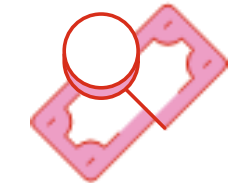
P2P
354.6 m
transactions in **H1 2025**



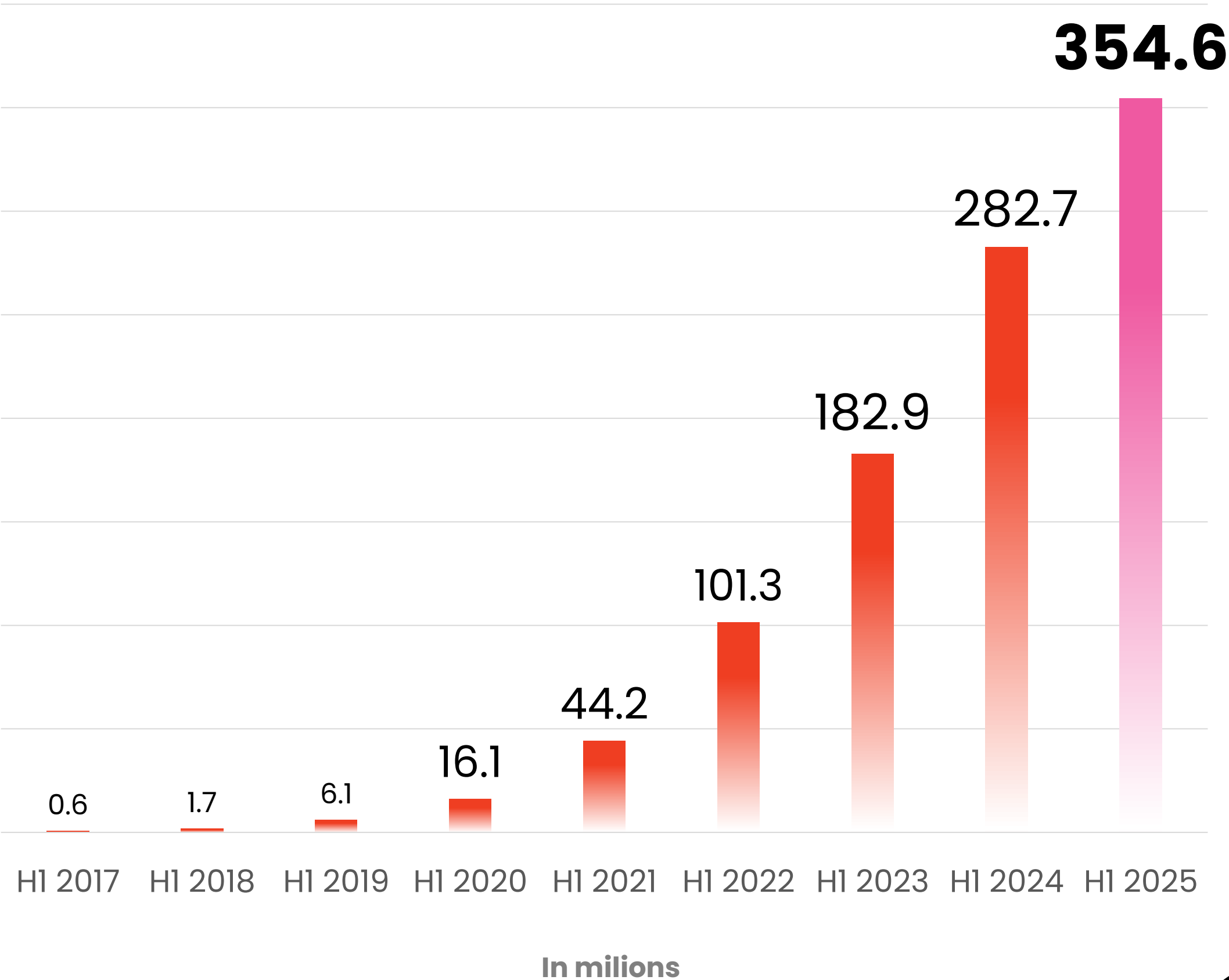
+25%
growth **H1 2025/H1 2024**



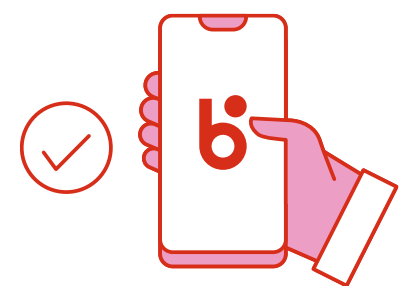
2 m
average daily number
of P2P transfers



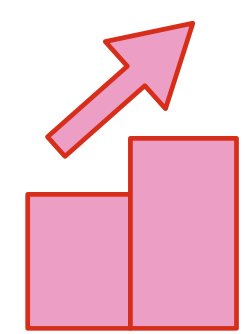
164 PLN
average value of a
single **P2P** transaction



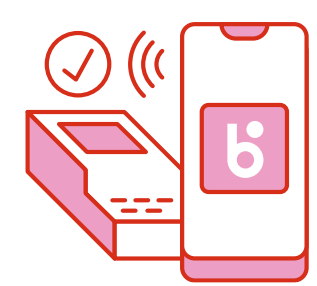
Over 300 million POS transactions in H1 2025



