

Information required under Article 35(1) of the Bonds Act:

The value of financial liabilities as determined on the last day of the quarter preceding the submission of the Bond Purchase Proposal, with no liabilities being overdue, is as follows:

- Issuer: PLN 9.17 bn;
- Issuer Group: PLN 14.63 bn.

Presented below are forecasts concerning financial liabilities, including the estimated value of financial liabilities as at the last day of the financial year in which the issue took place and as at the end of the twelve-month period from the date of the issue, as well as forecasts of estimated financing structure, understood as the value and percentage of liabilities on account of borrowings, debt securities in issue and leases in the total amount of the Issuer's equity and liabilities on the balance sheet, as at the last day of the financial year in which the issue took place and as at the end of the twelve-month period from the date of the issue:

- Issuer

	31 December 2024		2 April 2025	
	Value (PLN bn)	Share in equity & liabilities	Value (PLN bn)	Share in equity & liabilities
Borrowings	0.19	0.07%	0.14	0.05%
Debt securities	5.74	2.17%	5.74	2.14%
Subordinated liabilities	2.67	1.01%	2.67	0.99%
Leases	0.48	0.18%	0.48	0.18%
<b>Financial liabilities*</b>	<b>9.09</b>	<b>3.44%</b>	<b>9.04</b>	<b>3.36%</b>

\* excluding customer deposits

- Issuer Group's

	31 December 2024		2 April 2025	
	Value (PLN bn)	Share in equity & liabilities	Value (PLN bn)	Share in equity & liabilities
Borrowings	2.58	0.90%	2.58	0.89%
Debt securities	8.81	3.08%	9.05	3.11%
Subordinated liabilities	2.78	0.97%	2.67	0.92%
Leases	0.37	0.13%	0.37	0.13%
<b>Financial liabilities*</b>	<b>14.54</b>	<b>5.08%</b>	<b>14.66</b>	<b>5.03%</b>

\* excluding customer deposits

