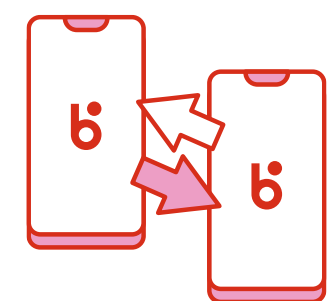


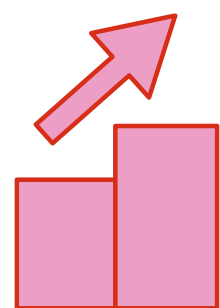
SUMMARY OF BLIK RESULTS IN Q3 2025



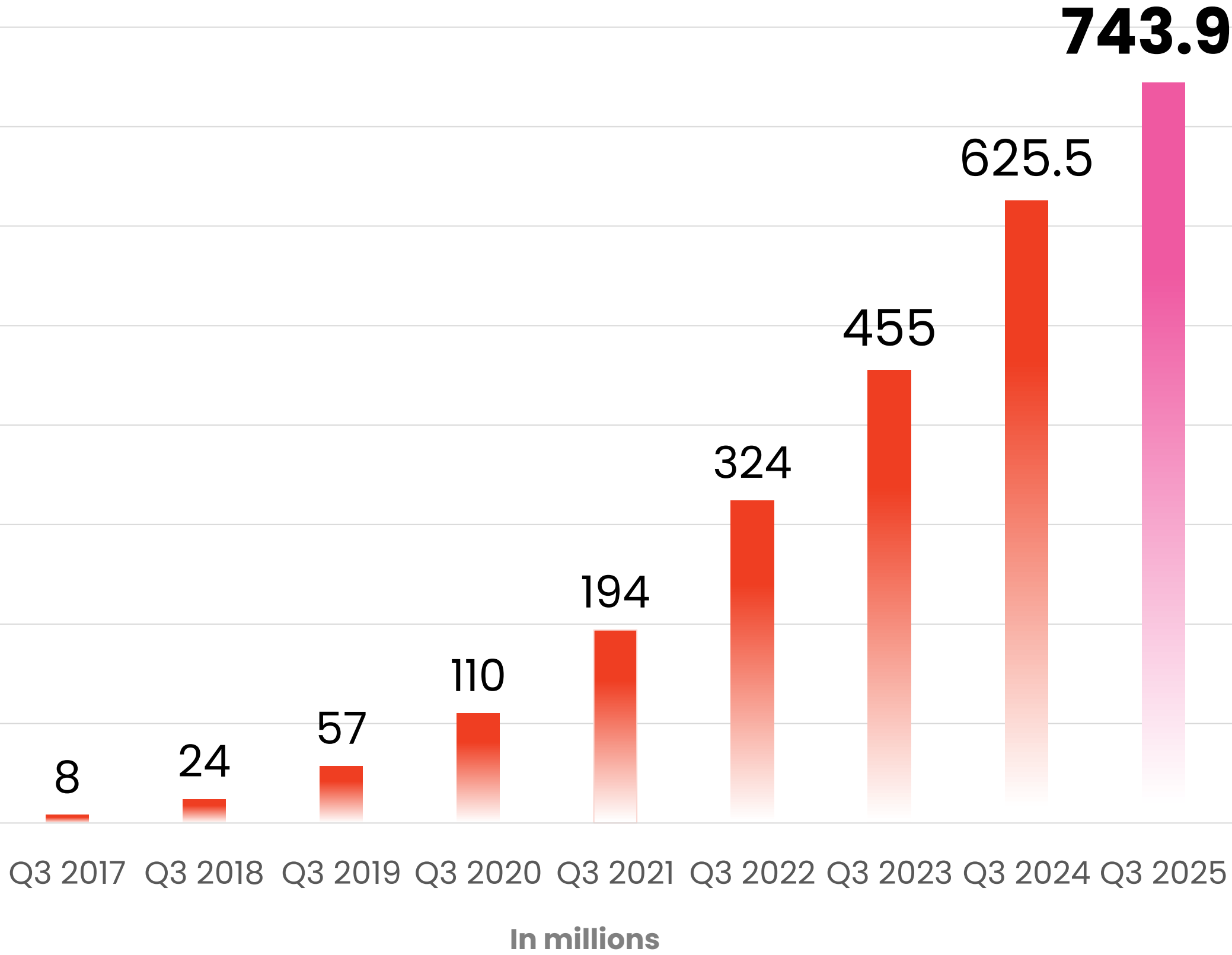
Over 2.1 billion transactions since the beginning of the year