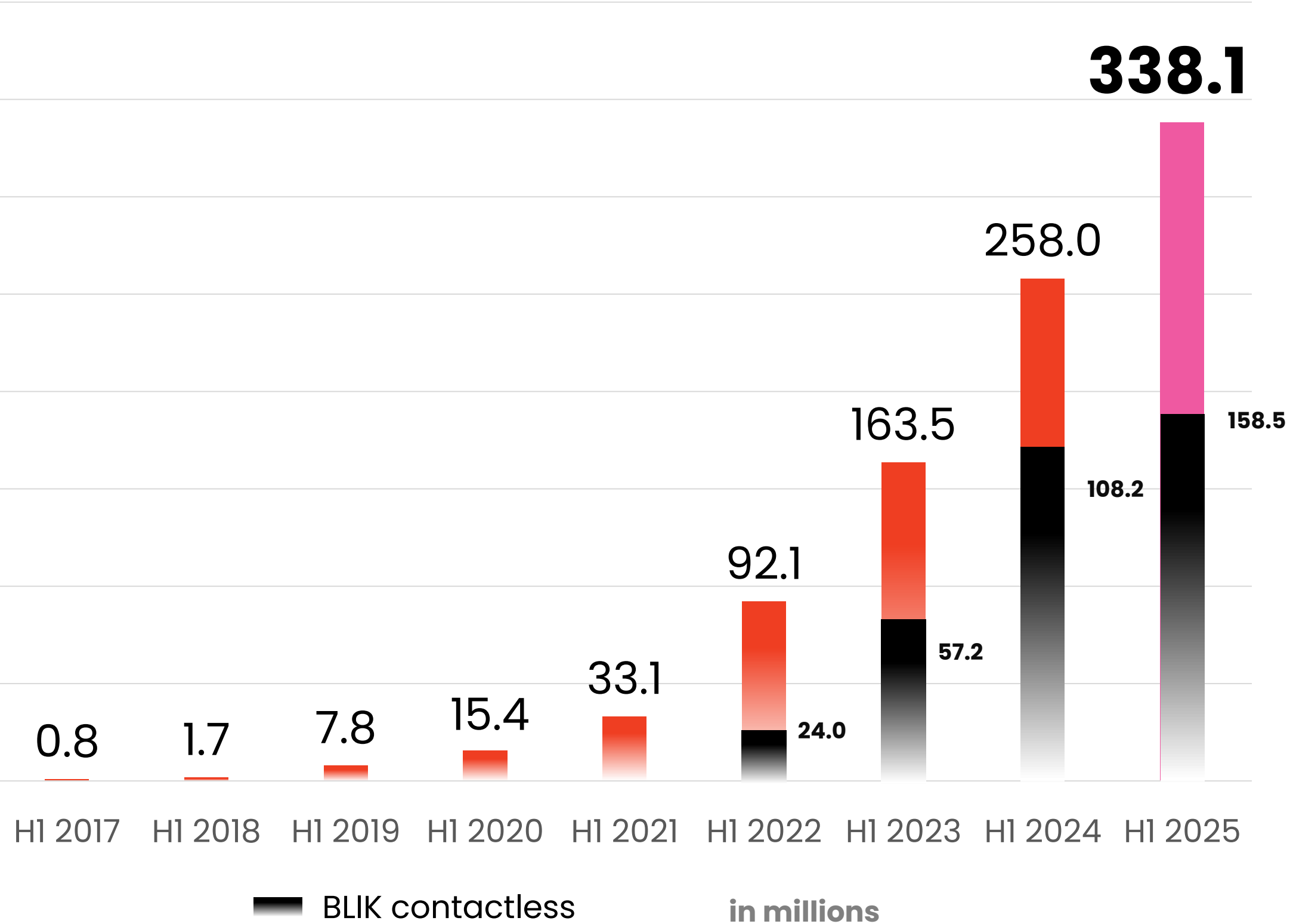
POS
338.1 m
transactions in **H1 2025**



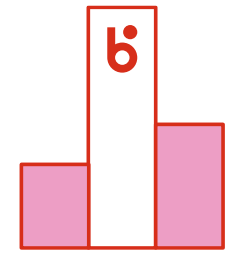
+31%
growth **H1 2025/H1 2024**



~47%
POS transactions are
BLIK contactless
payments (**H1 2025**)

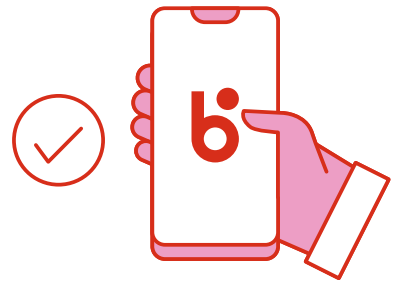


Top 5 most popular voivodeships for POS payments



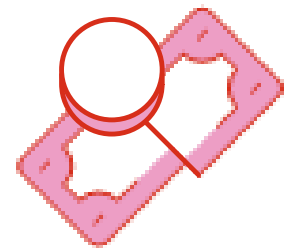
24%

share of **POS** transactions
in **H1 2025**



1.87 m

average number of daily
number at **POS H1 2025**



58 PLN

average value of a
single transaction at
POS H1 2025



1. MAZOVIAN

2. LOWER SILESIA

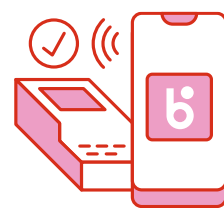
3. LESSER POLAND

4. GREATER POLAND

5. ŁÓDŹ

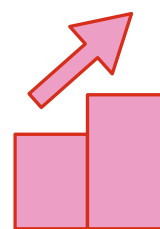


Over 150 m contactless transactions in 1H 2025



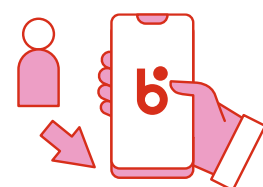
158.5 m

contactless transactions
in **H1 2025**



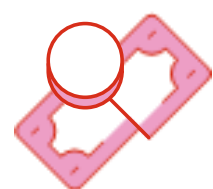
+46%

growth **H1 2025/H1 2024**



7.3 bn PLN

transaction value in **H1 2025**



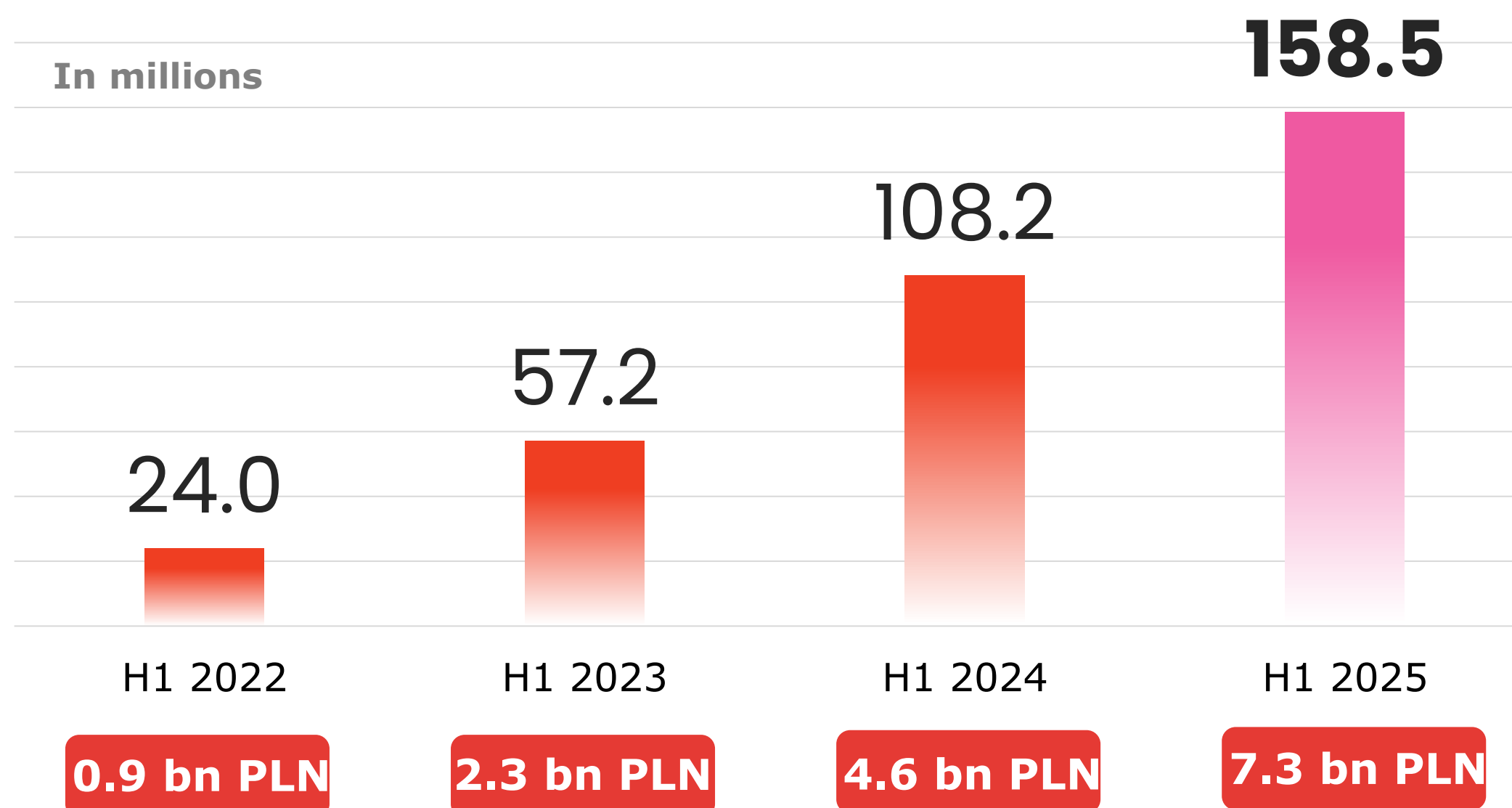
46 PLN

average value of a single **BLIK contactless** transaction

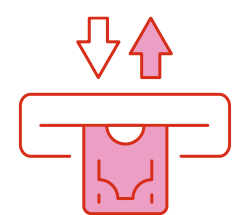


3.8 m

contactless BLIK payments active
users (since the service was
launched)



