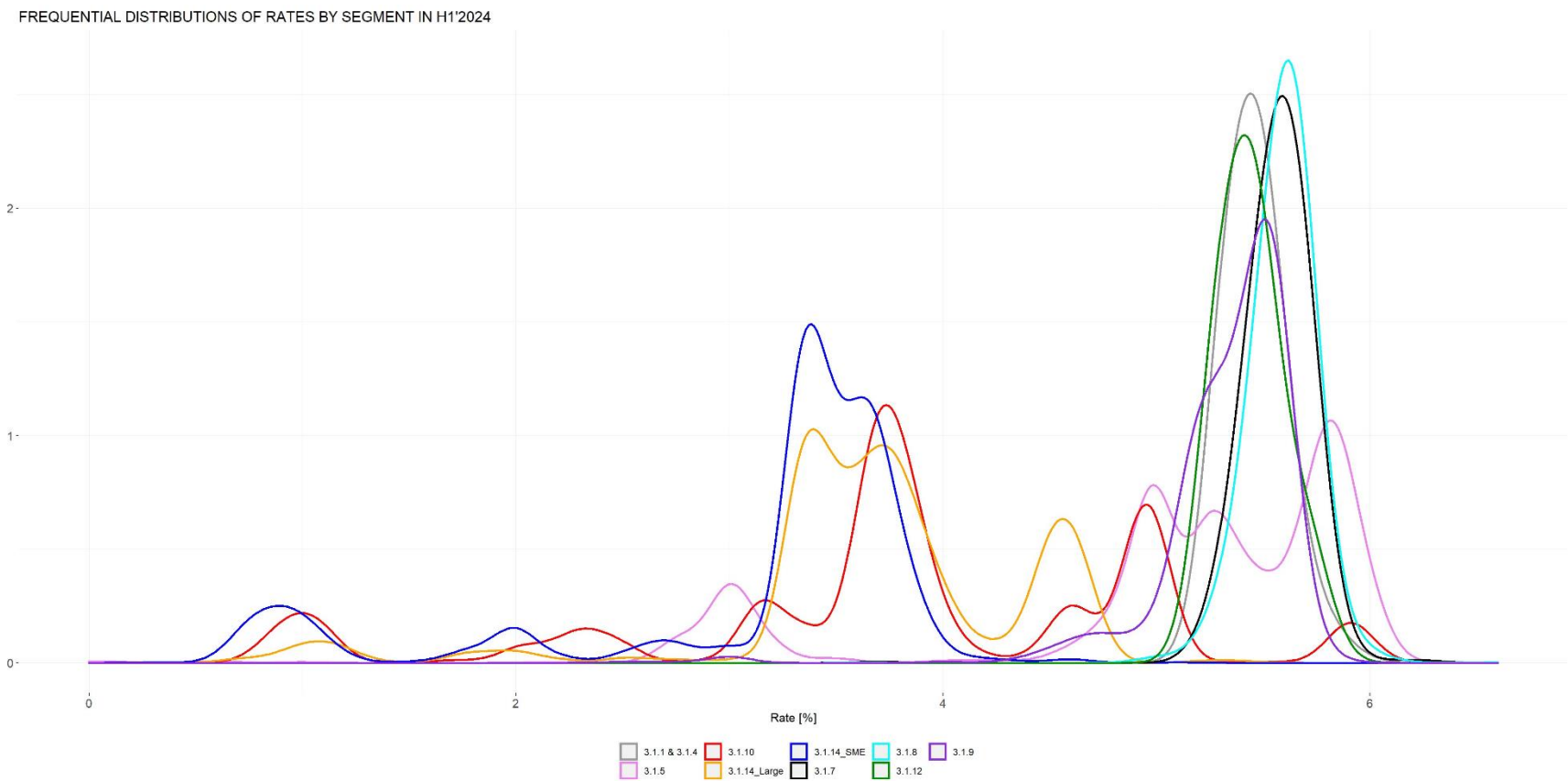


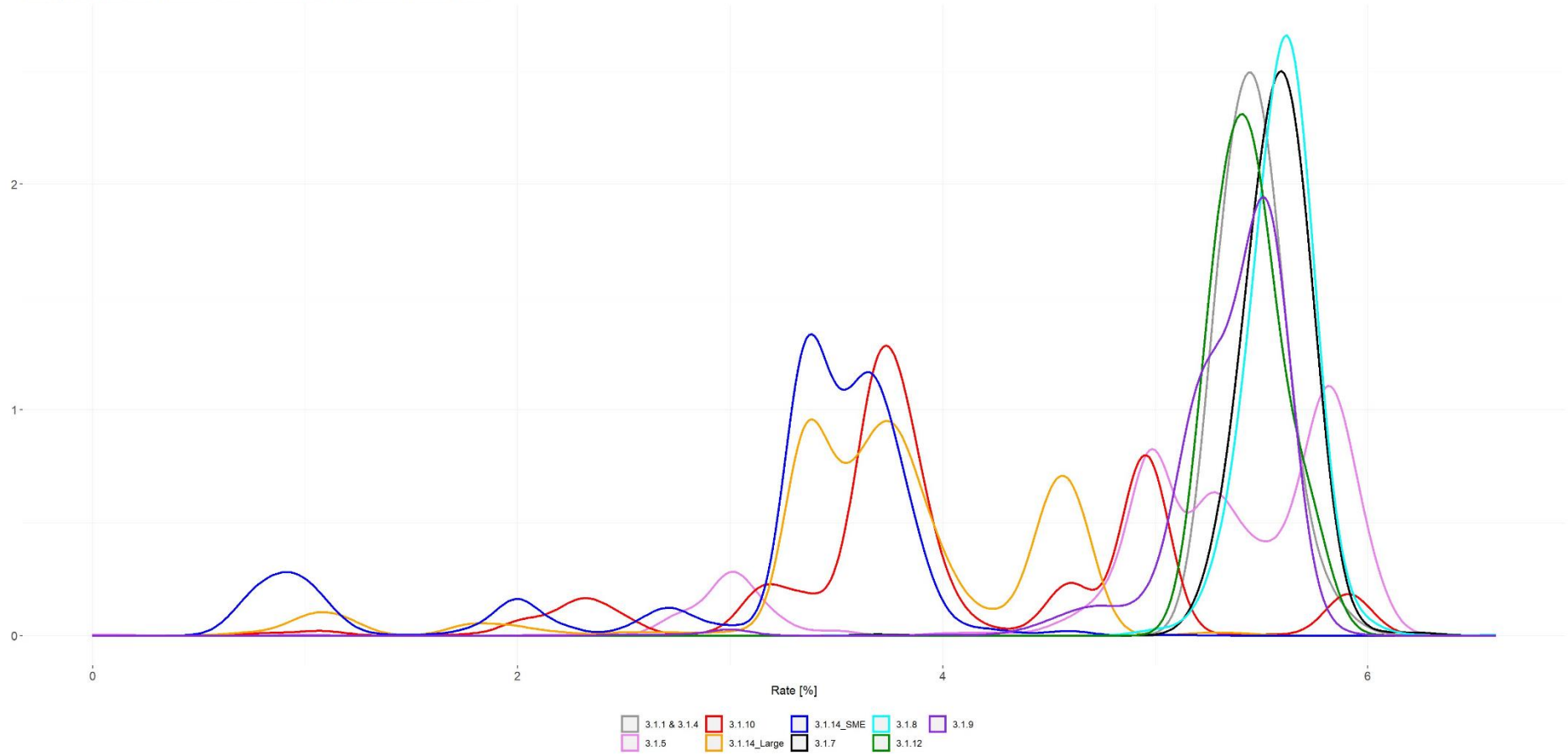
Chart 1 Distribution of interest rate by segment in the period H1'2024

a. Distribution of interest rate for the Minimum Volume Threshold of PLN 25 mn



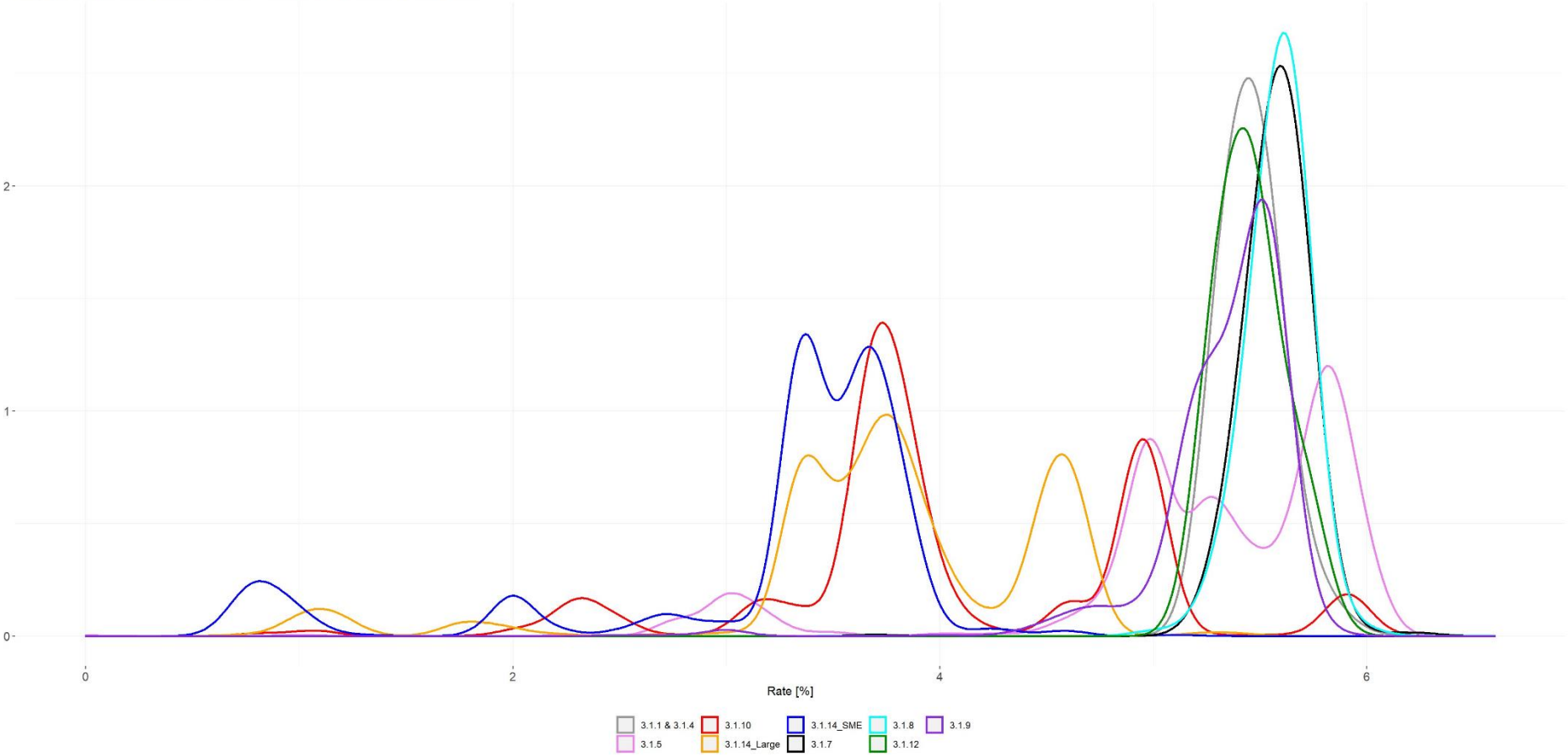
b. Distribution of interest rate for the Minimum Volume Threshold of PLN 30 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



c. Distribution of interest rate for the Minimum Volume Threshold of PLN 40 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



d. Distribution of interest rate for the Minimum Volume Threshold of PLN 55 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024