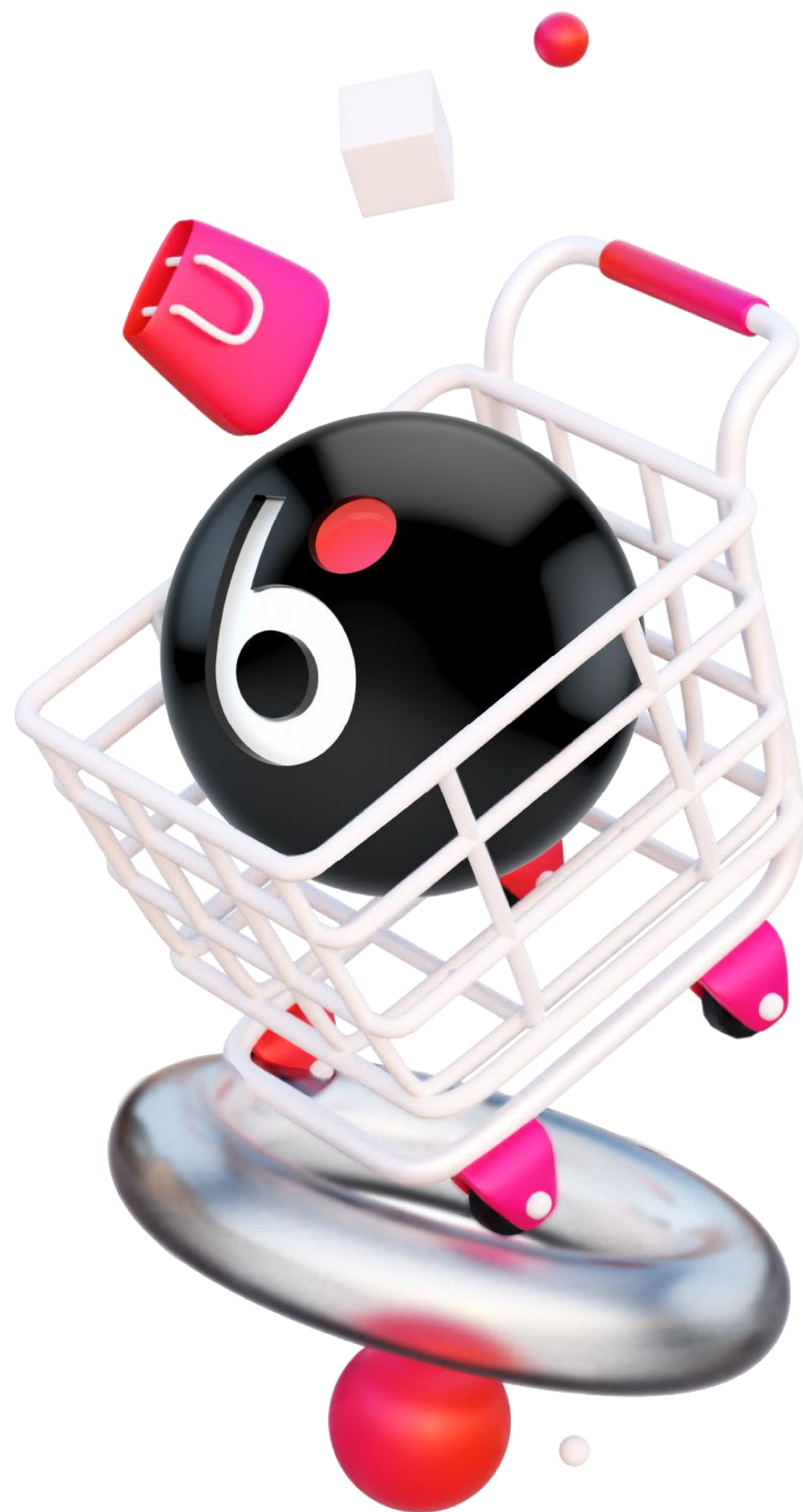


743.9 m
transactions in **Q3 2025**



+19%
growth **Q3 2025/Q3 2024**



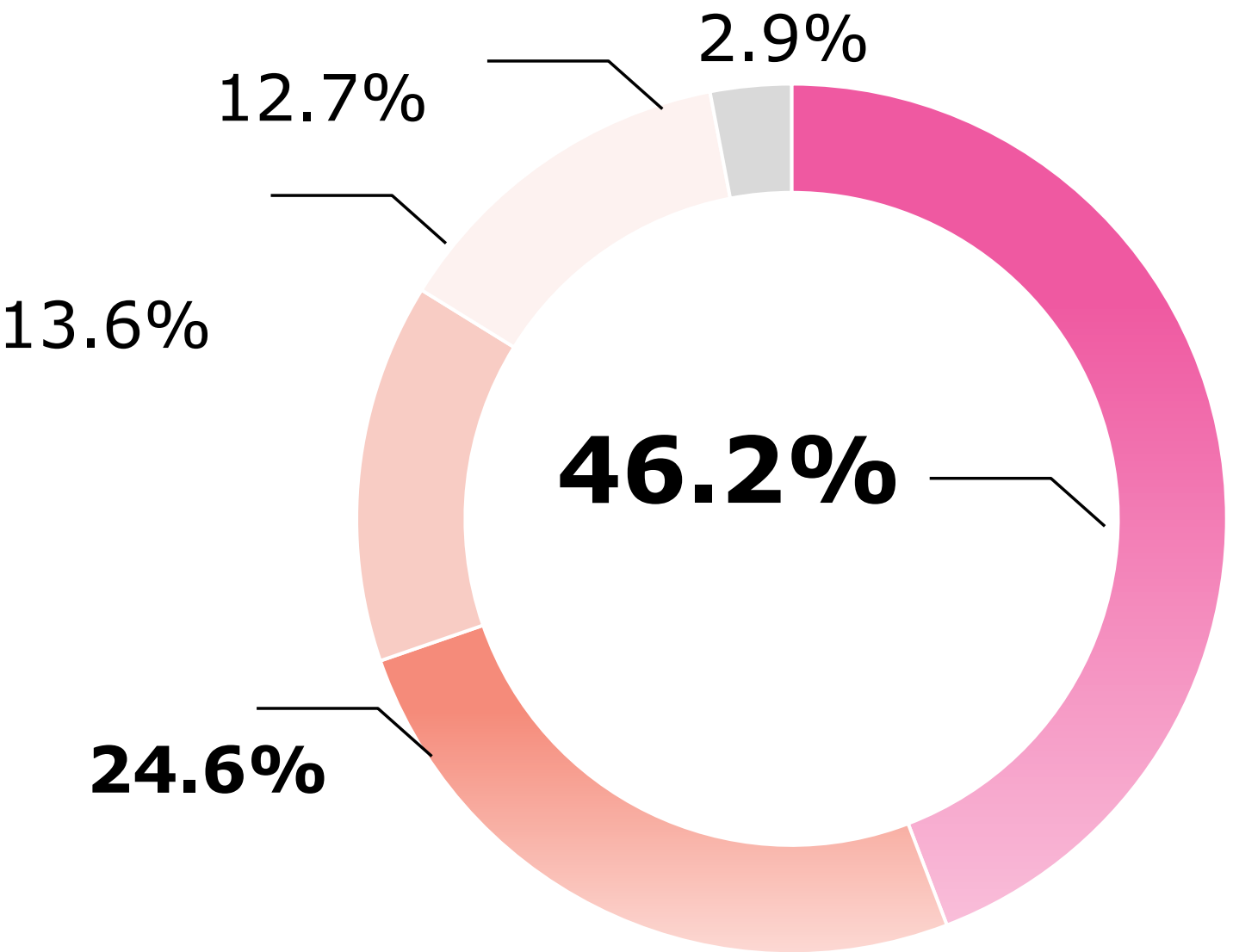


In **Q3 2025** the average user made **13 BLIK transactions** per month.



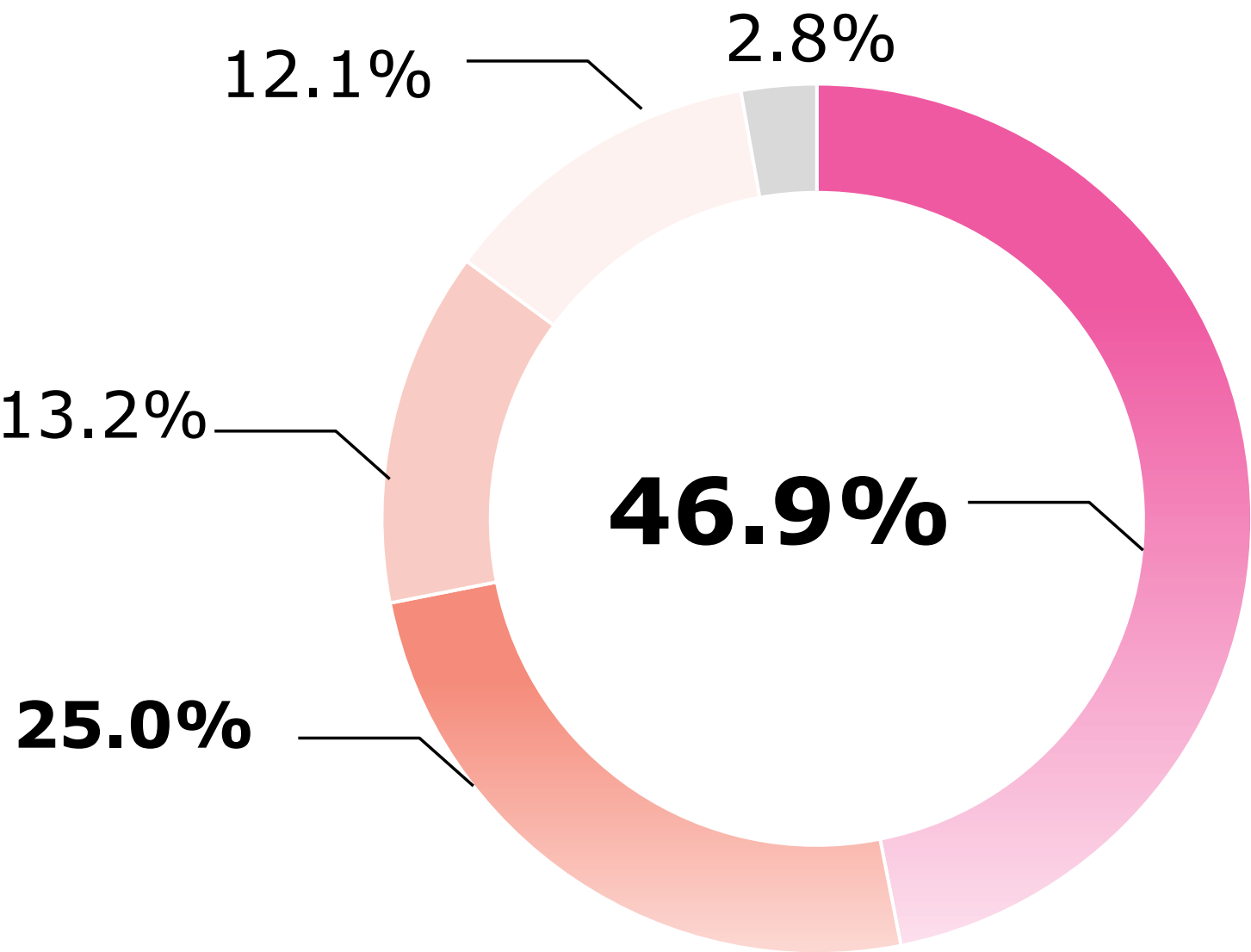
Share of transactions in various channels