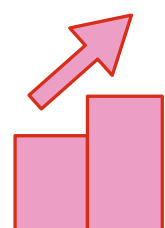
Steady growth in ATM transactions



ATM

37.8 m

transactions in **H1 2025**



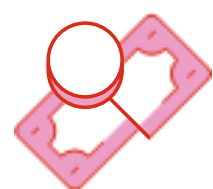
+11%

growth **H1 2025/H1 2024**



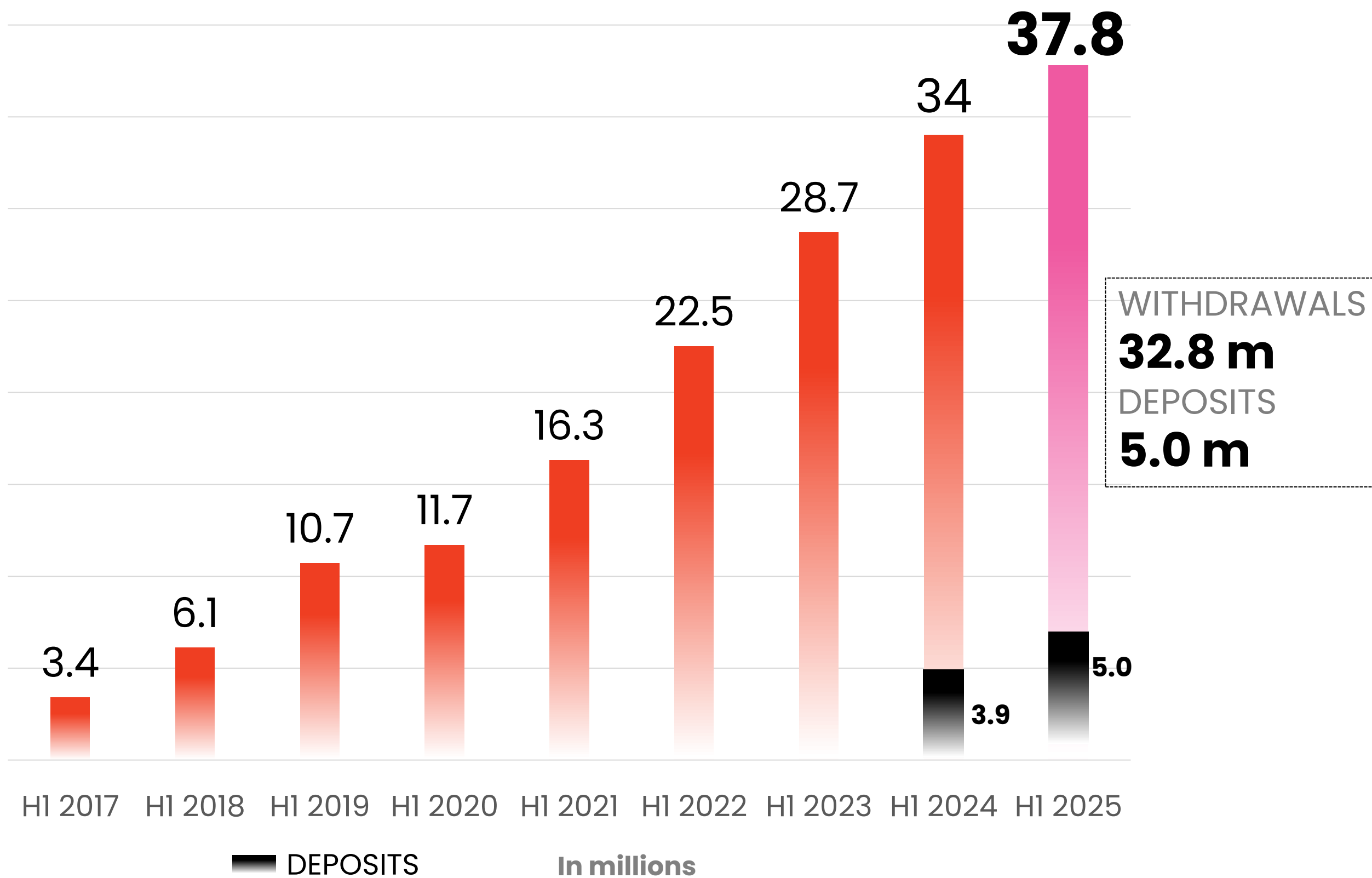
0.2 m

average daily number
of **ATM** transactions



720 PLN

average value of a
single **ATM** transaction



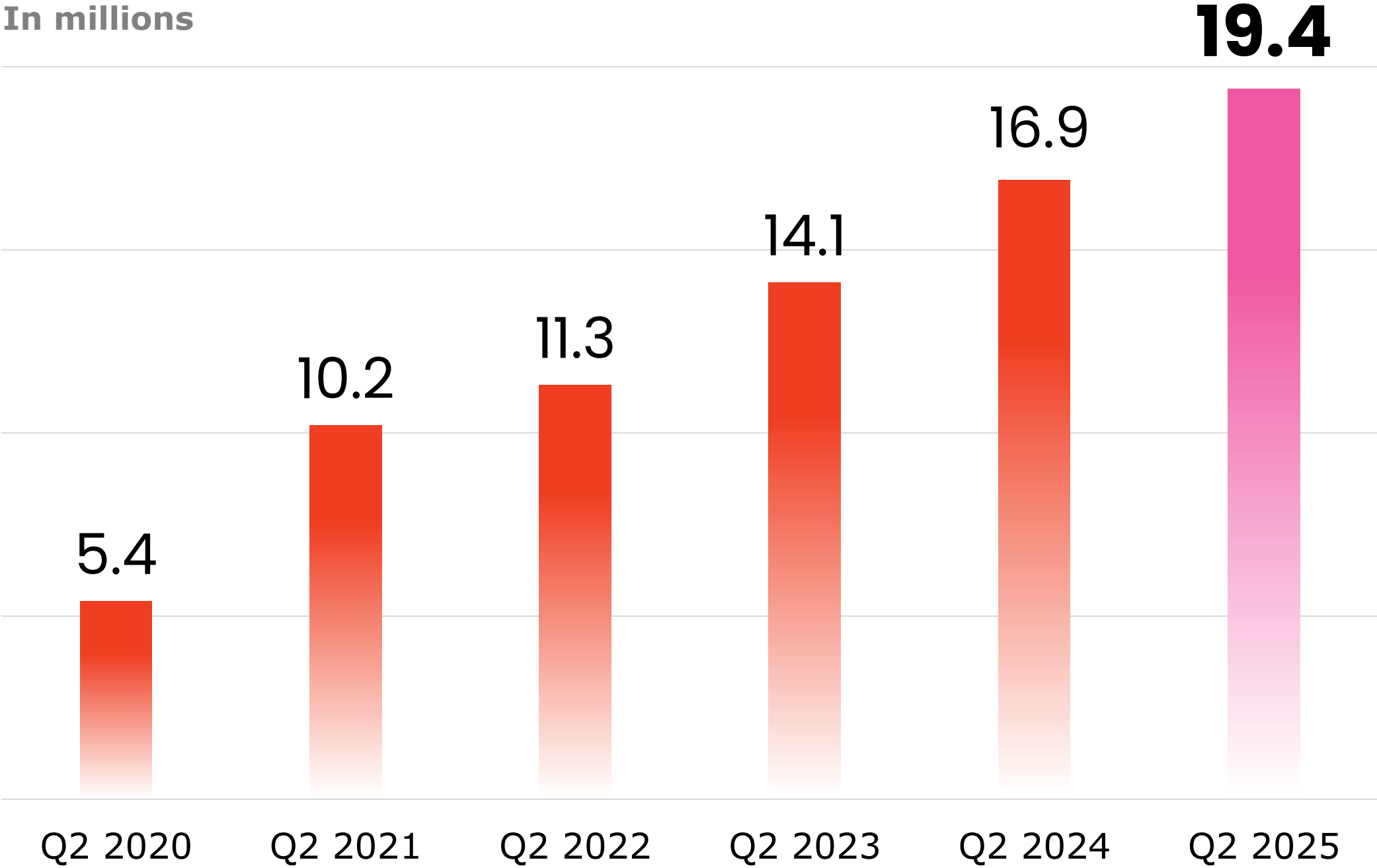
Over 19 m users already regularly use BLIK



+15% YoY growth

As an active user we consider a person who conducts at least one BLIK payment per month.
Since Q4 2021 general active users number also includes those who make only P2P mobile phone transfers.