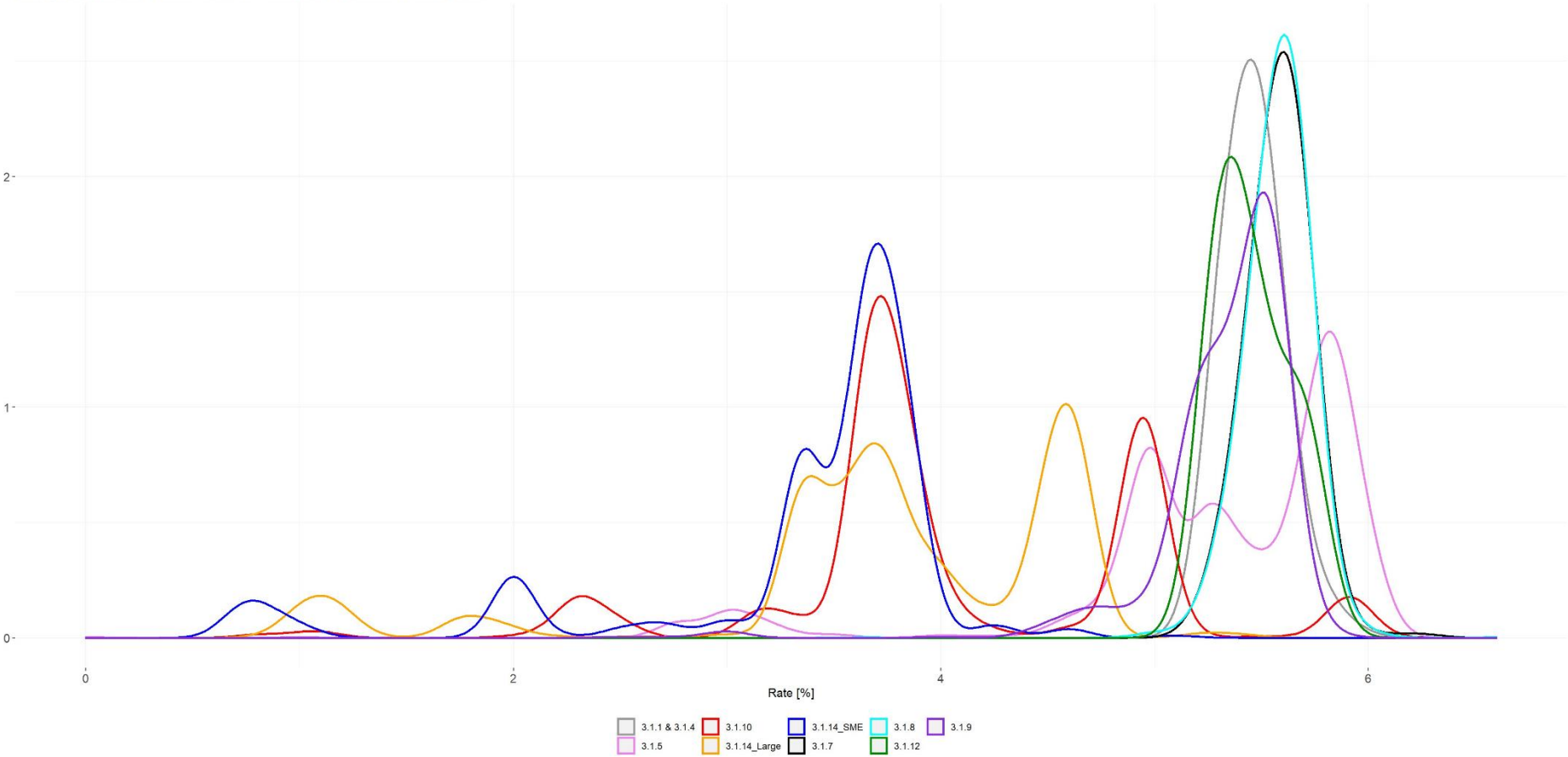
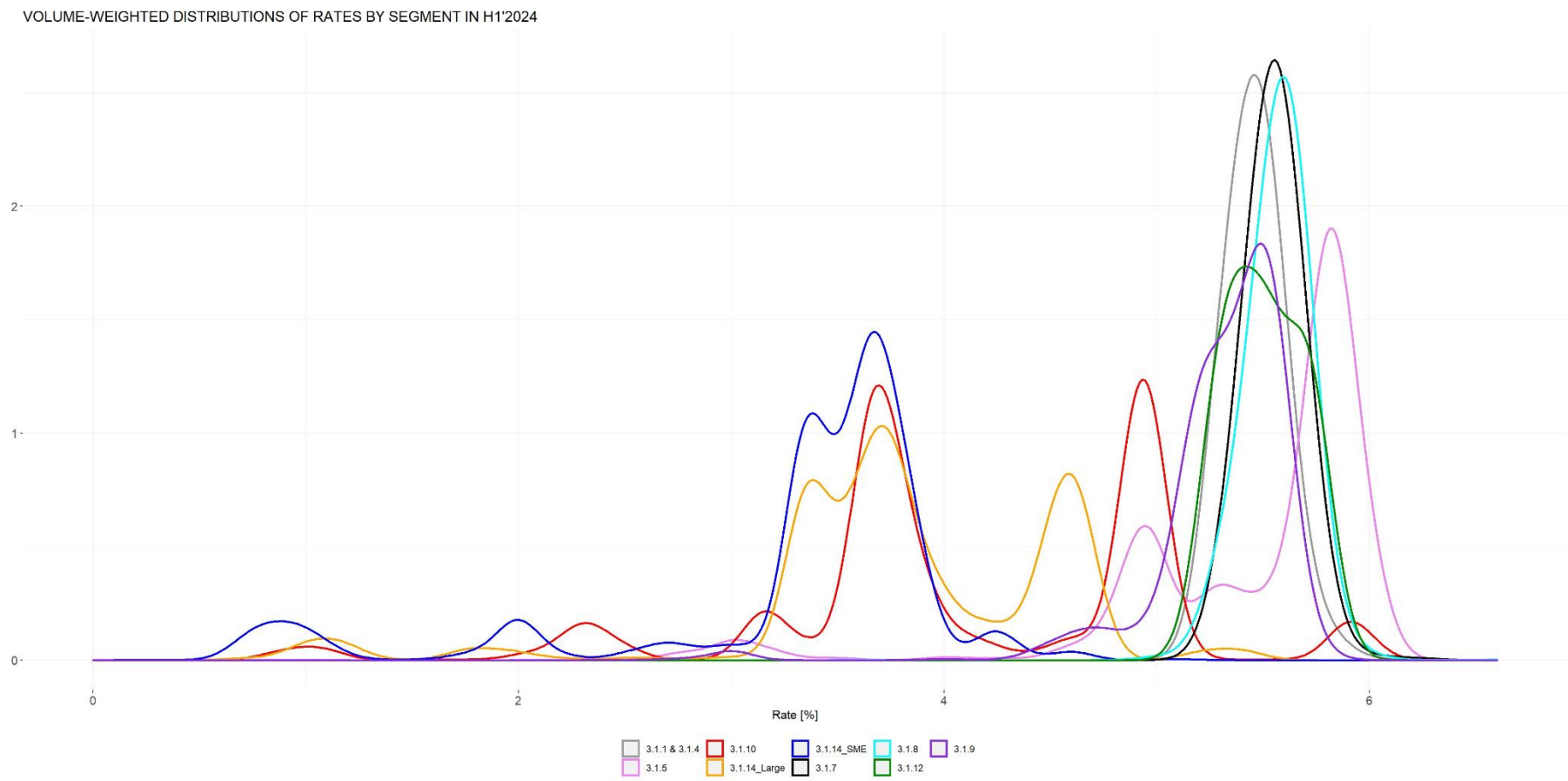


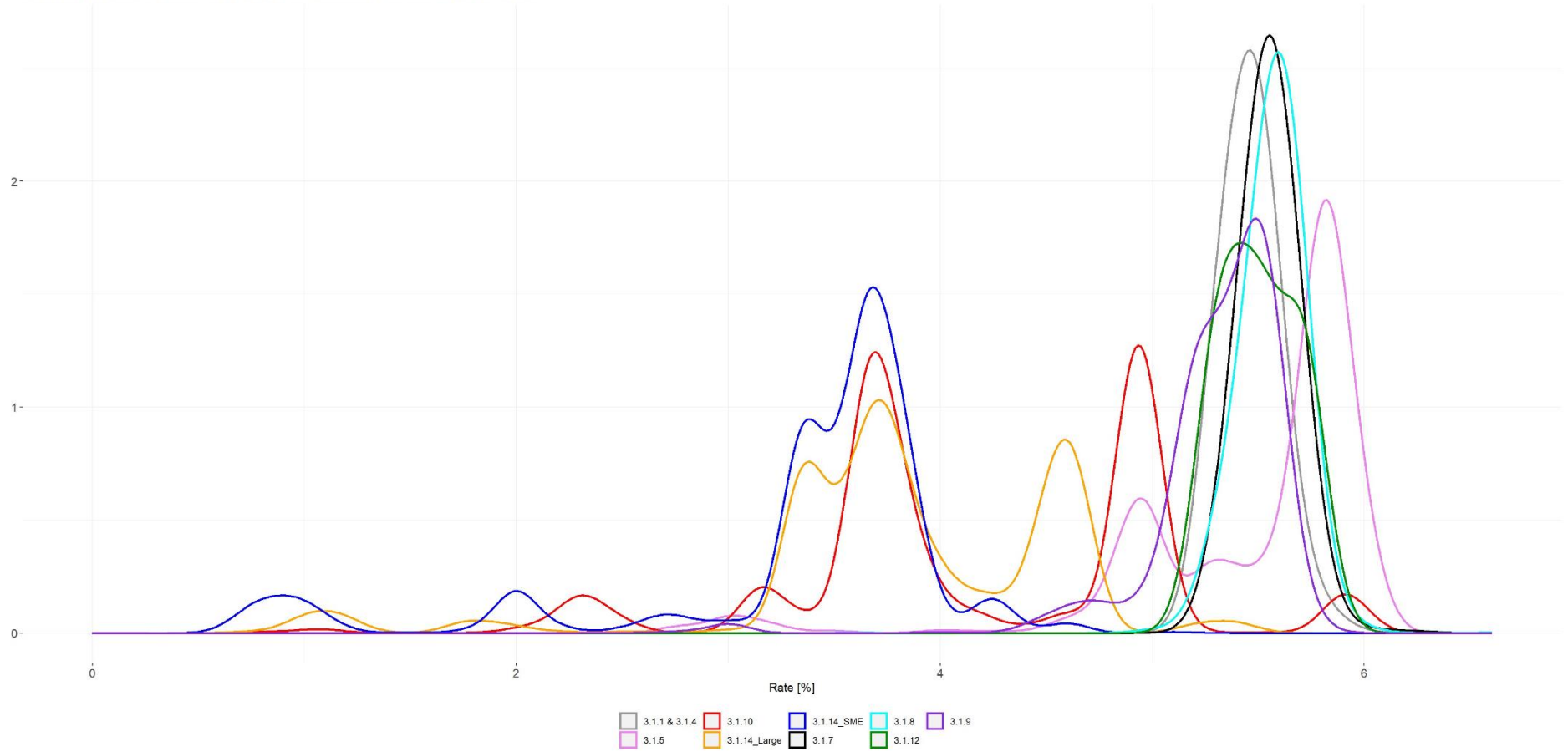
Chart 2 Volume-weighted distribution of interest rate by segment in the period H1'2024

a. Volume-weighted distribution of interest rate for the Minimum Volume Threshold of PLN 25 mn