Q3 2024



■ ECOM ■ P2P ■ POS-CODE ■ POS-CONTACTLESS ■ ATM

Q3 2025



■ ECOM ■ P2P ■ POS-CODE ■ POS-CONTACTLESS ■ ATM



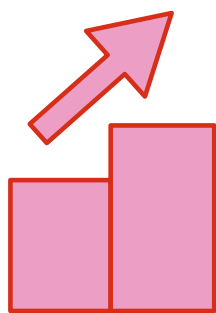
Nearly 350 million online transactions in one quarter



E-COMMERCE

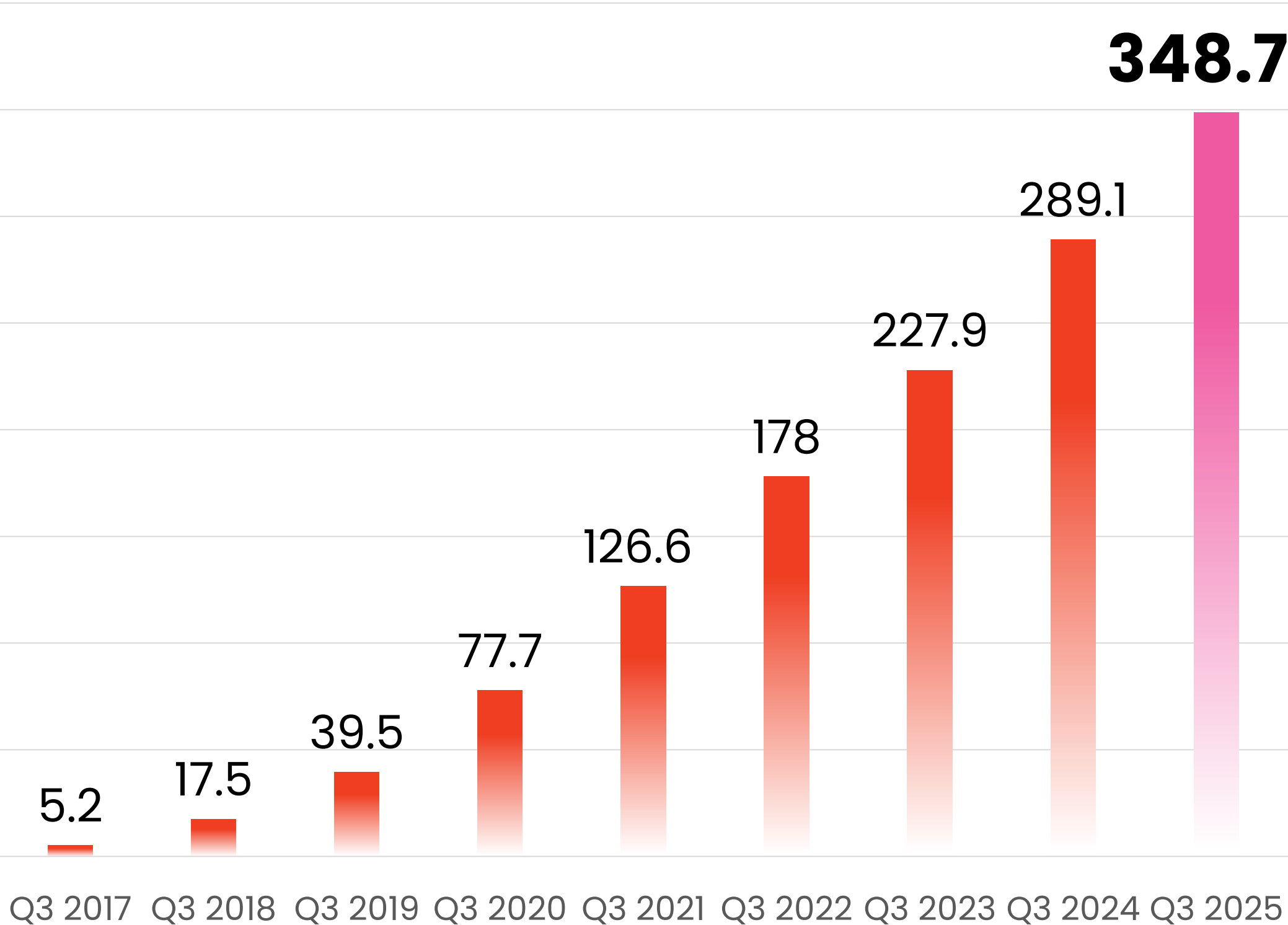
348.7 m

transactions in **Q3 2025**



+21%

growth **Q3 2025/Q3 2024**



In millions



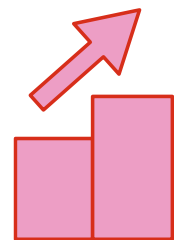
Furhter growth of transaction value in e-commerce