In millions



H1 2025 – numbers worth remembering

1.4 bn

transactions in H1 2025



+24%
vs H1 2024



avg. 7.7 m
daily number of
transactions



207.3 bn PLN
transaction value



149 PLN
average value of a
single transaction

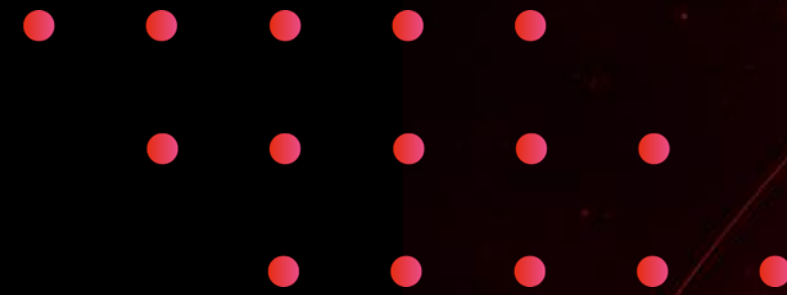


32.6 m
registered mobile
apps in BLIK system



19.4 m
active users

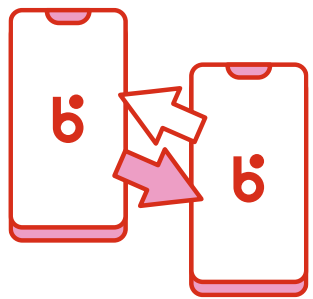




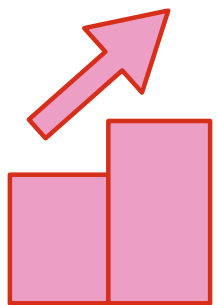
SUMMARY OF BLIK RESULTS IN Q2 2025



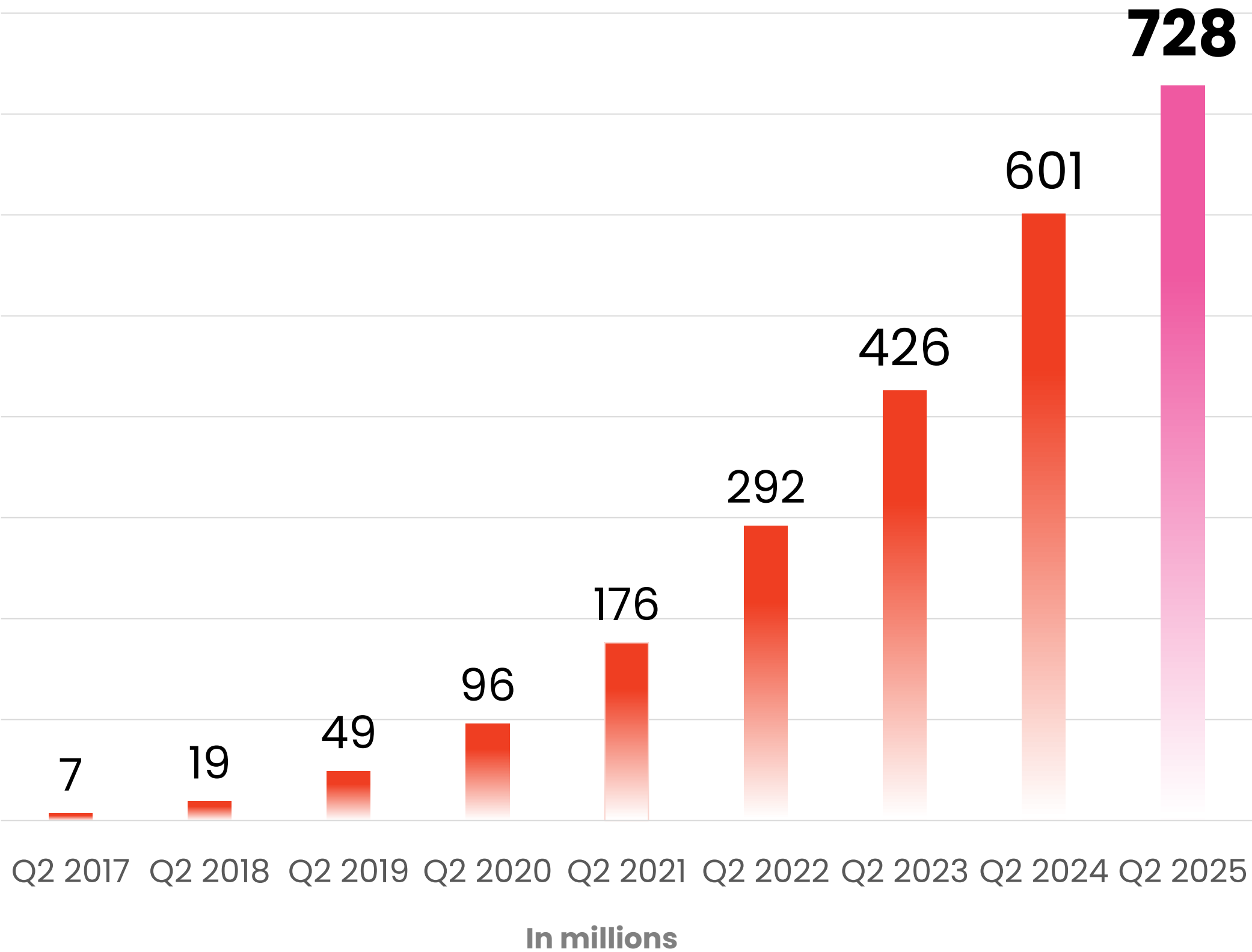
BLIK surpasses 700 m transactions in a quarter for the first time



728 m
transactions in **Q2 2025**



+21%
growth **Q2 2025/Q2 2024**



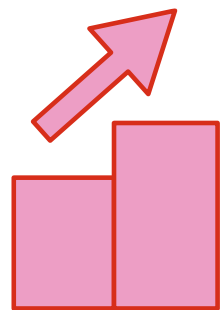
BLIK accelerates in e-commerce – 20% more transactions than last year