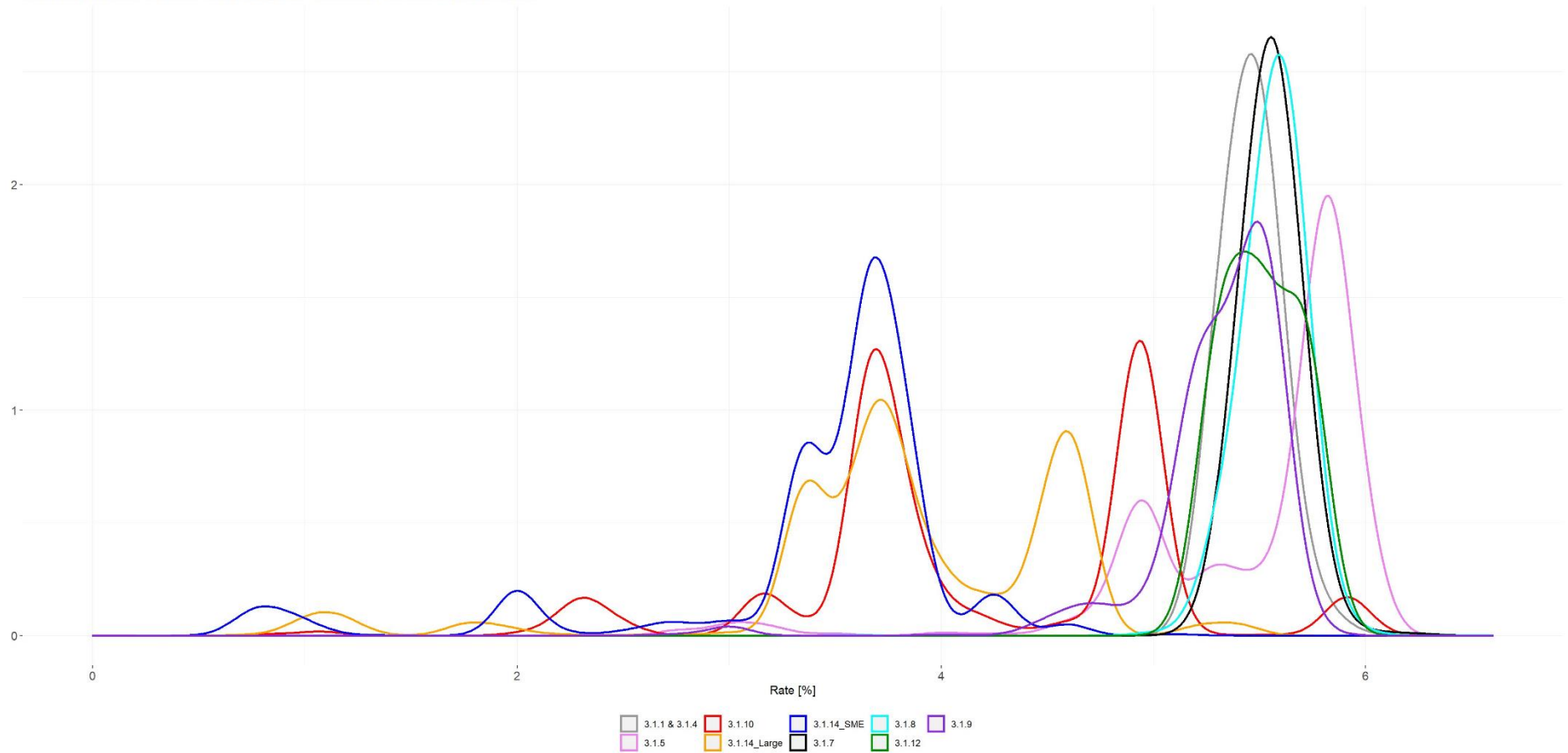
b. Volume weighted distribution of interest rate for the Minimum Volume Threshold of PLN 30 mn

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



c. Volume-weighted distribution of interest rate for the Minimum Volume Threshold of PLN 40 mn

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



d. Volume weighted distribution of interest rate for the Minimum Volume Threshold of PLN 55 mn

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024

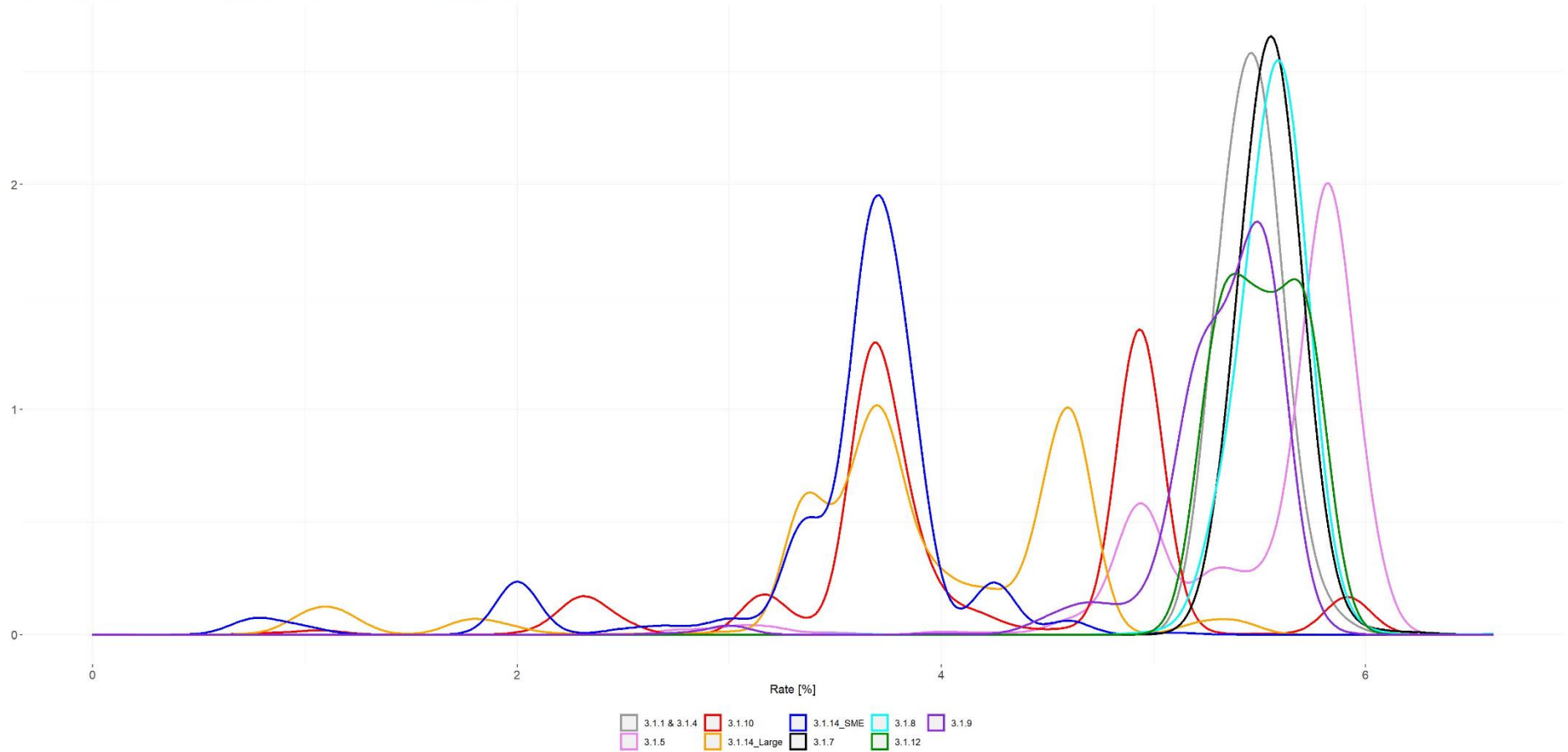
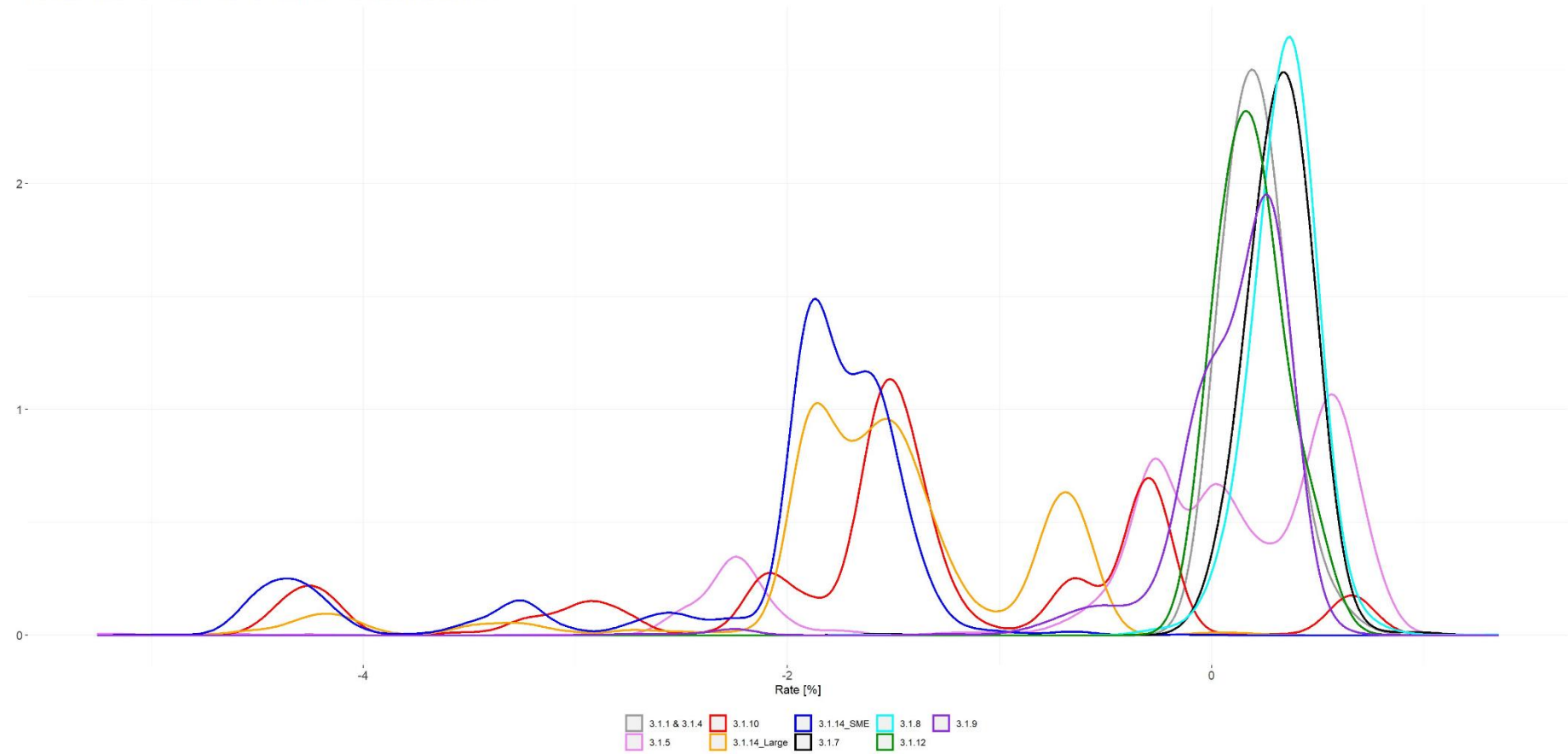




Chart 3 Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) by segment in the period H1'2024