E-COMMERCE

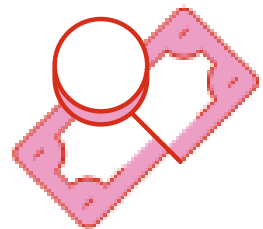
54.2 bn PLN

value of transaction in **Q3 2025**



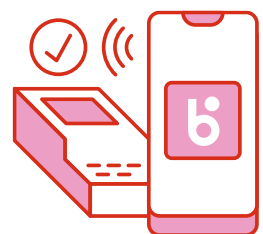
+26%

growth **Q3 2025/Q3 2024**



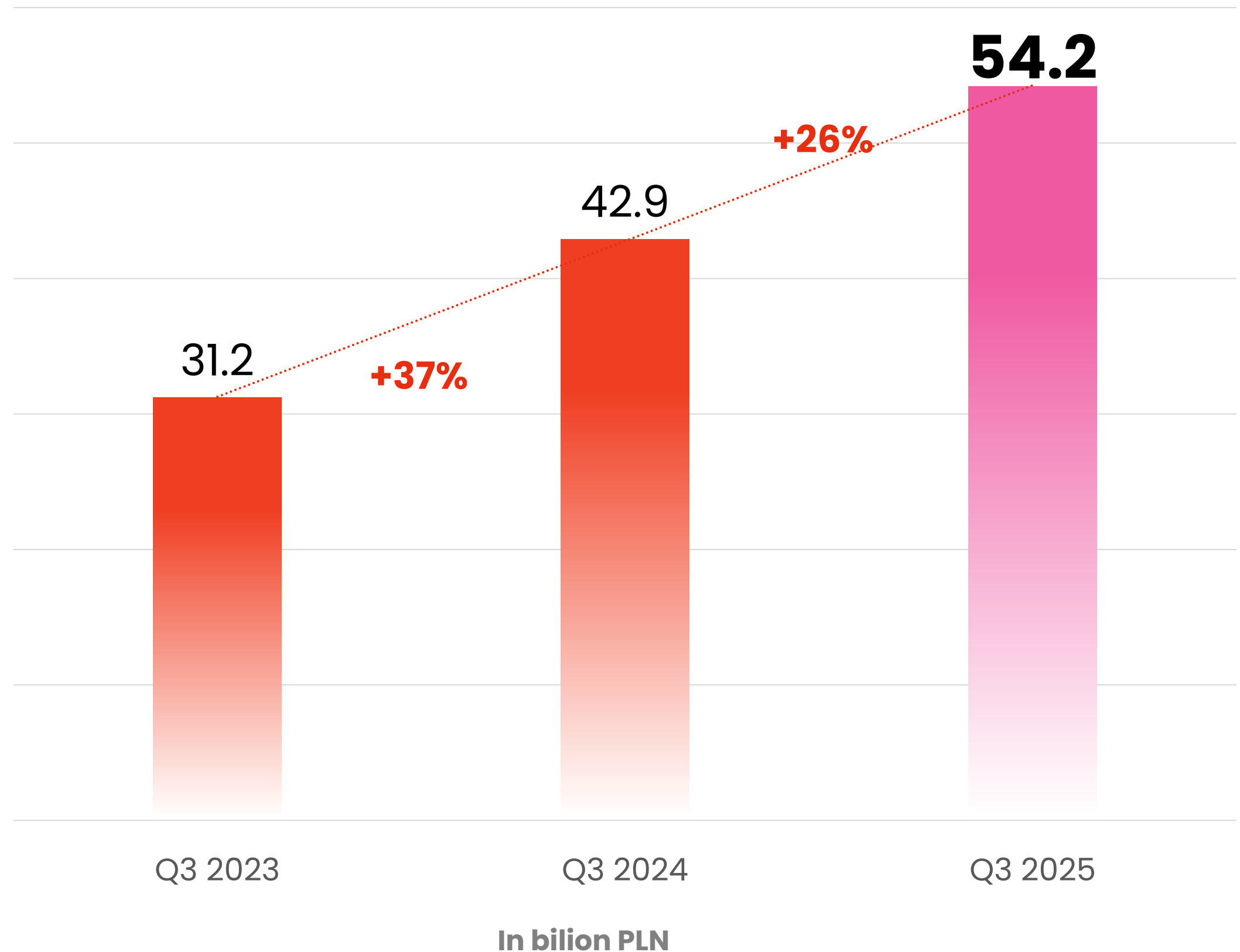
156 PLN

average value of
transaction in e-commerce



251 PLN

avg. value of BLIK Pay
Later transaction in **Q3
2025**



Popular categories in e-commerce in Q3 2025

TRANSACTION VALUE

FINANCIAL SERVICES

+49%

growth Q3 2025/ Q3 2024

FASHION

+16%

growth Q3 2025/ Q3 2024

BILL PAYMENTS

+27%

growth Q3 2025/ Q3 2024

BETTING

+26%

growth Q3 2025/ Q3 2024

TOURISM

+27%

growth Q3 2025/ Q3 2024



AVERAGE
BASKET



284 PLN



230 PLN



164 PLN



74 PLN



637 PLN

LICZBA TRANSAKCJI

BETTING

+20%

growth Q3 2025/ Q3 2024

TRANSPORTATION SERVICES

+19%

growth Q3 2025/ Q3 2024

BILL PAYMENTS

+17%

growth Q3 2025/ Q3 2024

FINANCIAL SERVICES

+44%

growth Q3 2025/ Q3 2024

FASHION

+15%

growth Q3 2025/ Q3 2024



AVERAGE
BASKET



74 PLN



39 PLN



164 PLN



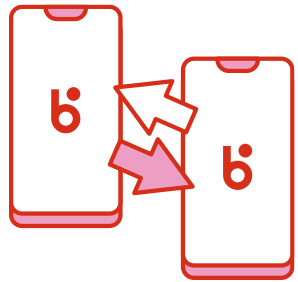
284 PLN



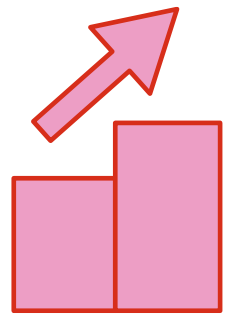
230 PLN



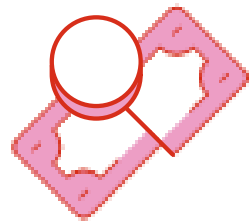
Over half a billion P2P transactions since January