E-COMMERCE

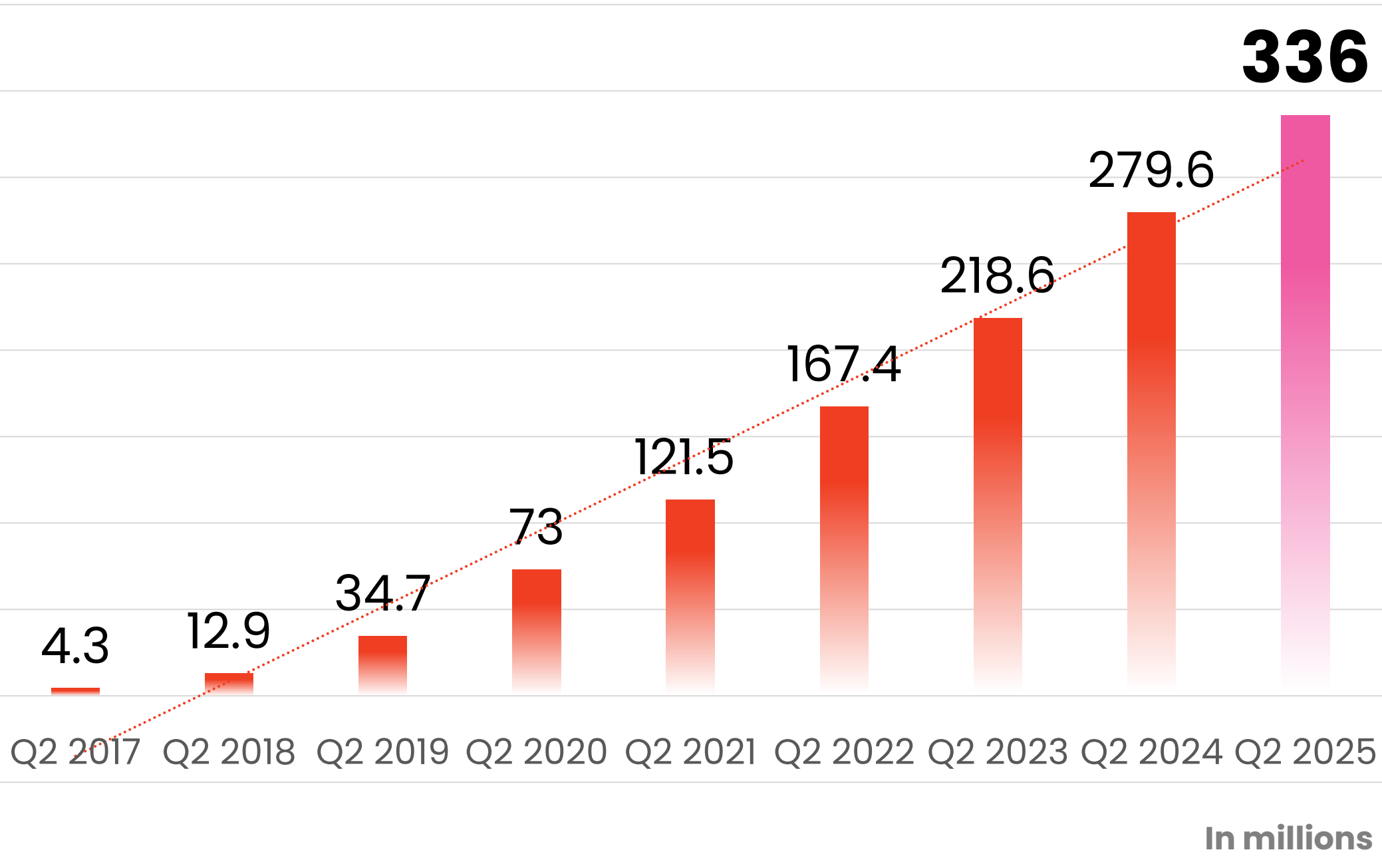
336 m

transactions in **Q2 2025**

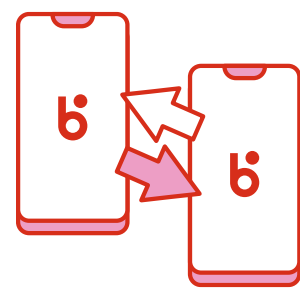


+20%

growth **Q2 2025/Q2 2024**



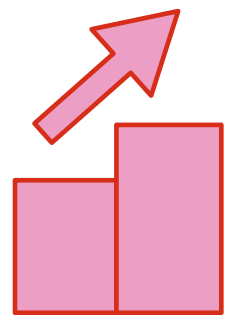
A marked increase in the number of P2P transactions



P2P

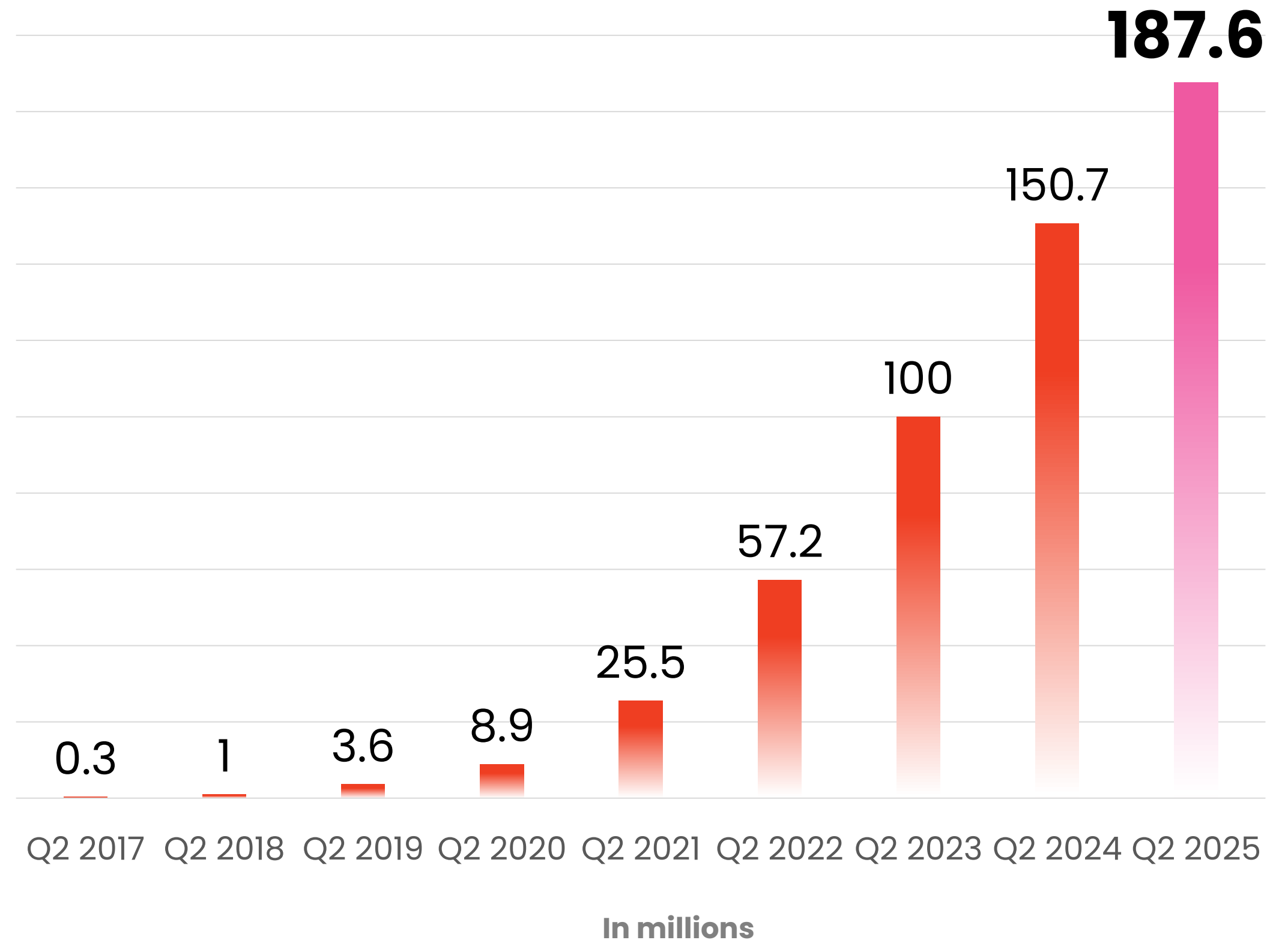
187.6 m

transactions in **Q2 2025**

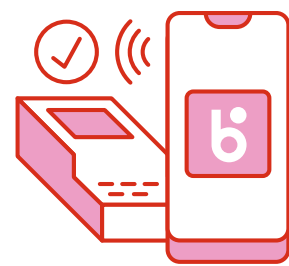


+24%

growth **Q2 2025/Q2 2024**



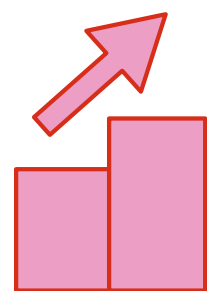
BLIK's in-store popularity keeps growing