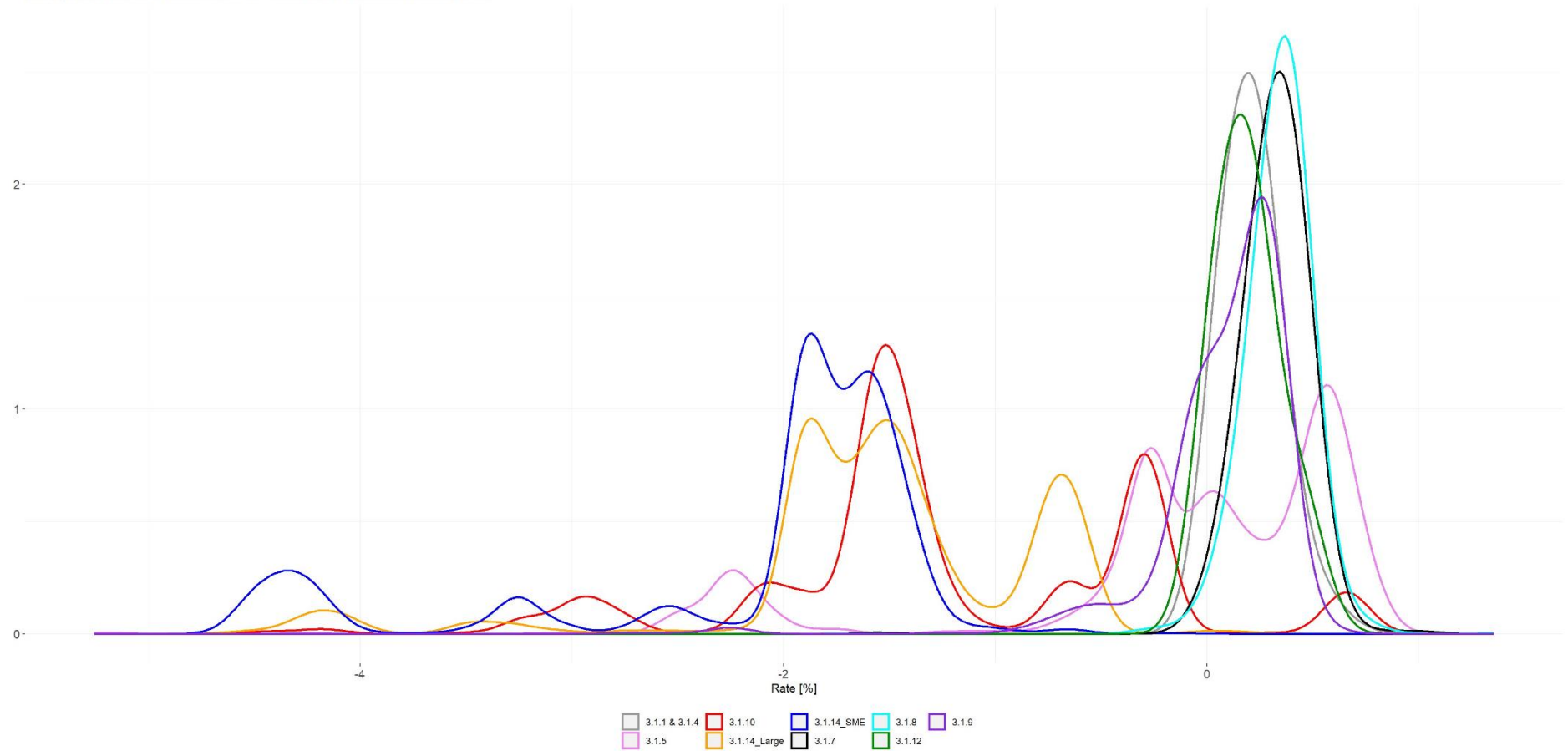
a. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 25 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



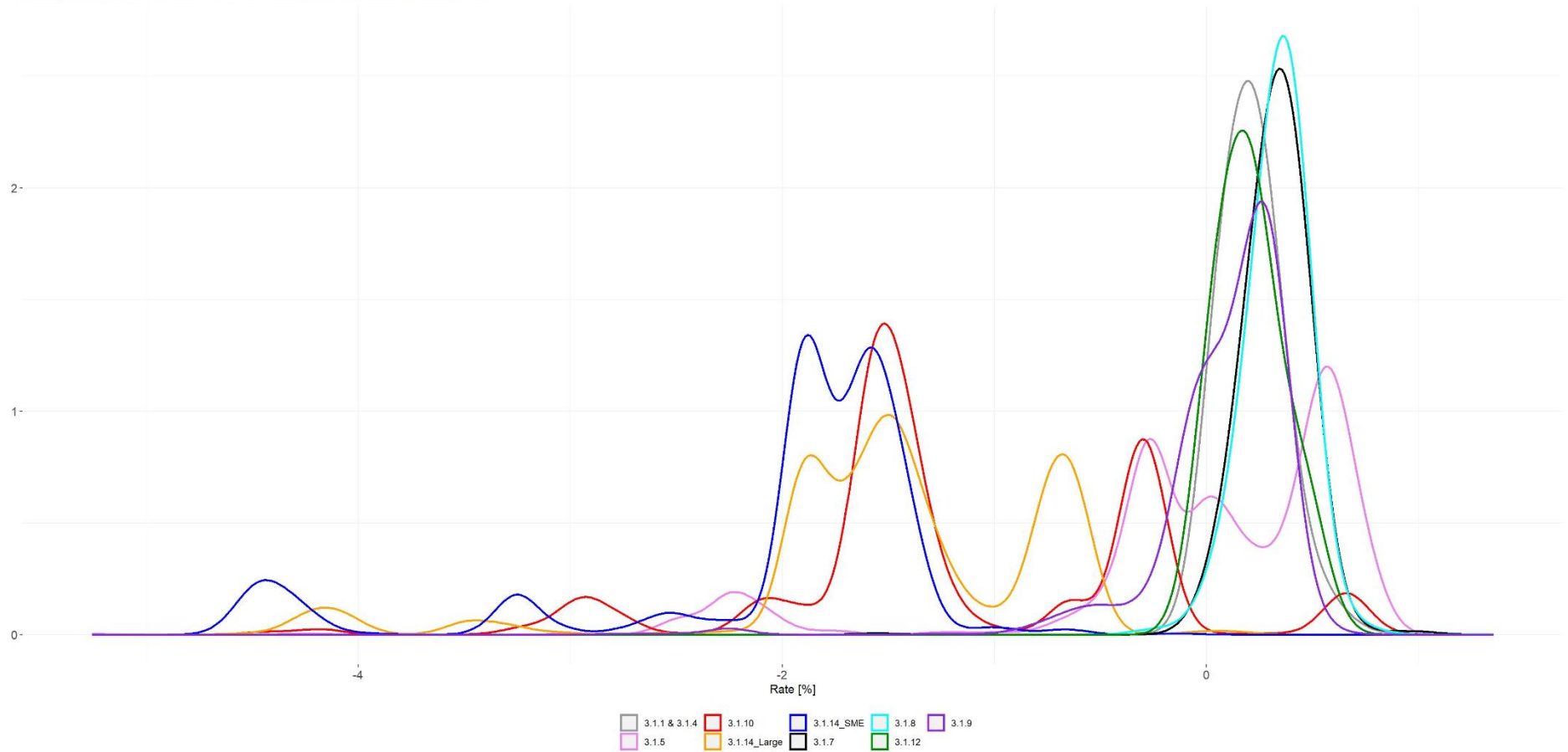
b. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 30 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



c. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 40 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



d. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 55 mn

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024

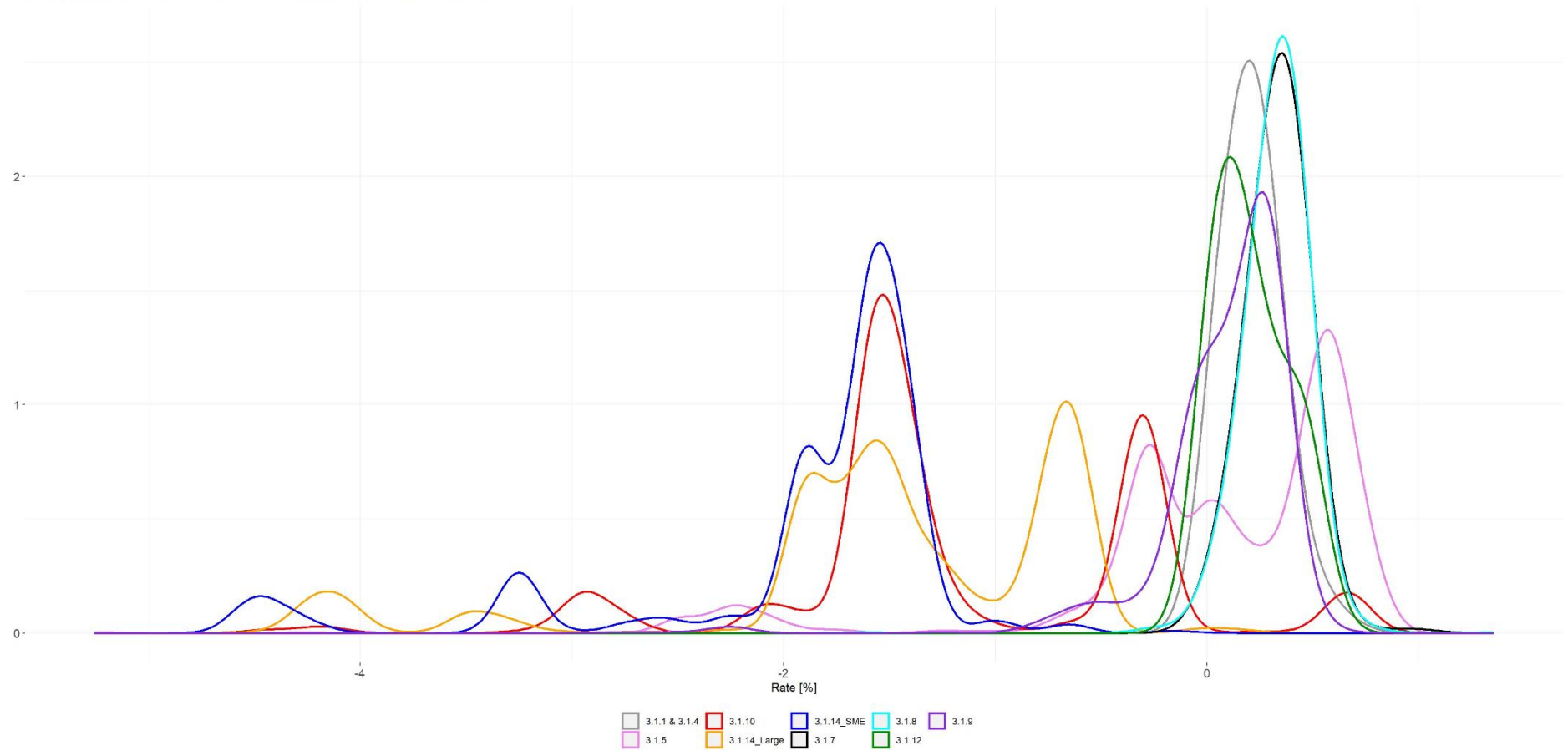
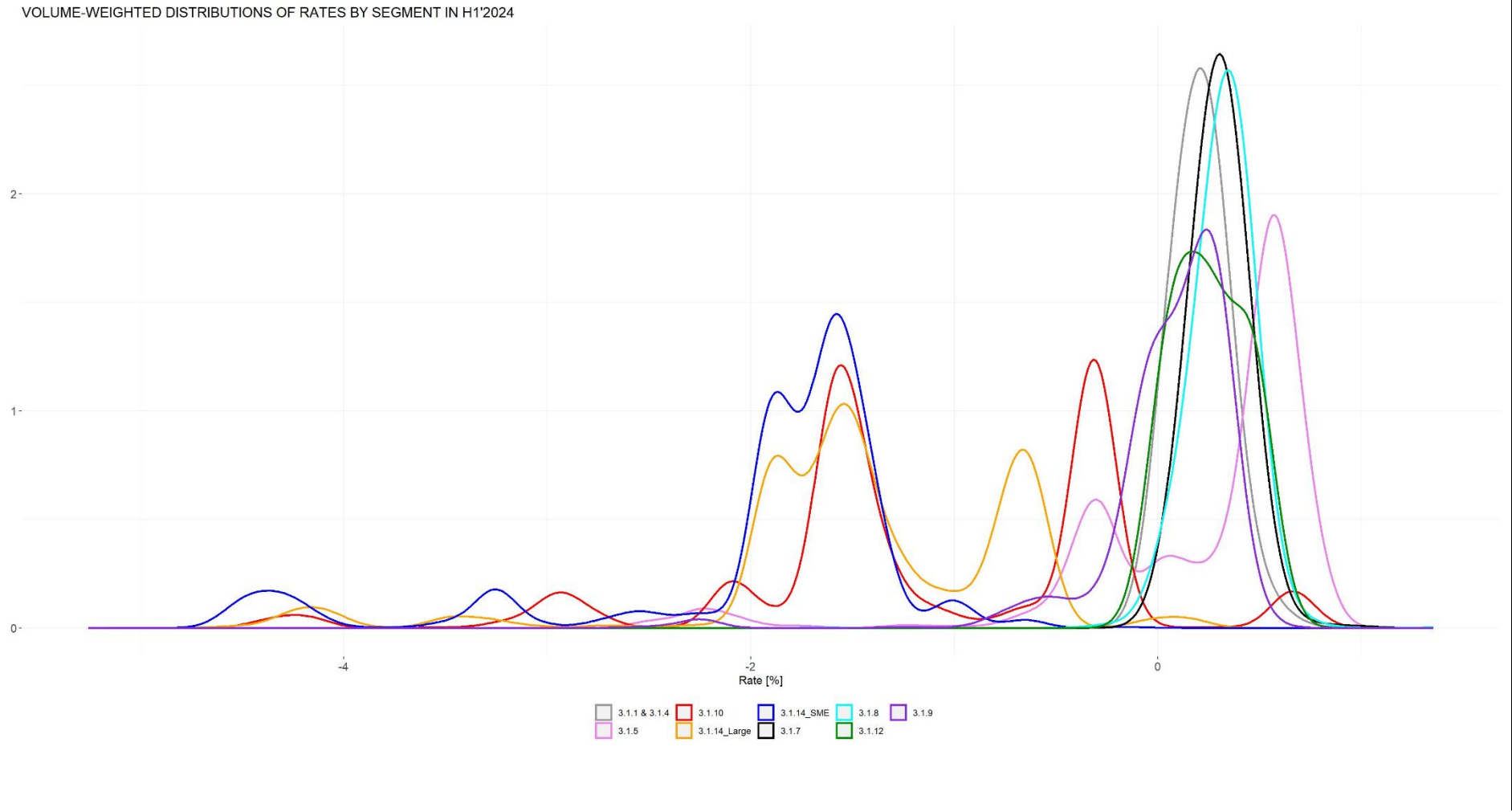