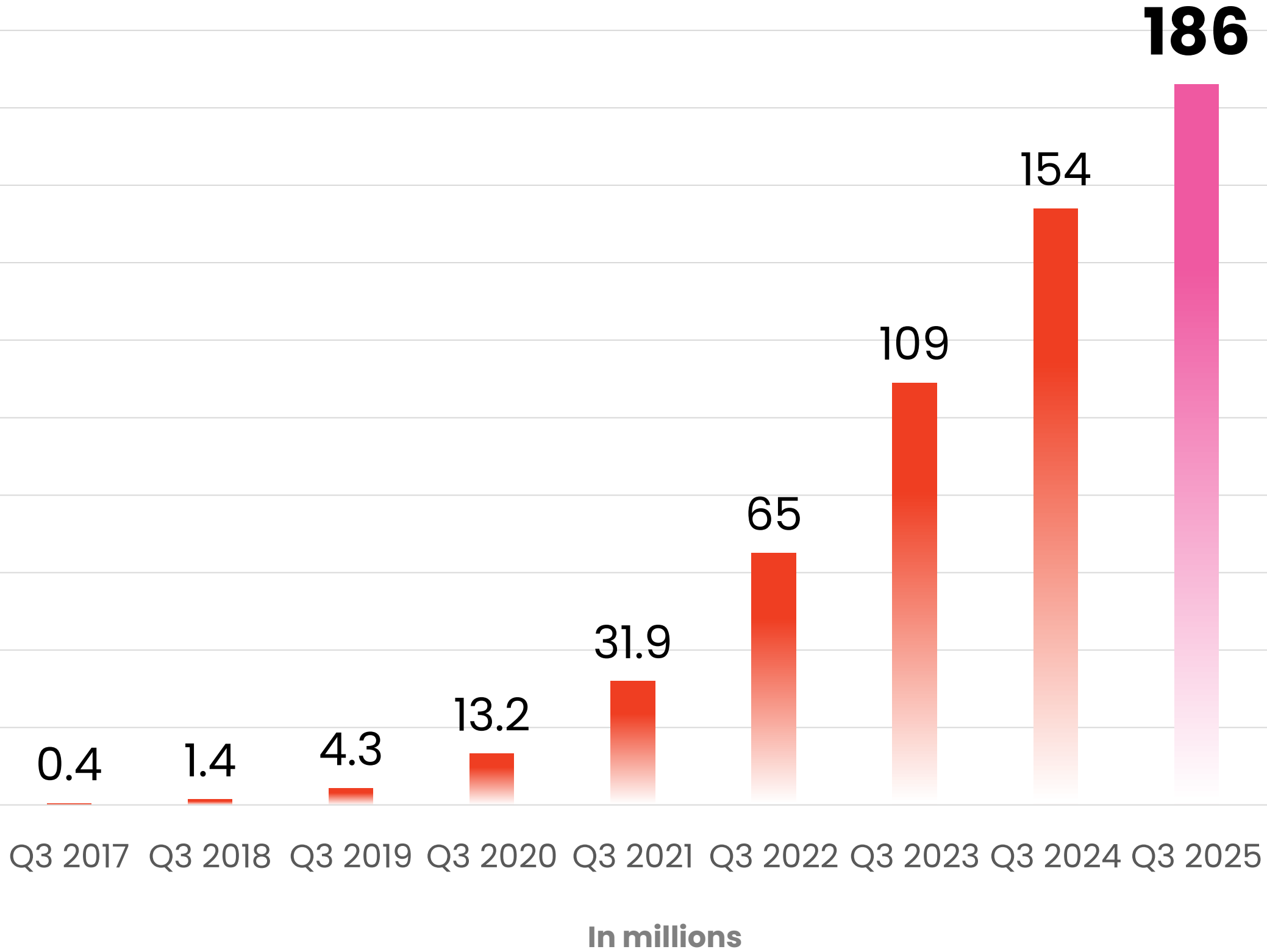
P2P
186 m
transactions in **Q3 2025**



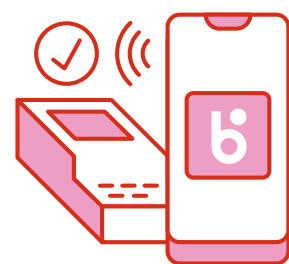
+21%
growth **Q3 2025/Q3 2024**



171 PLN
avg. transaction
value in **Q3 2025**



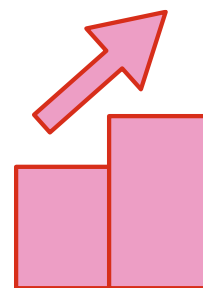
Every fourth BLIK transaction is a POS payment



POS

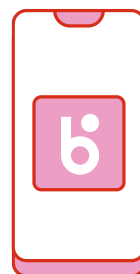
188.5 m

transactions in **Q3 2025**



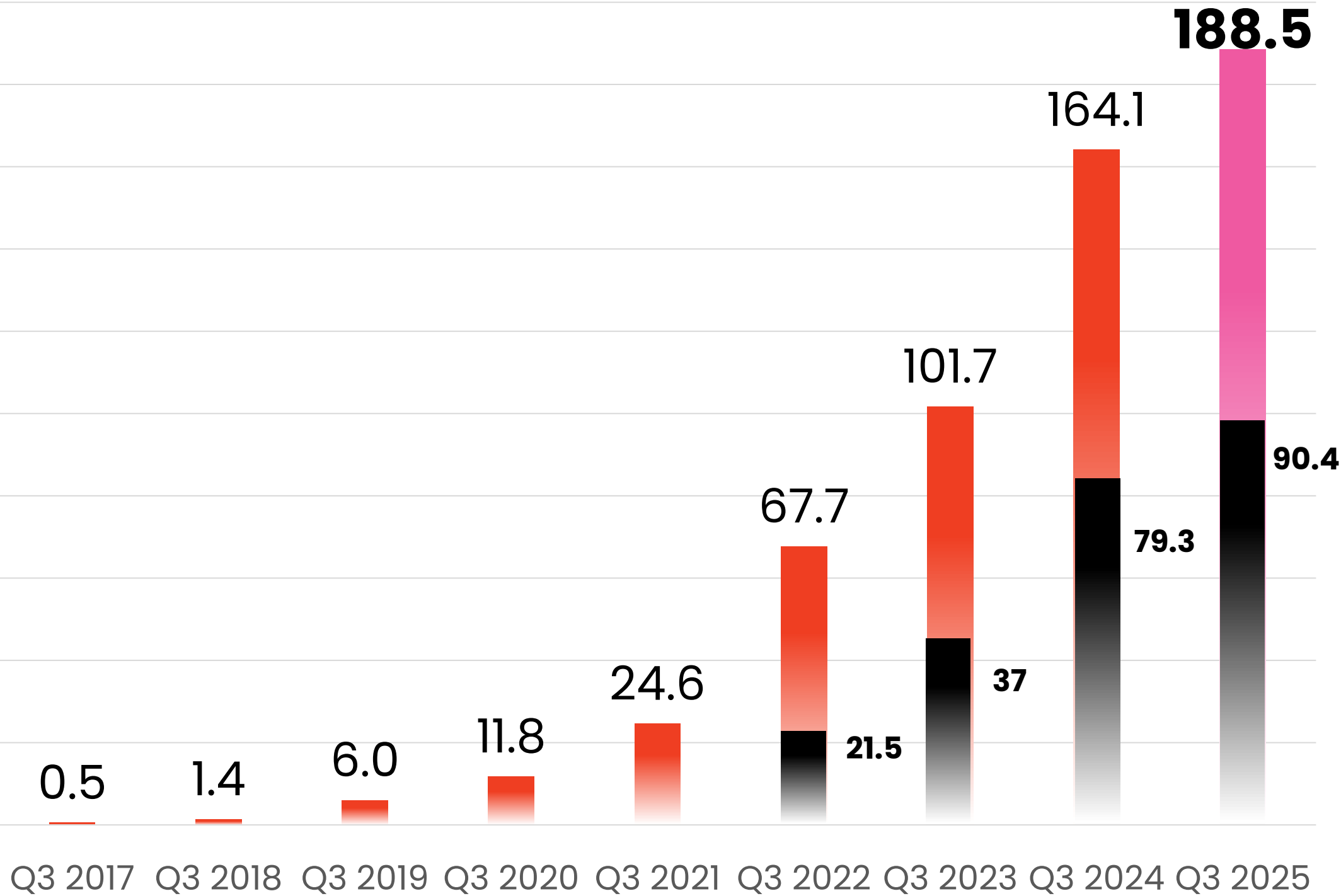
+15%

growth **Q3 2025/Q3 2024**



~48%

of **POS** transactions are
BLIK contactless
payments (**Q3 2025**)

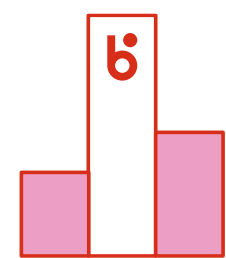


BLIK contactless

In millions

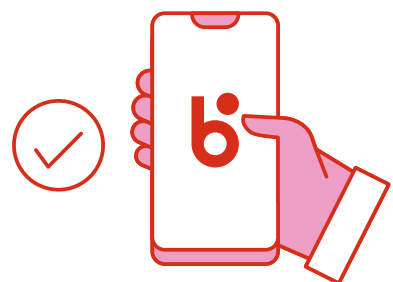


Top 5 most popular voivodeships for BLIK POS payments



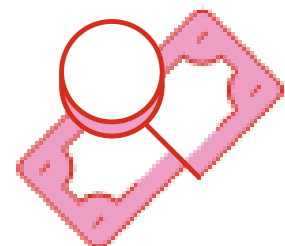
25%

share of
POS transactions in **Q3 2025**



2 mln

avg. daily number of
transactions at **POS**
Q3 2025



59 PLN

avg. value of
transaction at **POS** **Q3 2025**



1. MAZOVIAN

2. LOWER SILESIAN

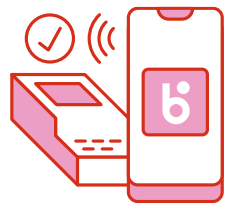
3. LESSER POLAND

4. GREATER POLAND

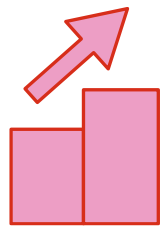
5. ŁÓDŹ



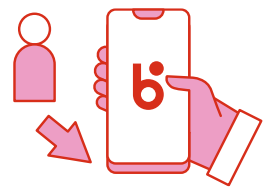
Nearly half of BLIK transactions at POS are contactless payments