POS

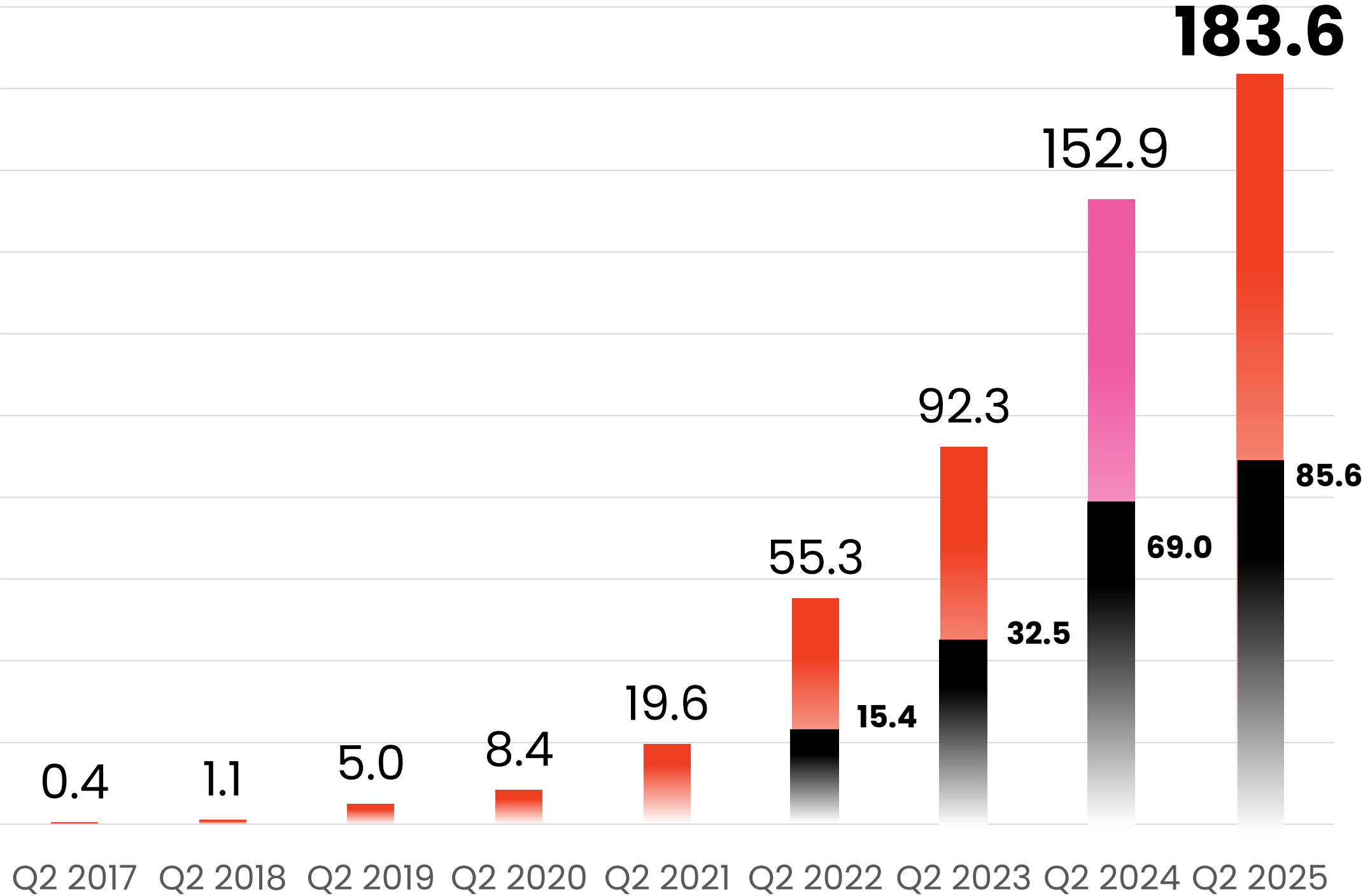
183.6 m

transactions in **Q2 2025**



+20%

growth **Q2 2025/Q2 2024**

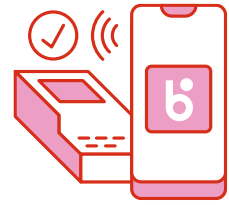


BLIK contactless

In millions

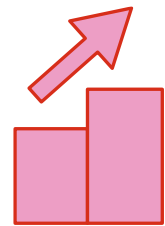


BLIK contactless payments see double-digit growth



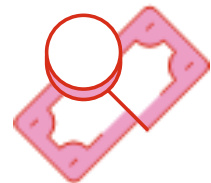
85.6 m

contactless transactions
in **Q2 2025**



+24%

growth **Q2 2025/Q2 2024**



4 bn PLN

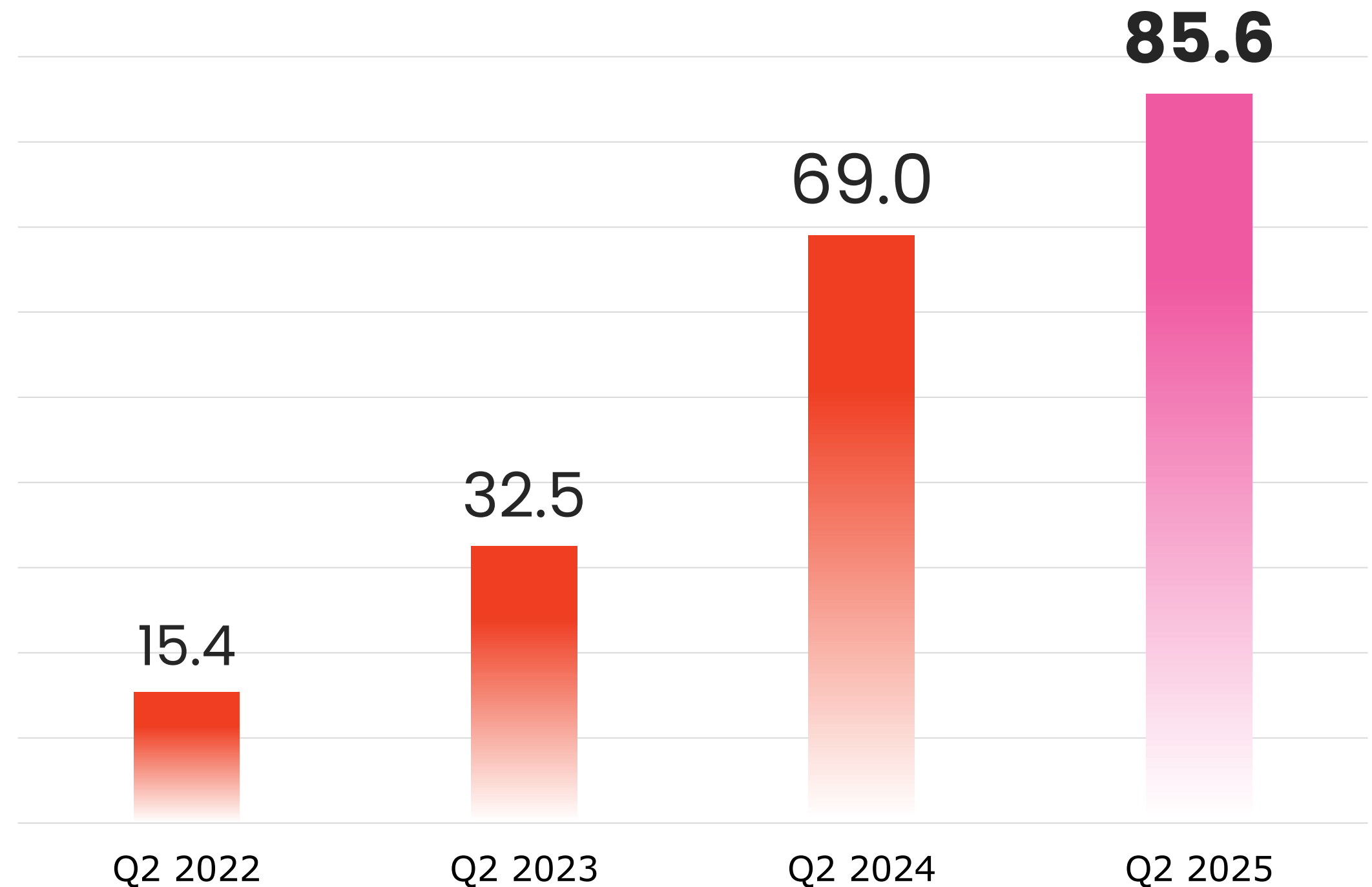
value of contactless
transactions in **Q2 2025**