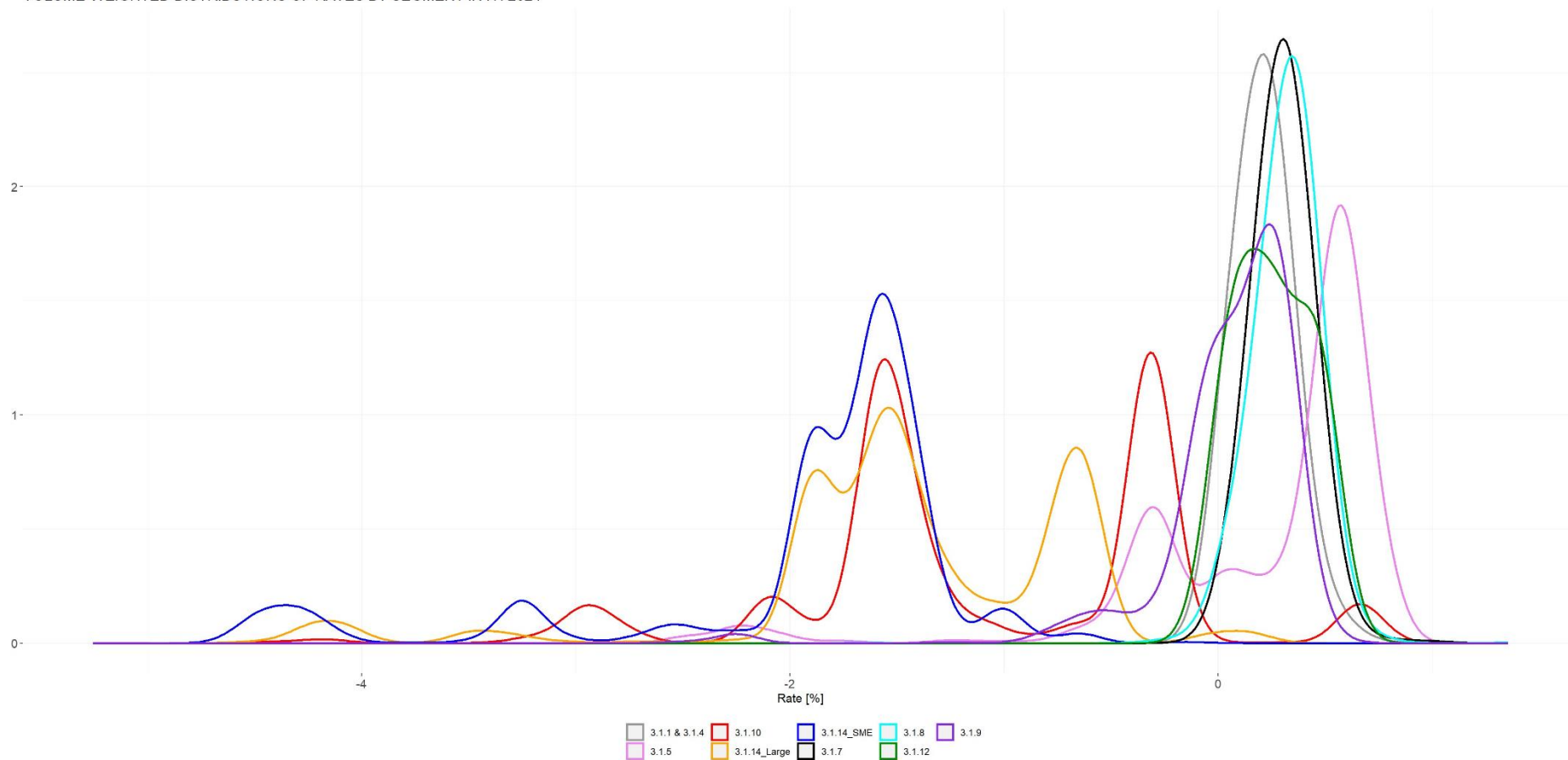
Chart 4 Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) by segment in the period H1'2024

a. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 25 mn



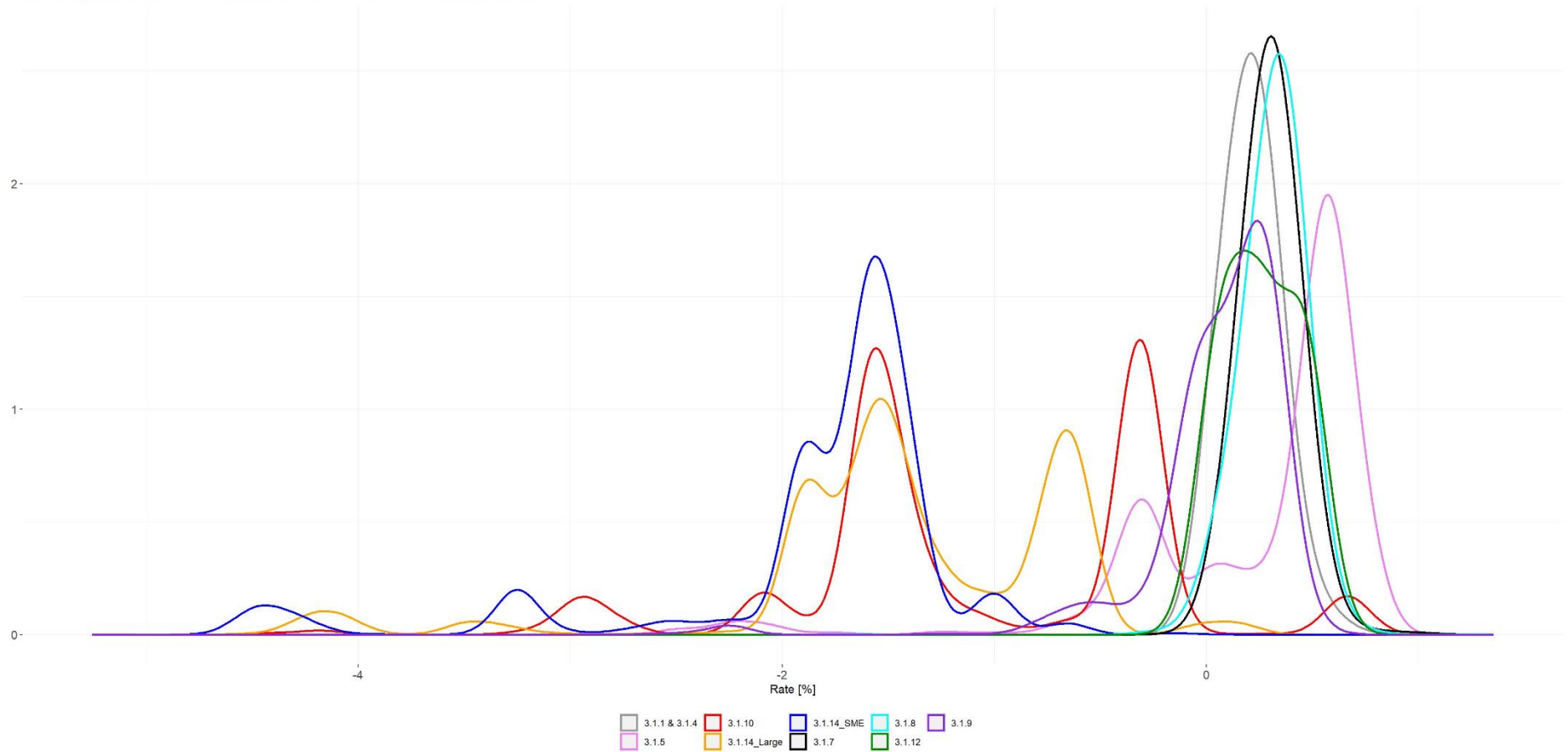
b. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 30 mn