90.4 m
contactless
transactions in **Q3 2025**



+14%
growth **Q3 2025/Q3 2024**



4.3 bn PLN
value of contactless transactions
in **Q3 2025 r.**

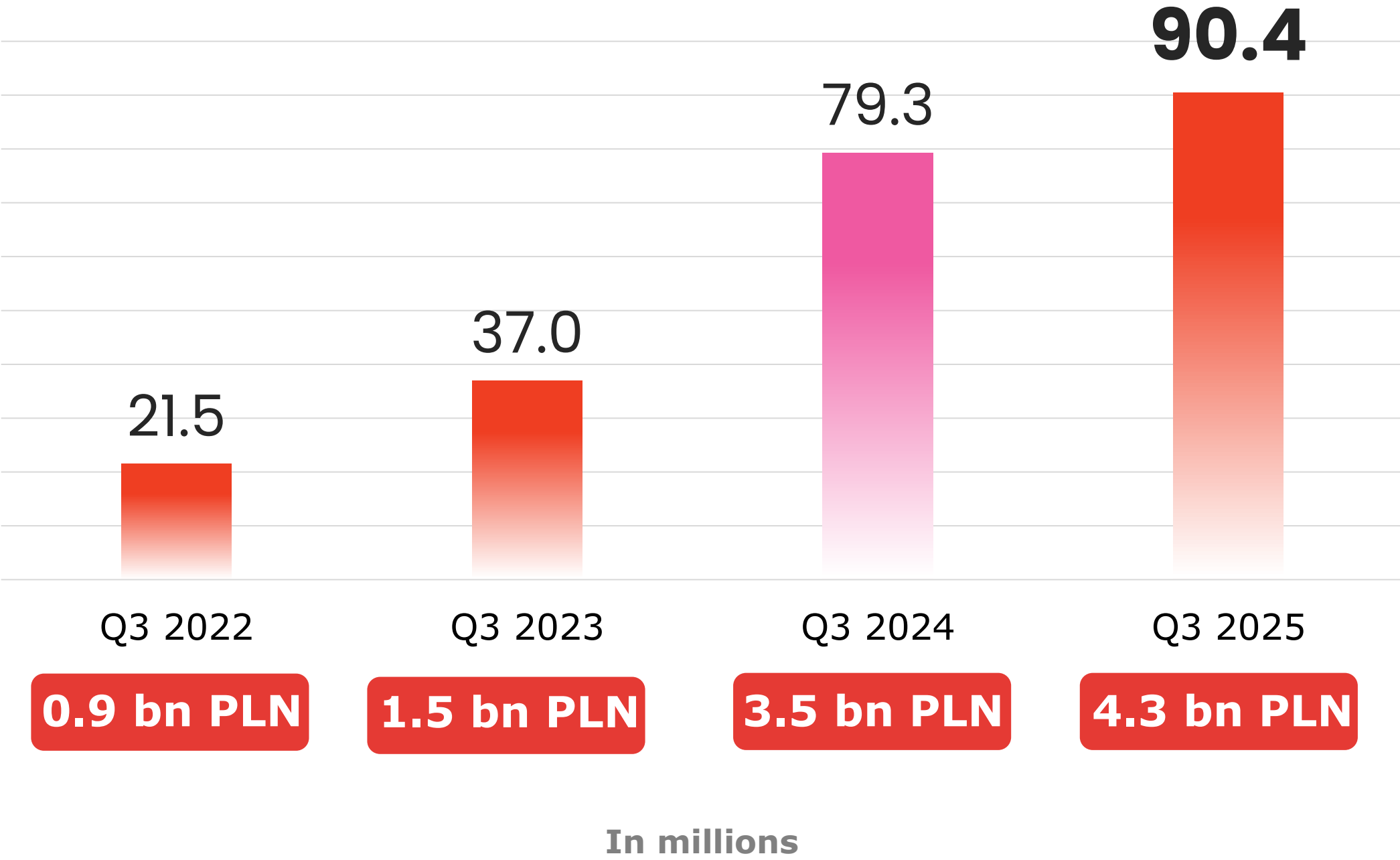


3.9 m
contactless BLIK payments active
users (since the service was
launched)

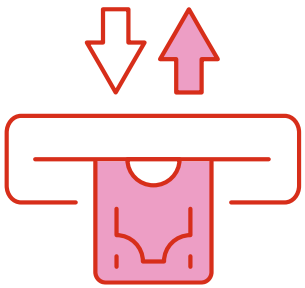


168 countries
New places in **Q3 2025:**

- **Samoa**
- **Tonga**
- **Gujana**



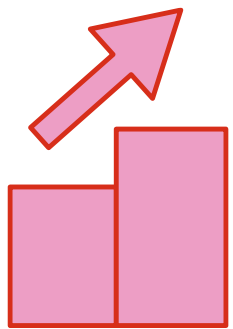
Constant increase of BLIK transactions at ATMs



