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# READY FOR THE CHALLENGES, FOCUSED ON THE FUTURE

Strategy of PKO Bank Polski for 2023-2025  
December 2022



THANKS TO OUR COMPETITIVE ADVANTAGES WE CAN IMPLEMENT A UNIQUE STRATEGY, WHICH IS THE MOST AMBITIOUS IN THE POLISH MARKET, THINKING NOT ONLY ABOUT SHORT-TERM PROFITABILITY, BUT ALSO INVESTMENTS IN THE FUTURE GROWTH



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Utilized advantages:



Scale



Digital competences



Stability



## BUSINESS GOALS IN THE HORIZON OF THE STRATEGY

IMPLEMENTATION OF STRATEGY 2023-2025 WILL RESULT IN ACHIEVING AMBITIOUS BUSINESS GOALS



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## FINANCIAL GOALS WITHIN THE HORIZON OF THE STRATEGY

THE IMPLEMENTATION OF THE STRATEGY IS AN INVESTMENT IN THE BANK'S LONG-TERM GROWTH, BUT AT THE SAME TIME IT WILL ENABLE US TO ACHIEVE GOOD FINANCIAL RESULTS IN 2025



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Financial aspirations for 2025<sup>1</sup>:



Selected macroeconomic assumptions for financial aspirations:

Annual average inflation rate (%)



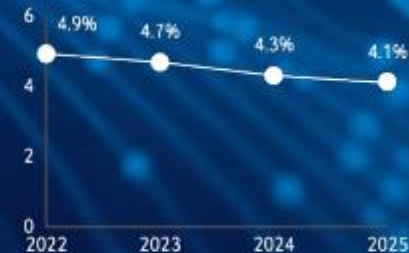
NBP reference rate (%) at the year-end



Real GDP growth (%)



Unemployment rate (%)



<sup>1</sup> Explanation

- Level of aspirations will be subject to verification depending on the impact of significant changes in macroeconomic and regulatory parameters
- ROE aspiration was set assuming an increase in equity (~60% in the strategy horizon)