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



c. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 40 mn

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024



d. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 55 mn

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT IN H1'2024

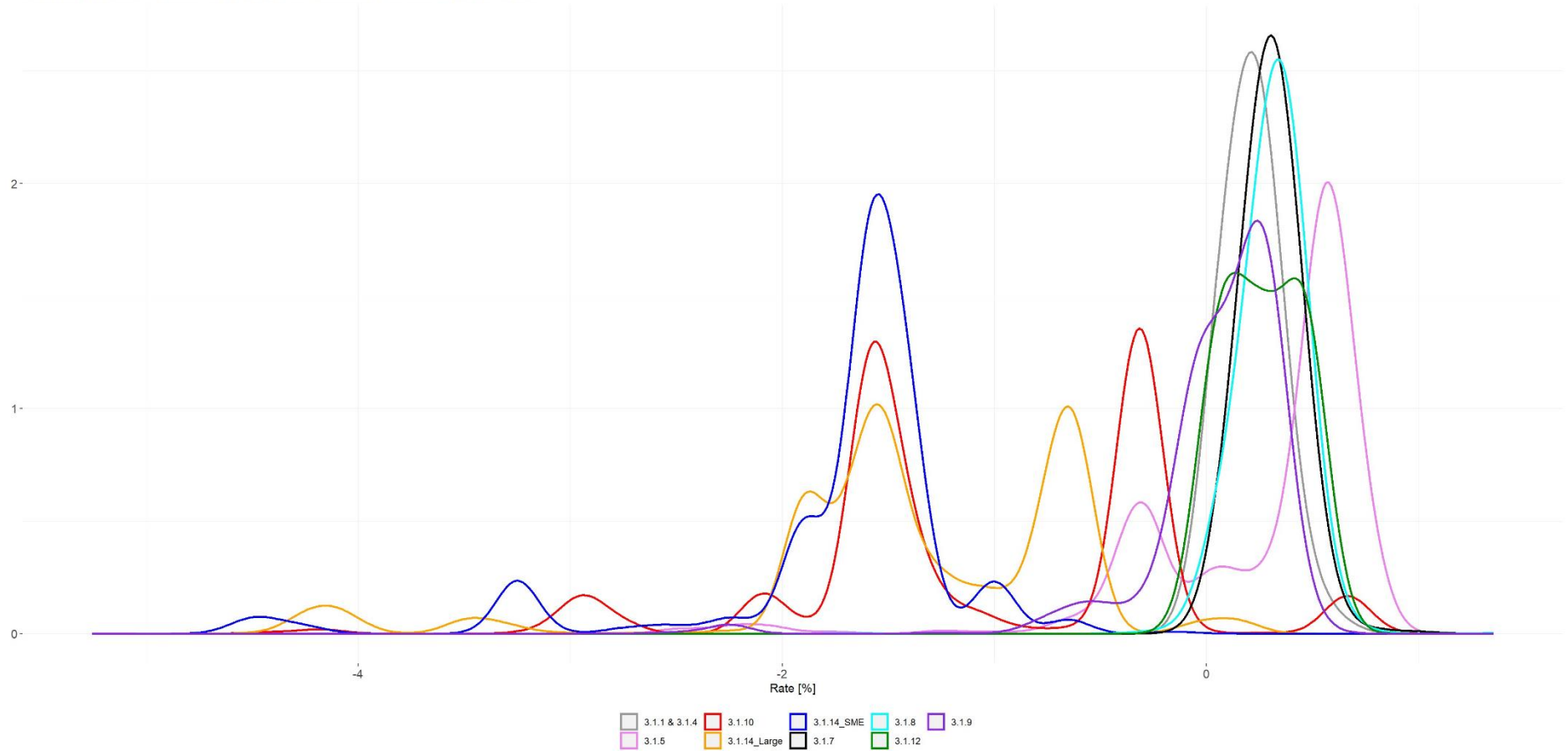
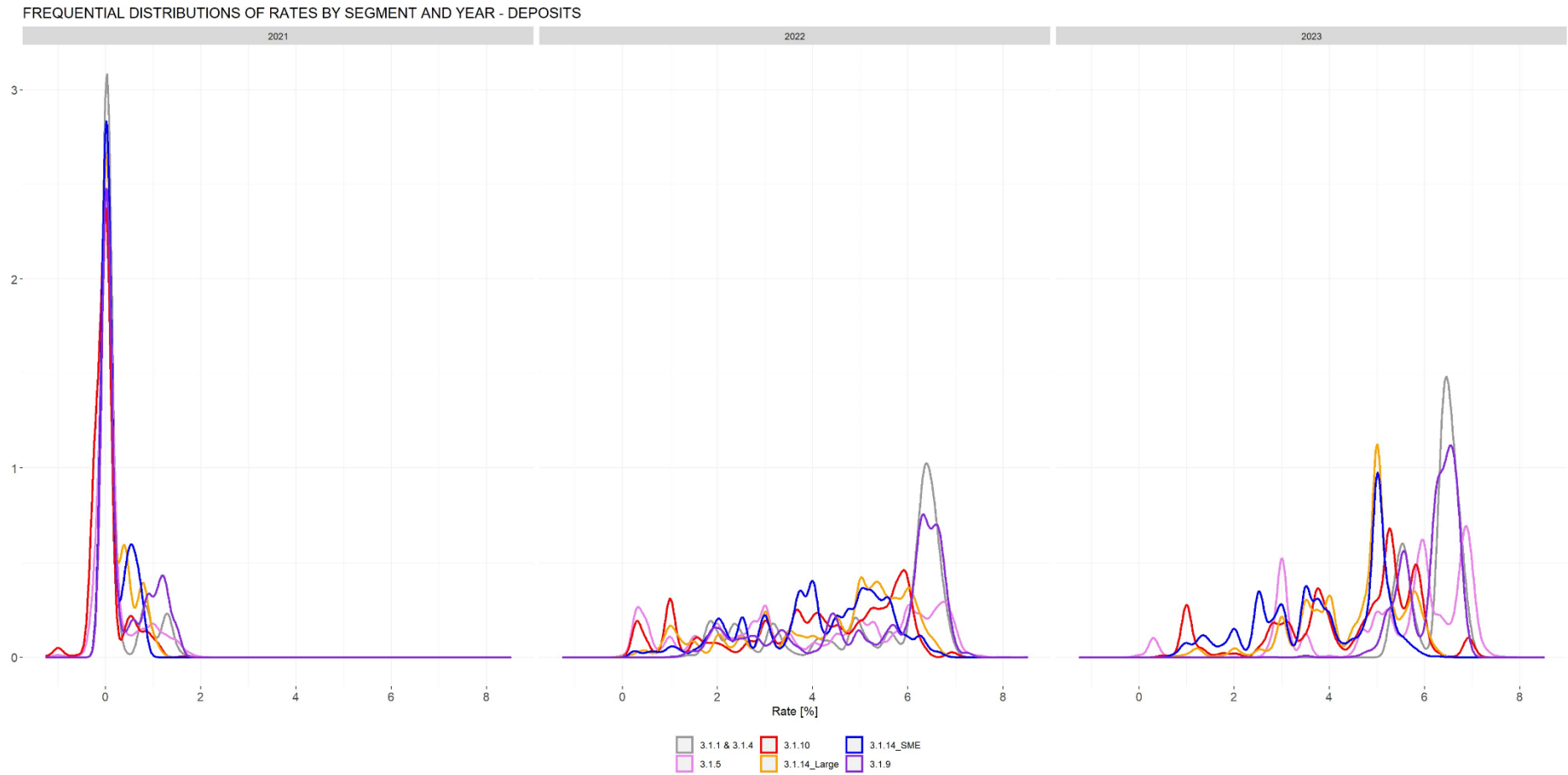


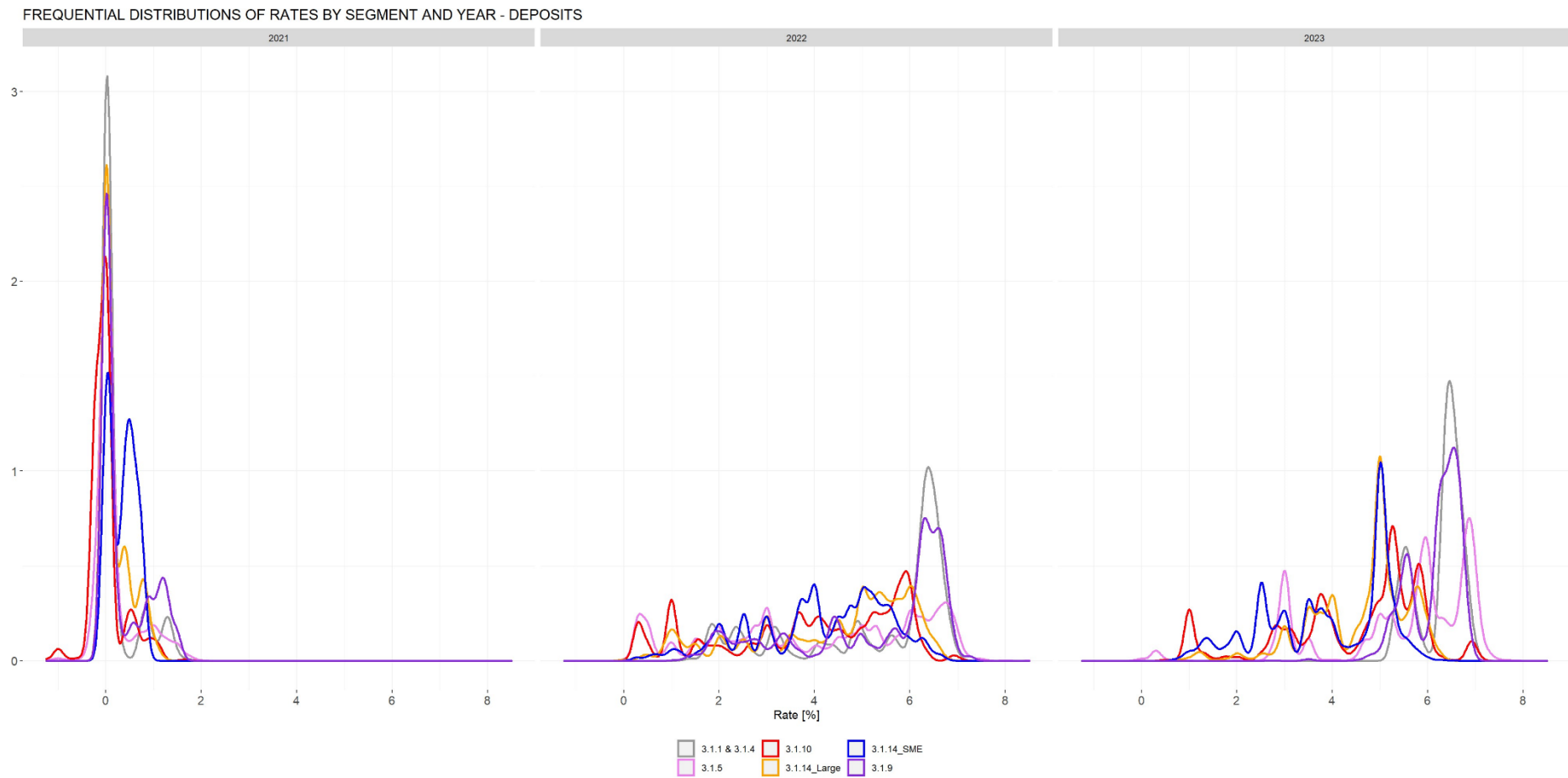


Chart 5 Distribution of interest rate of unsecured deposits by segment and year

a. Distribution of interest rate for the Minimum Volume Threshold of PLN 25 mn by year