ATM

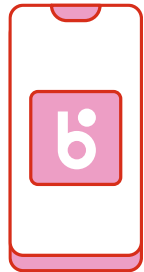
20.7 m

transactions in **Q3 2025**



+13%

growth **Q3 2025/Q3 2024**

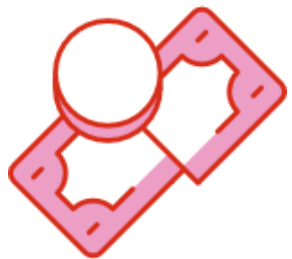


WITHDRAWALS

17.9 m

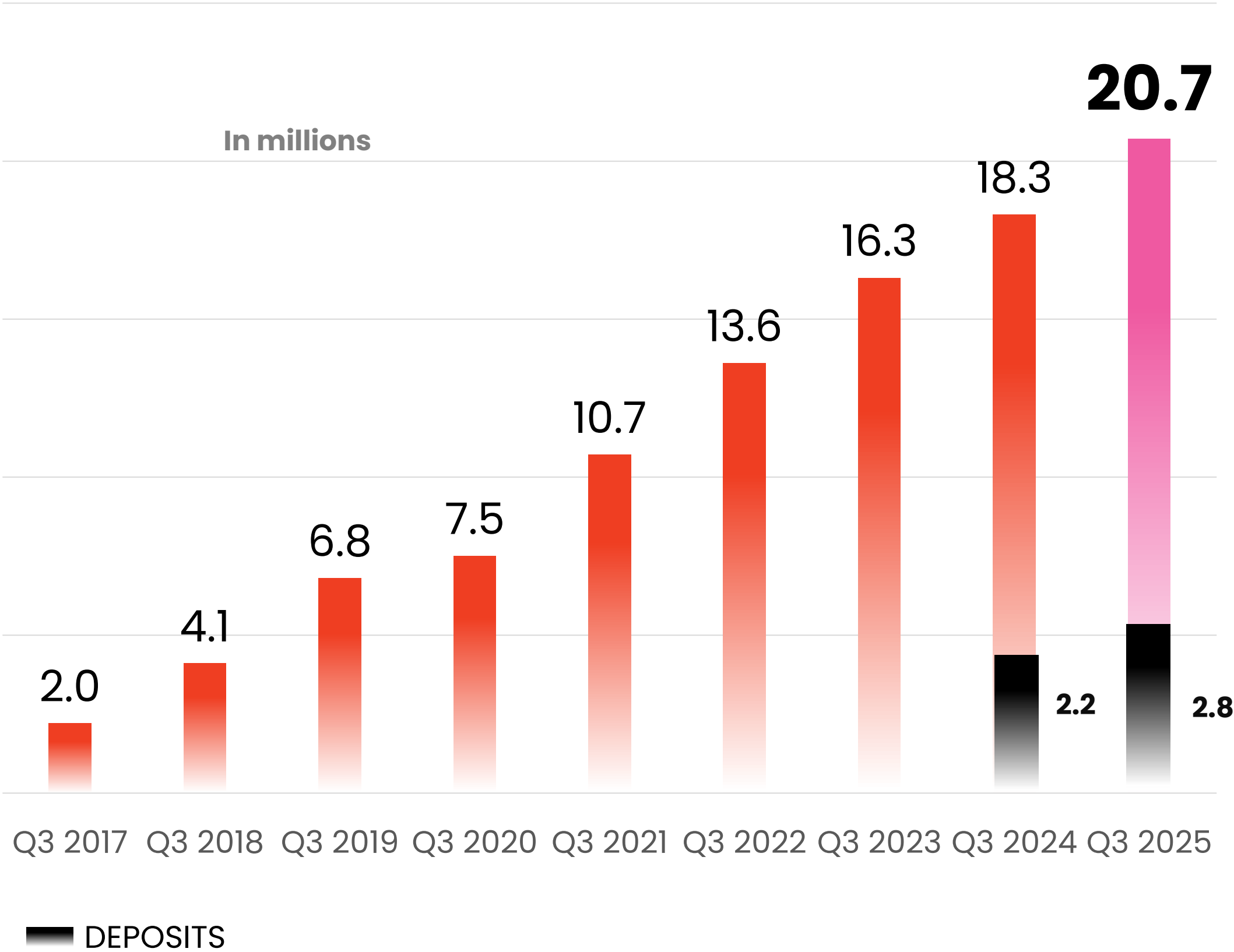
DEPOSITS

2.8 m

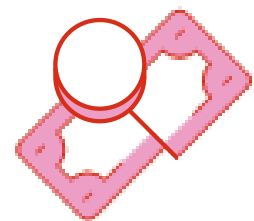


734 PLN

avg. transaction value

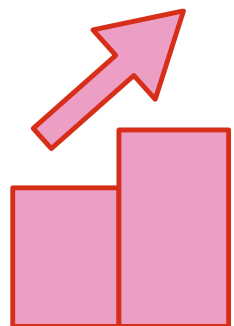


BLIK transaction value reached over 110 billion PLN



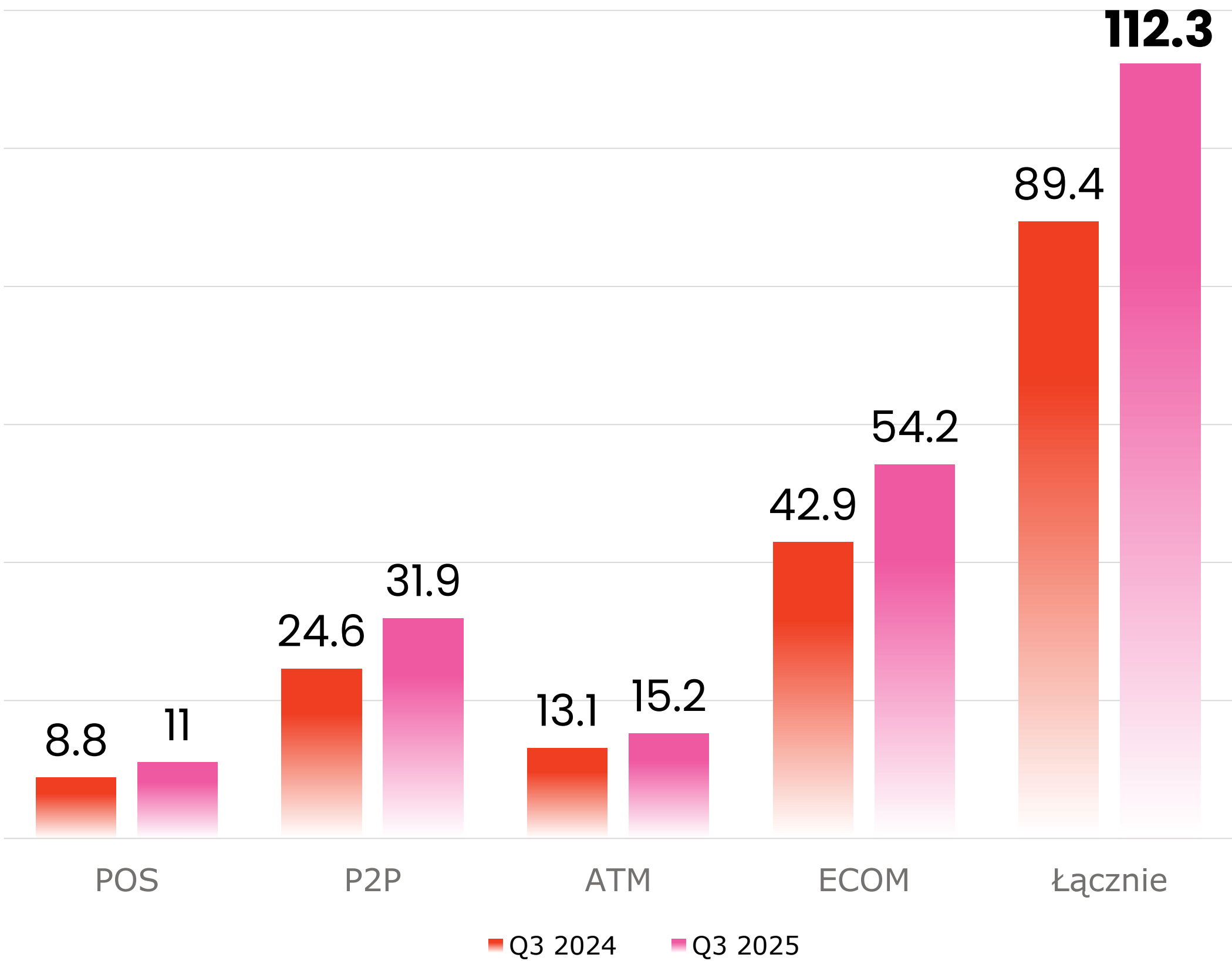
112.3 bn PLN

transaction value
in **Q3 2025**



+26%

growth **Q3 2025/Q3 2024**

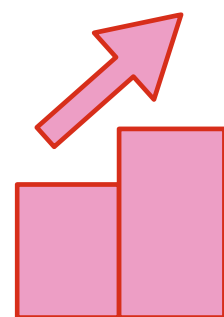


Daily number of transactions is already 8 mln



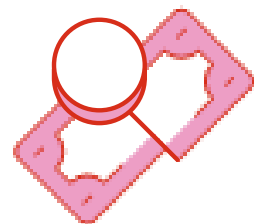
avg. 8 mln

transactions per day in **Q3 2025**



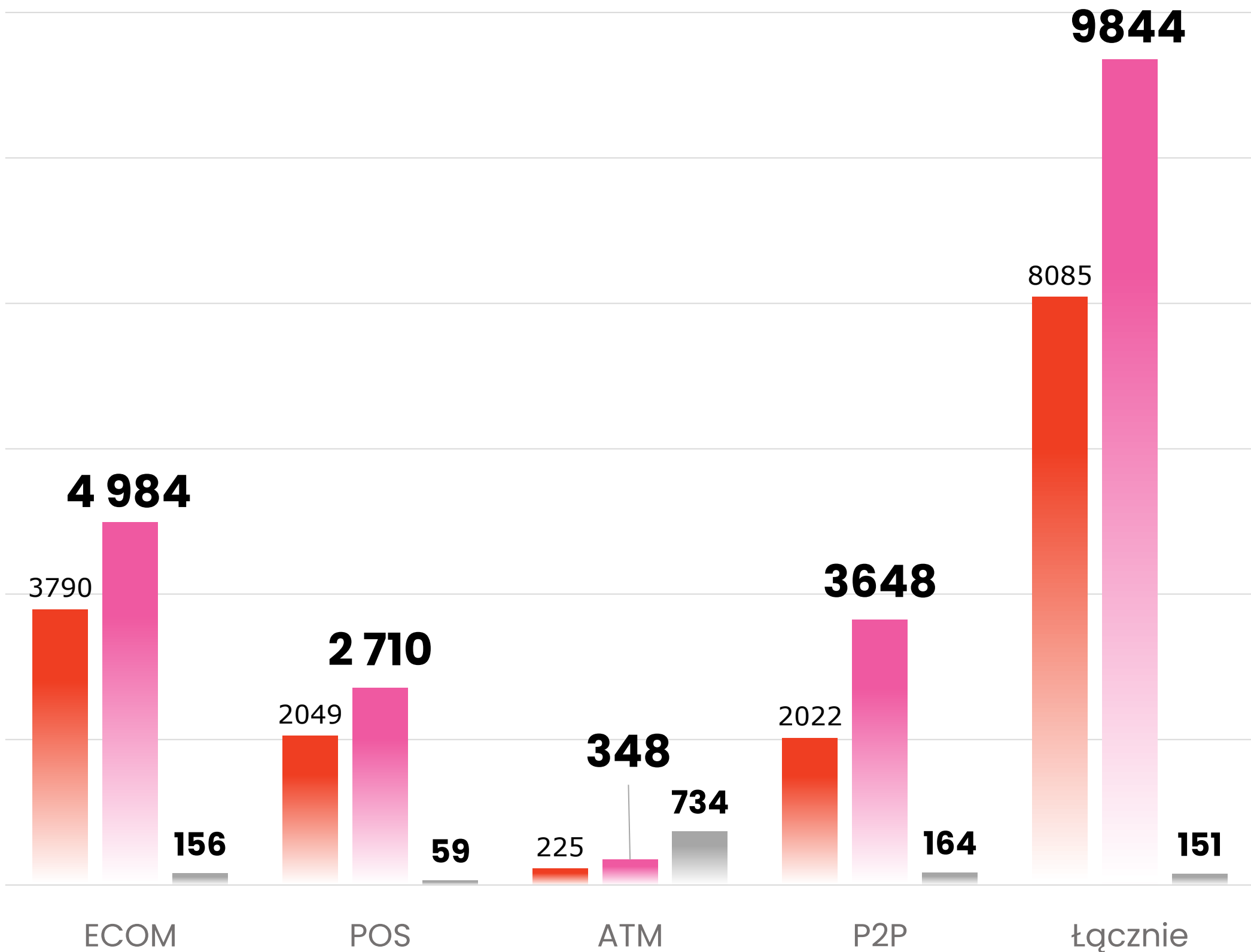
11.4 m

transactions in the best day of the **quartet**



151 PLN

avg. value of **transaction**



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



Almost 20 million users regularly settle with BLIK

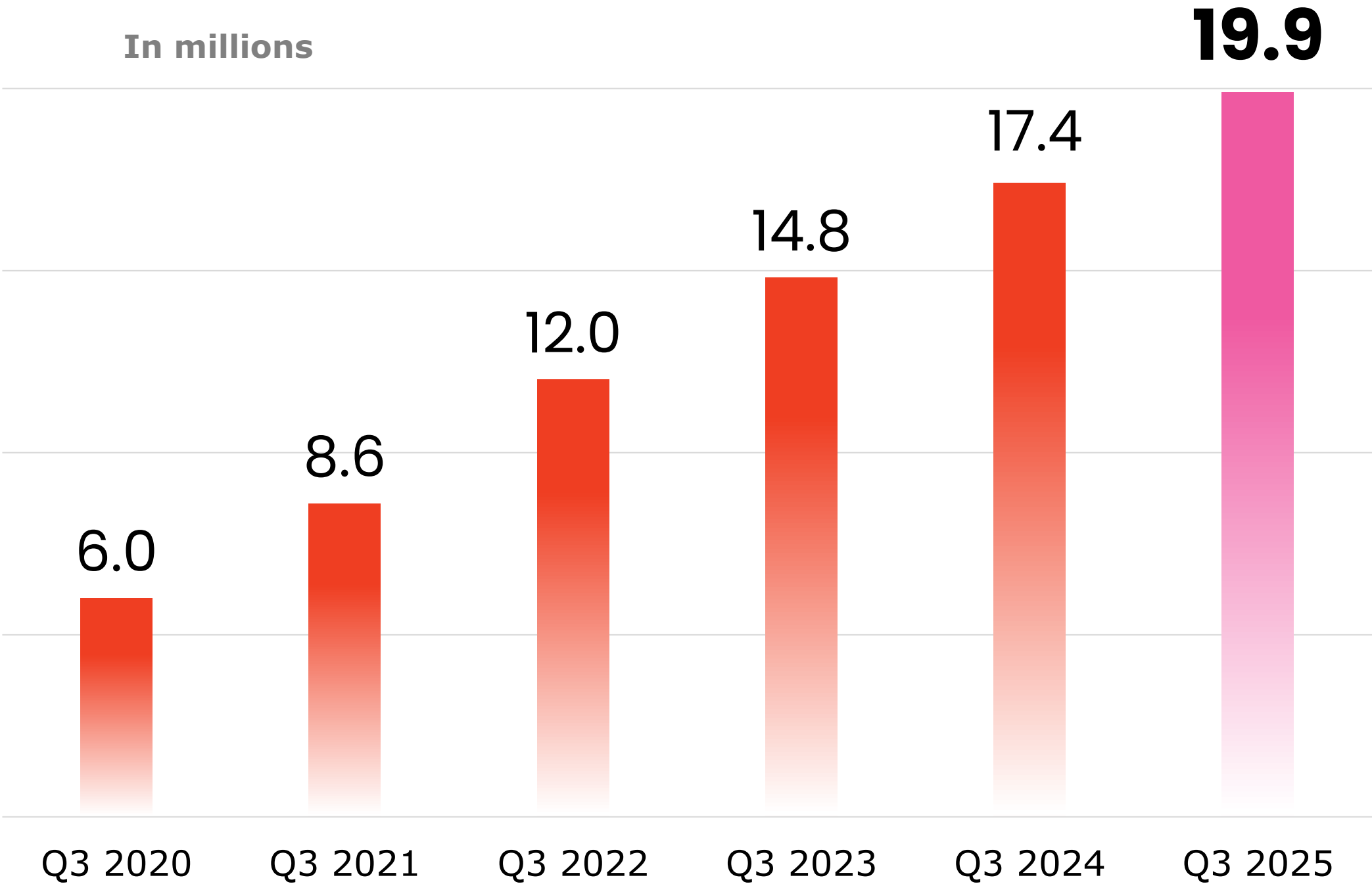


+14% growth YoY

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



Q3 2025 – numbers worth remembering

743.9 m

transactions in Q3 2025



+19%

vs Q3 2024



avg. 8 m

daily number of transactions



112.3 bn PLN

transaction value



151 PLN

average value of a single transaction



33.8 m

registered mobile apps in BLIK system



19.9 m

active users



Important events of the quarter



Launch of BLIK Recurring Payments at Alior Bank

BLIK among "The World's Top Fintech Companies" list by CNBC and Statista

THE WORLD'S TOP FINTECH COMPANIES: 2025

Payments
AWARDED COMPANIES

Company	City	Country	Previously awarded
ACI Worldwide	Orlando	United States	✓
Adyen	Amsterdam	The Netherlands	✓
AffinityPay	Austin	United States	
Ally	San Francisco	United States	✓
Ant Group	Hangzhou	China	✓
Ant International	Singapore	Singapore	
Asend Money	Bangkok	Thailand	
BLIK	Warsaw	Poland	✓
Banque	New York	United States	



BLIK Pay Later available at PKO BP

SGB – more banks now offering BLIK Pay Later to their customers



Thank you for your attention



Katarzyna Matuszczyk
CFO Member of the Management Board