+3

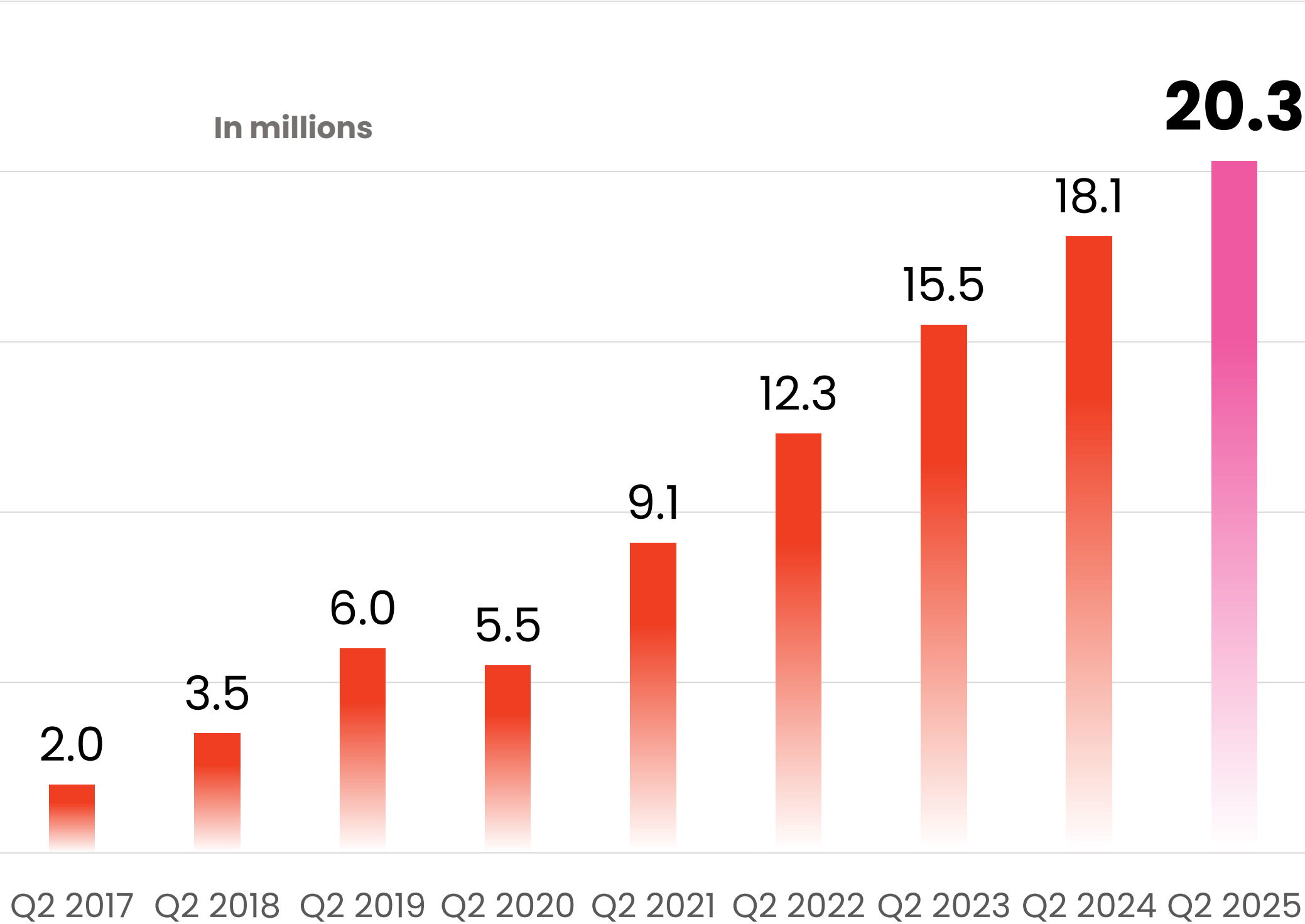
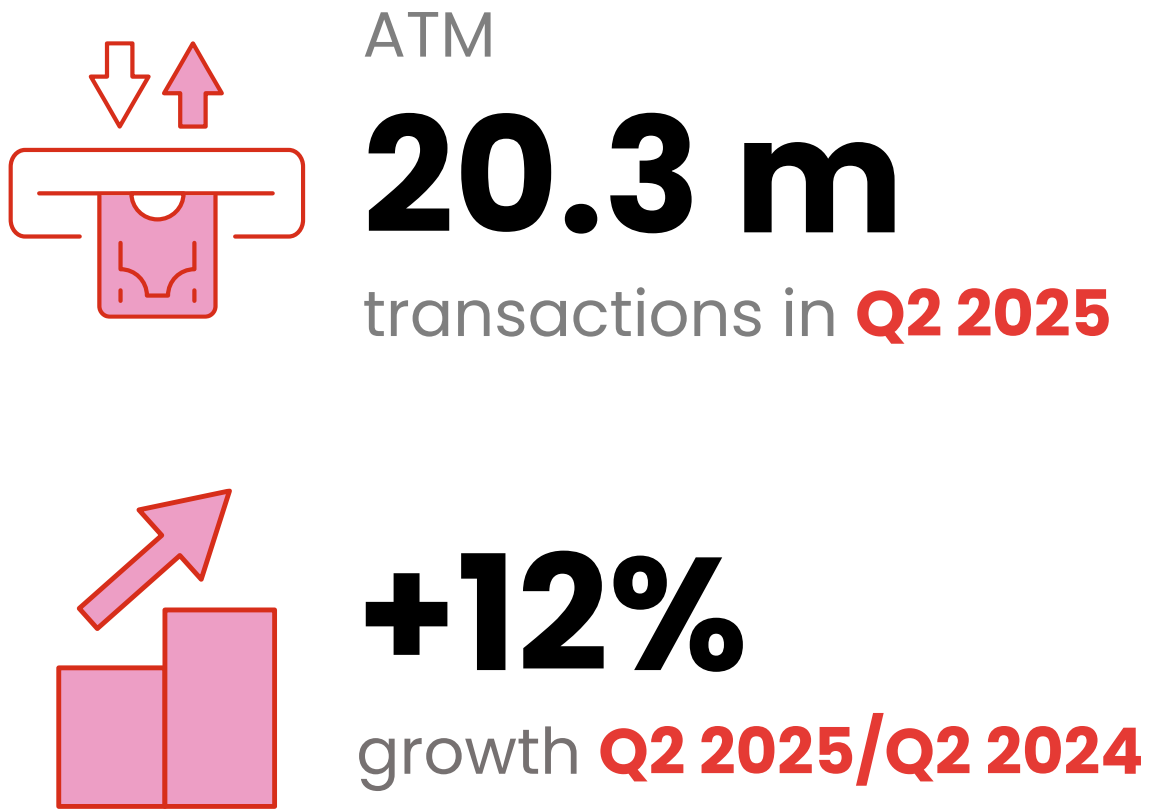
New places where contactless
BLIK payments were made in **Q2
2025**:

- **Ivory Coast**
- **Cook Islands**
- **Jersey**

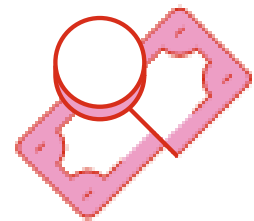


In millions

The number of BLIK transactions at ATMs is growing steadily

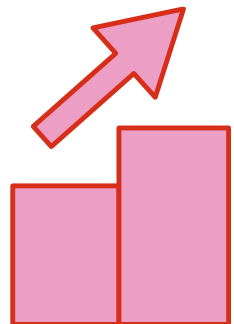


A clear increase in transaction value across all channels



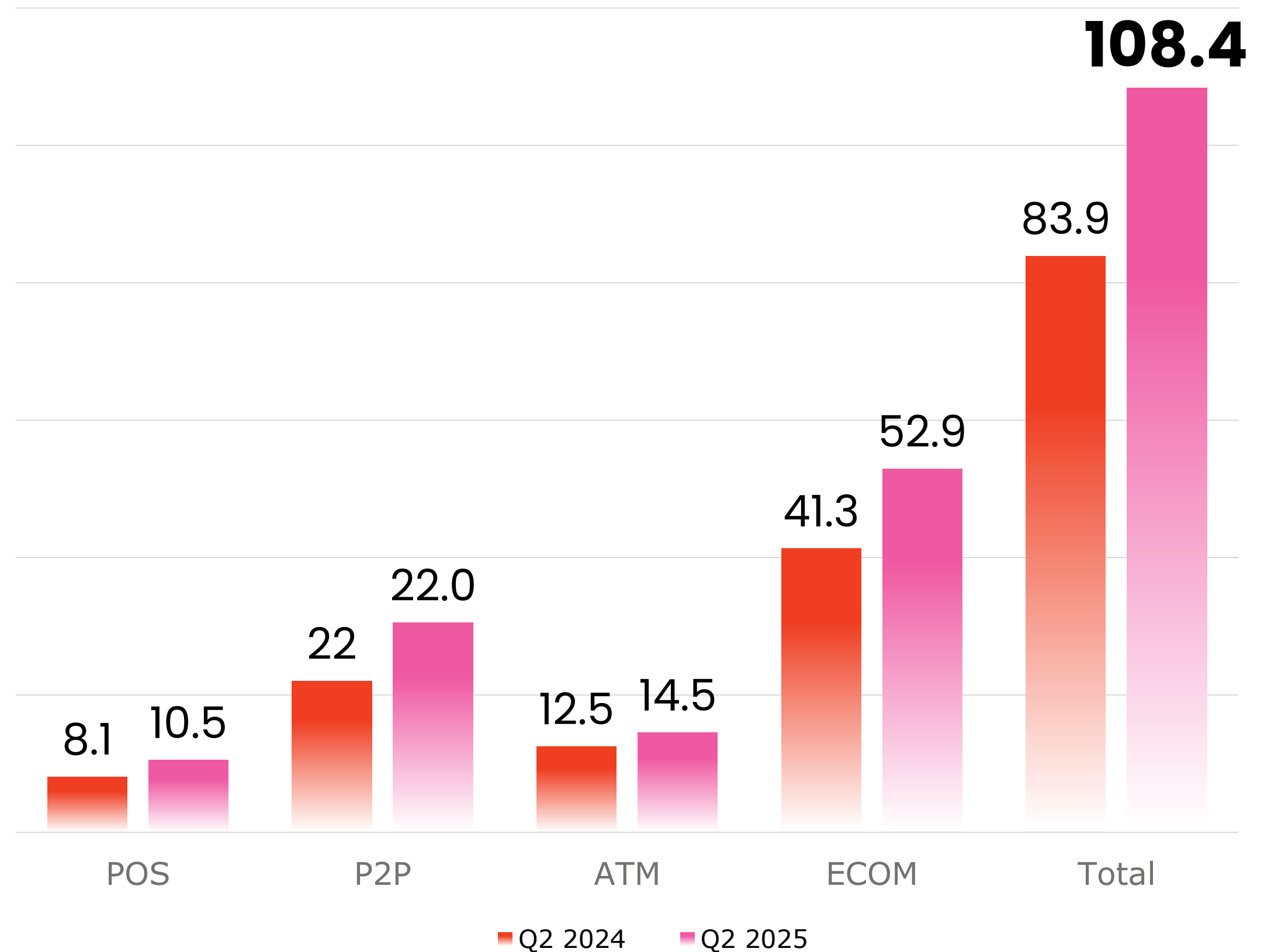
108.4 bn PLN

transaction value in **Q2 2025**



+29%

growth **Q2 2025/Q2 2024**

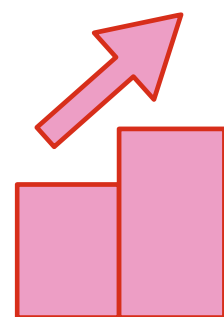


11.5 million transactions on the best day of the quarter



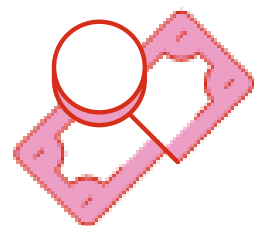
avg.8 m

transactions per day
in **Q2 2025**



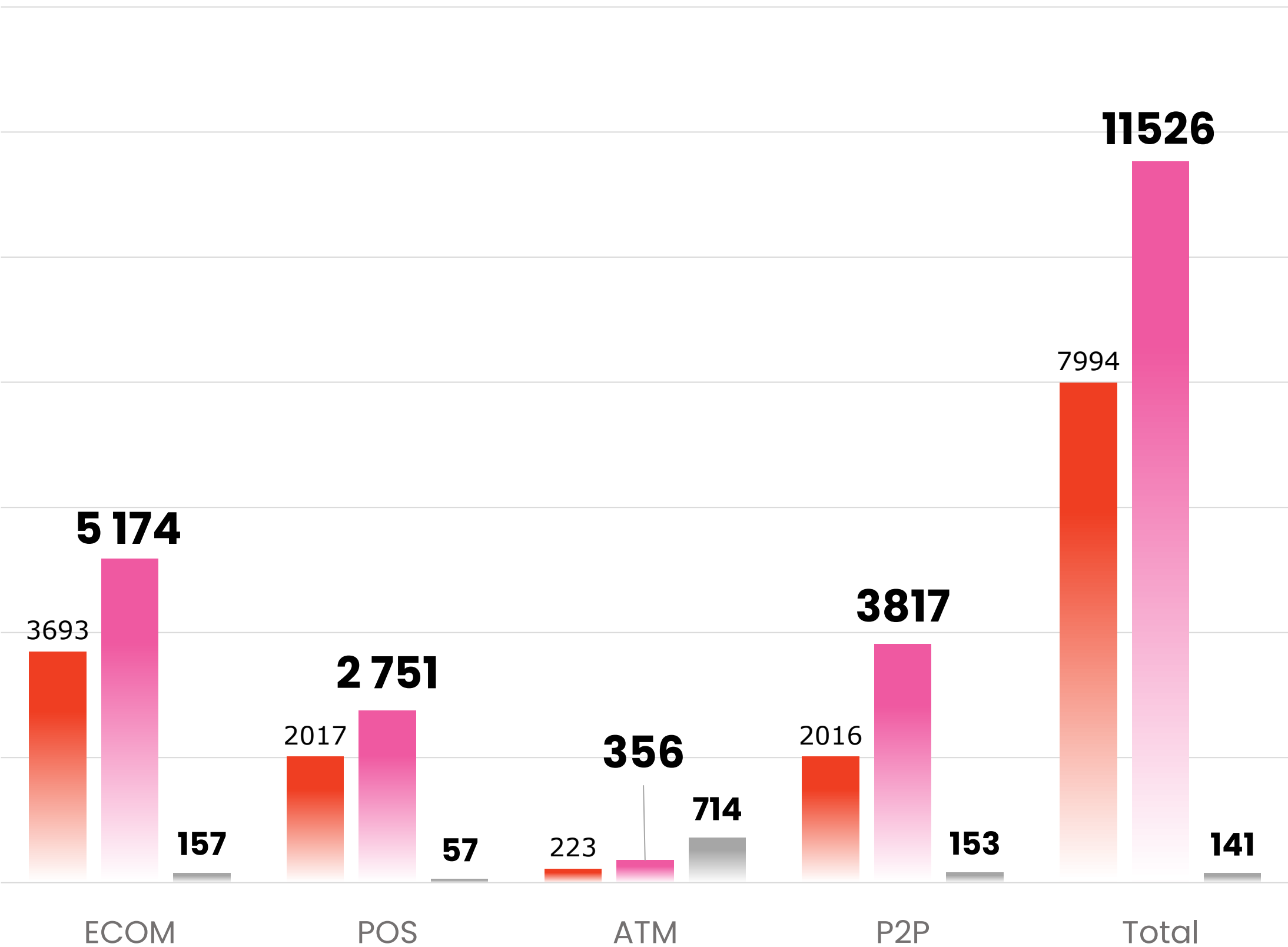
11.5 m

transactions on best day
of the **quarter**

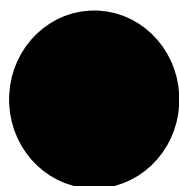


149 PLN

average value of
transaction



■ daily avg. (thousands) ■ daily max. (thousands) ■ avg. transaction value (PLN)



**Thank you
for your
attention**