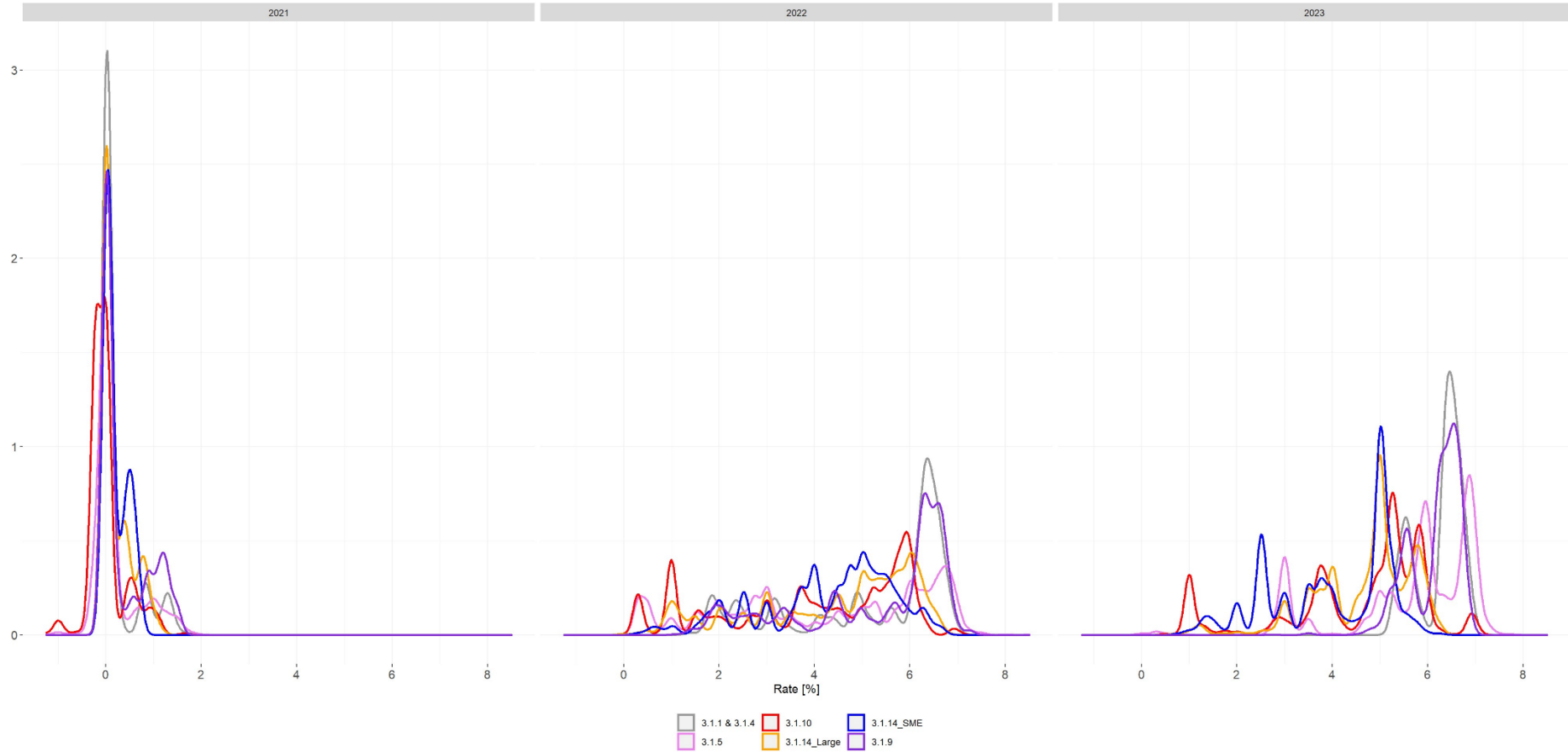


b. Distribution of interest rate for the Minimum Volume Threshold of PLN 30 mn by year



c. Distribution of interest rate for the Minimum Volume Threshold of PLN 40 mn by year

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS



d. Distribution of interest rate for the Minimum Volume Threshold of PLN 55 mn PLN by year

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS

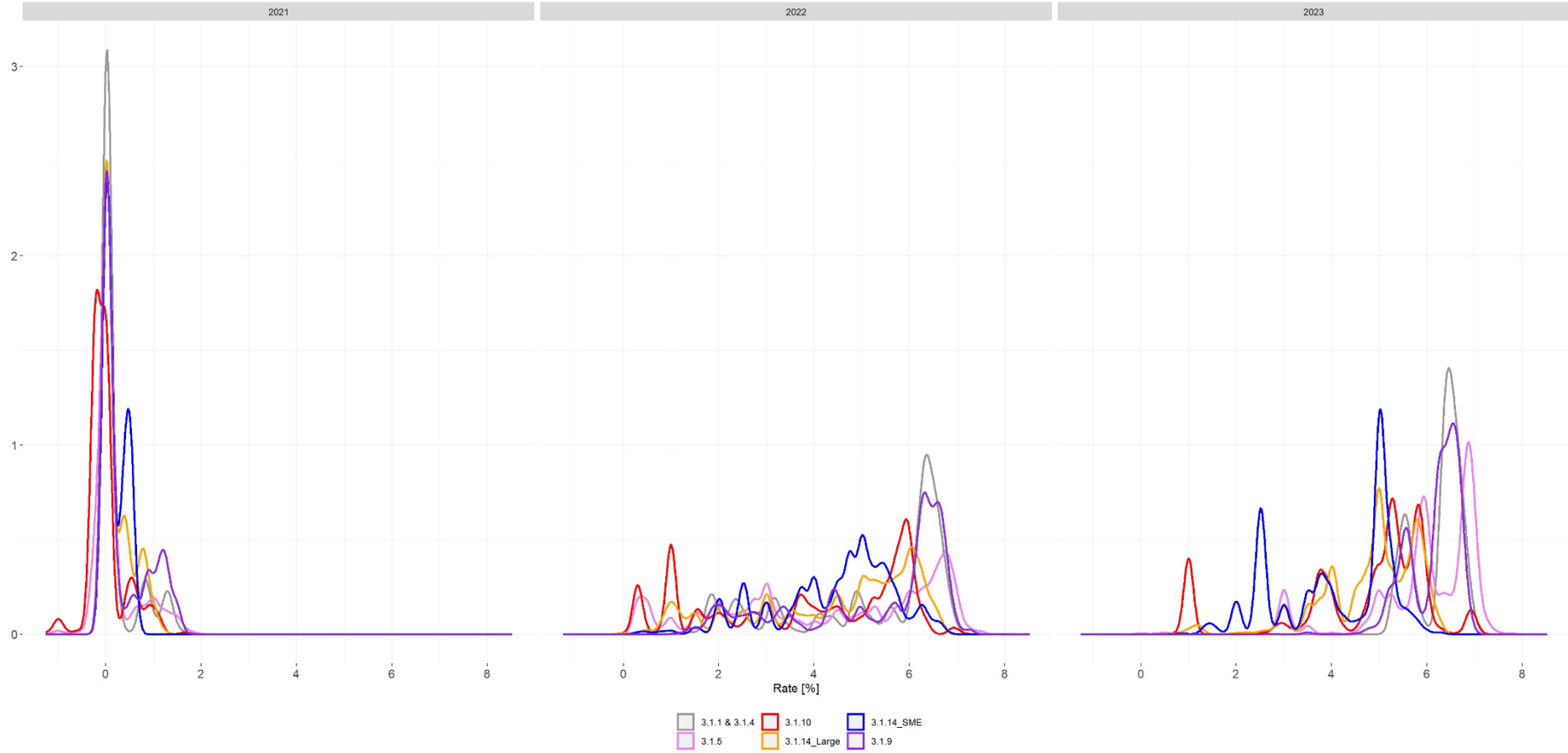
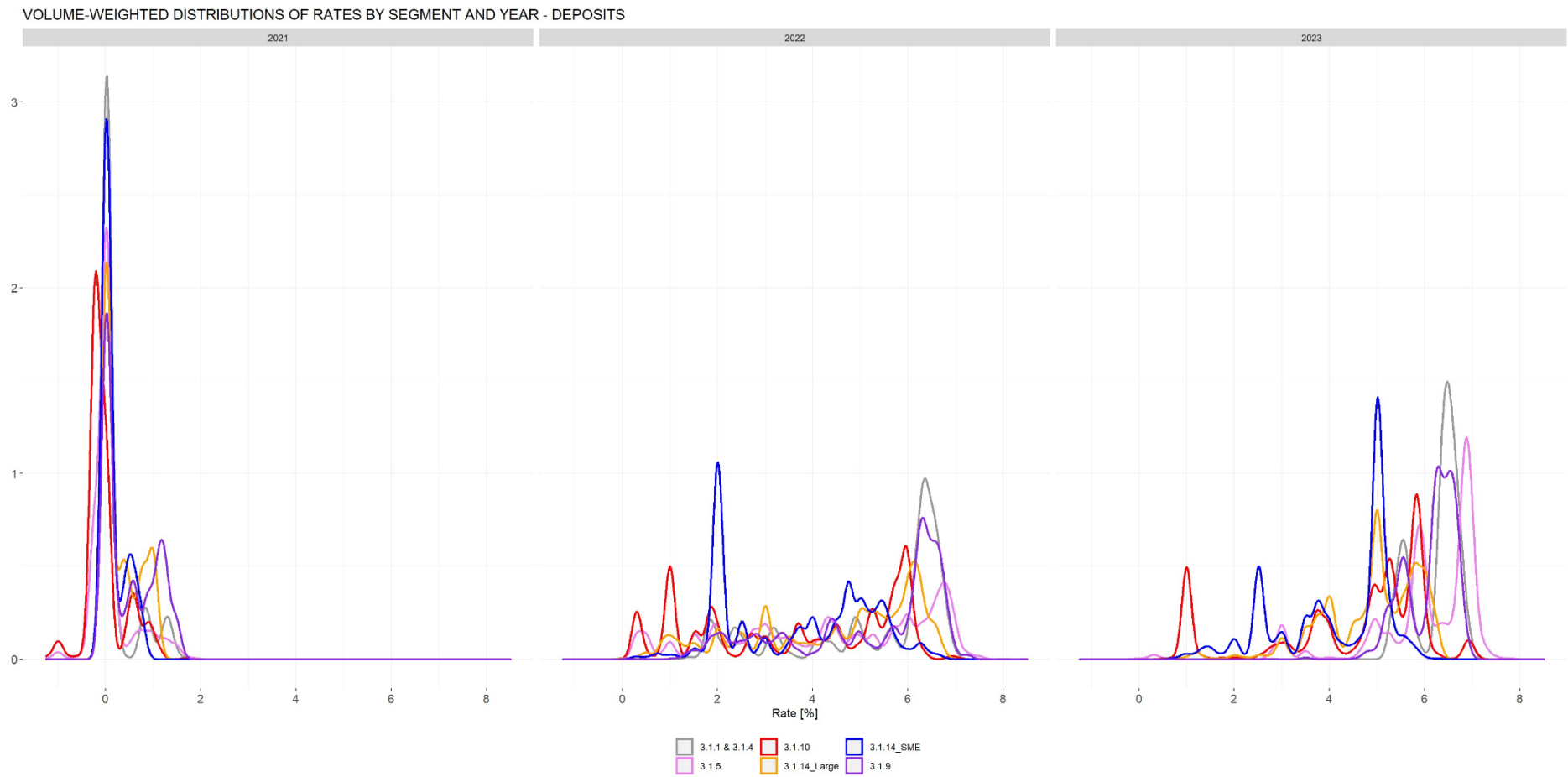


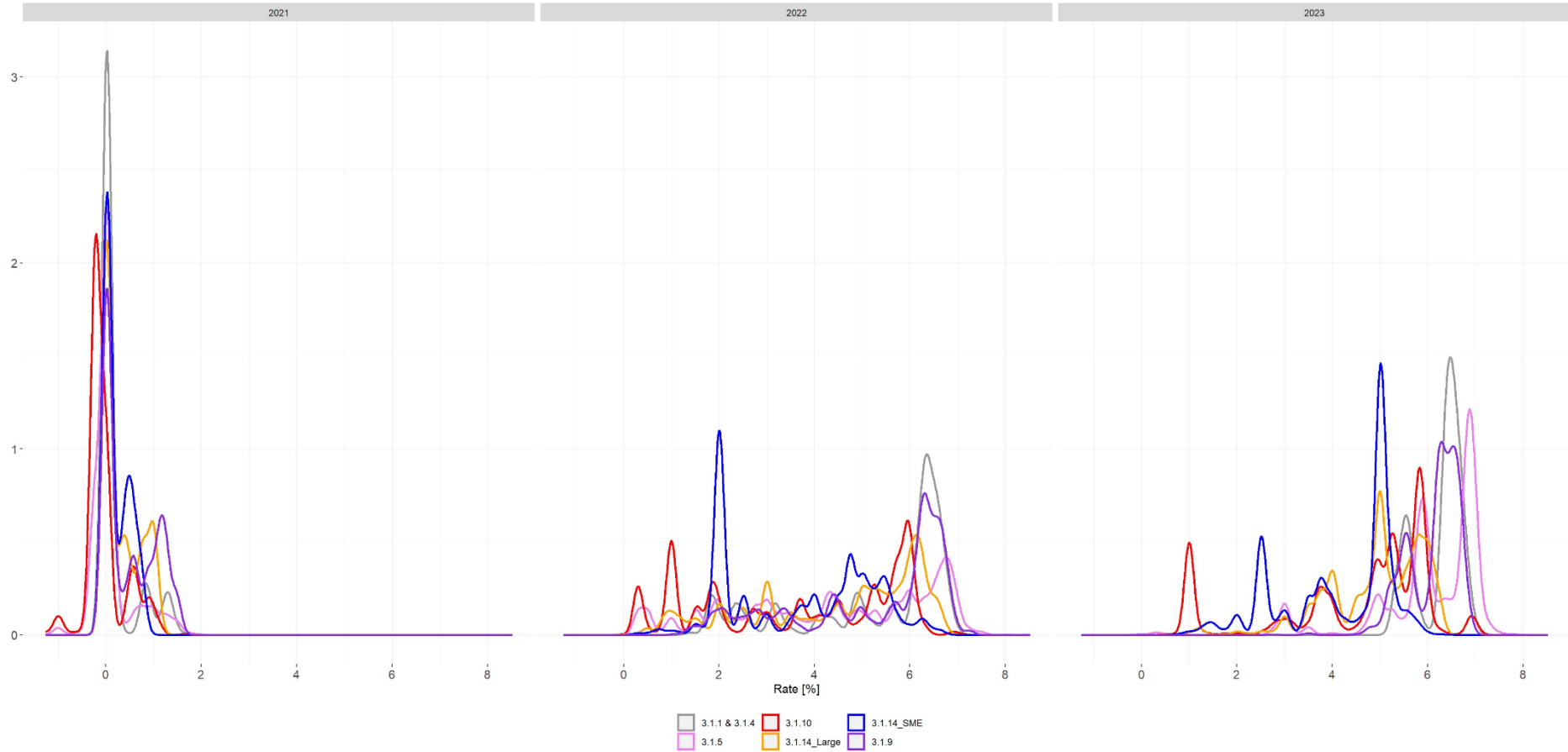
Chart 6 Volume-weighted distribution of interest rate of unsecured deposits by segment and year

a. Volume-weighted distribution of interest rate for the Minimum Volume Threshold of PLN 25 mn by year



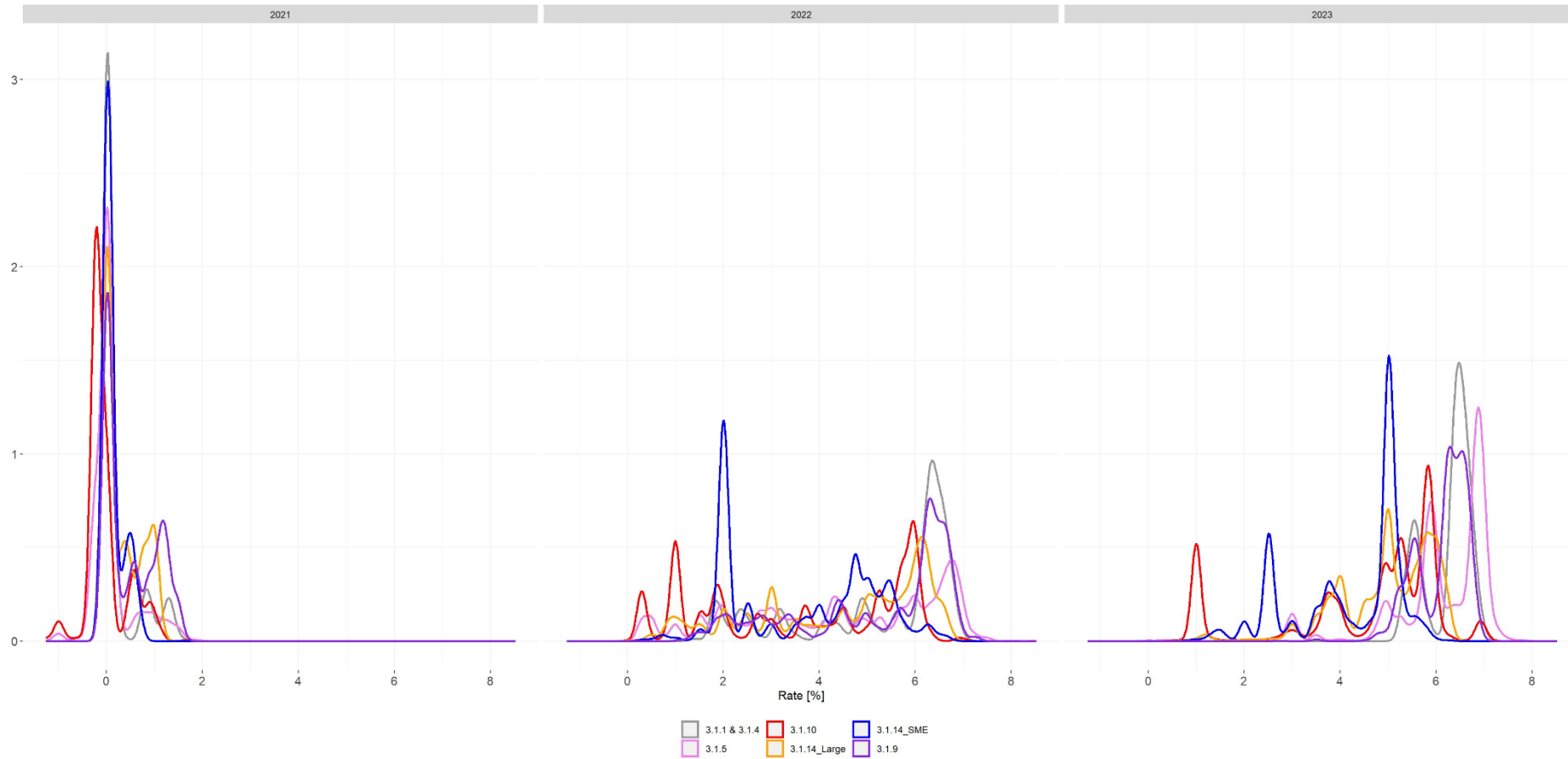
b. Volume-weighted distribution of interest rate for the Minimum Volume Threshold of PLN 30 mn by year

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS



c. Volume-weighted distribution of interest rate for the Minimum Volume Threshold of PLN 40 mn PLN by year

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS



d. Volume-weighted distribution of interest rate for the Minimum Volume Threshold of PLN 55 mn PLN by year

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS

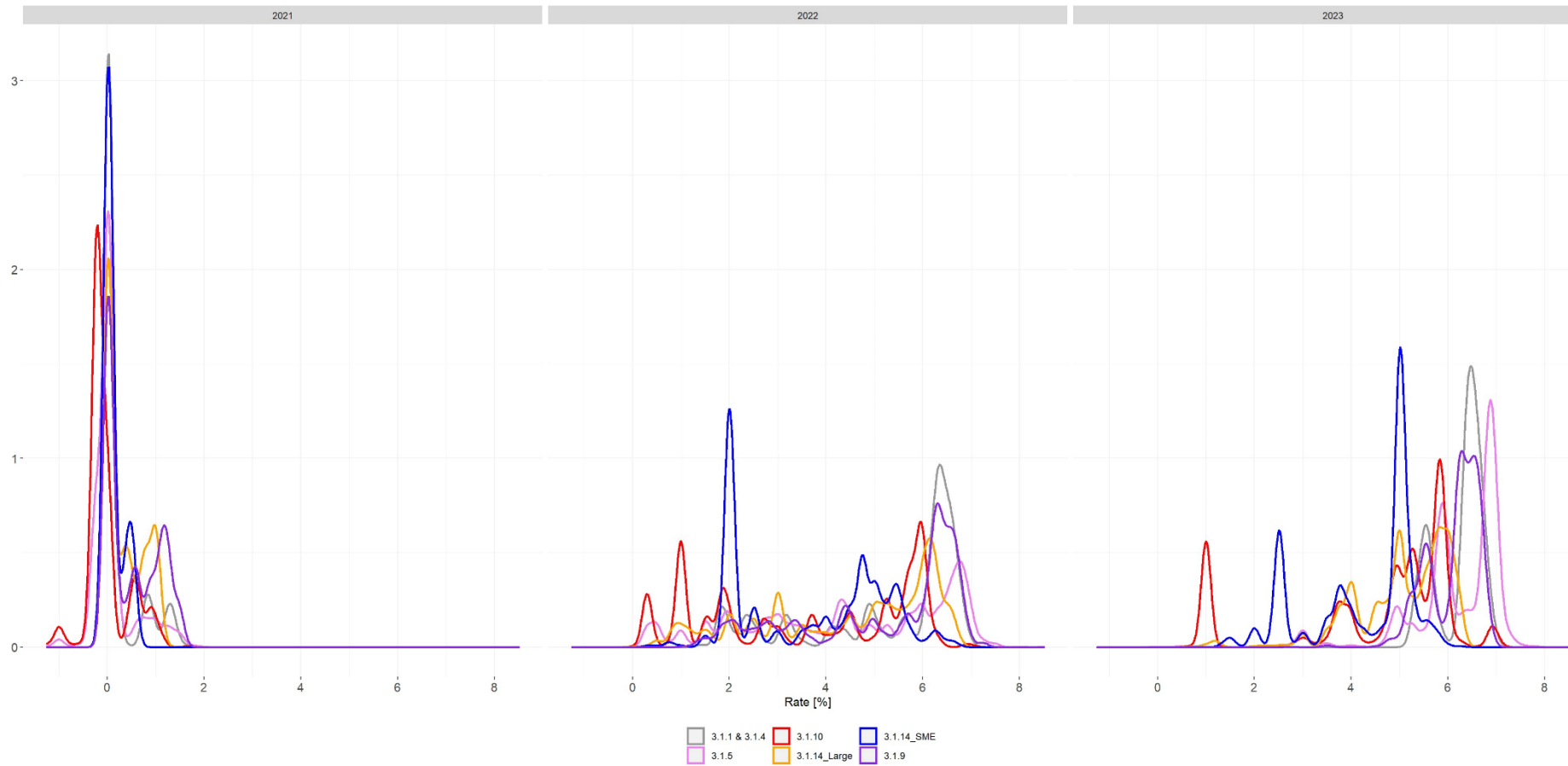
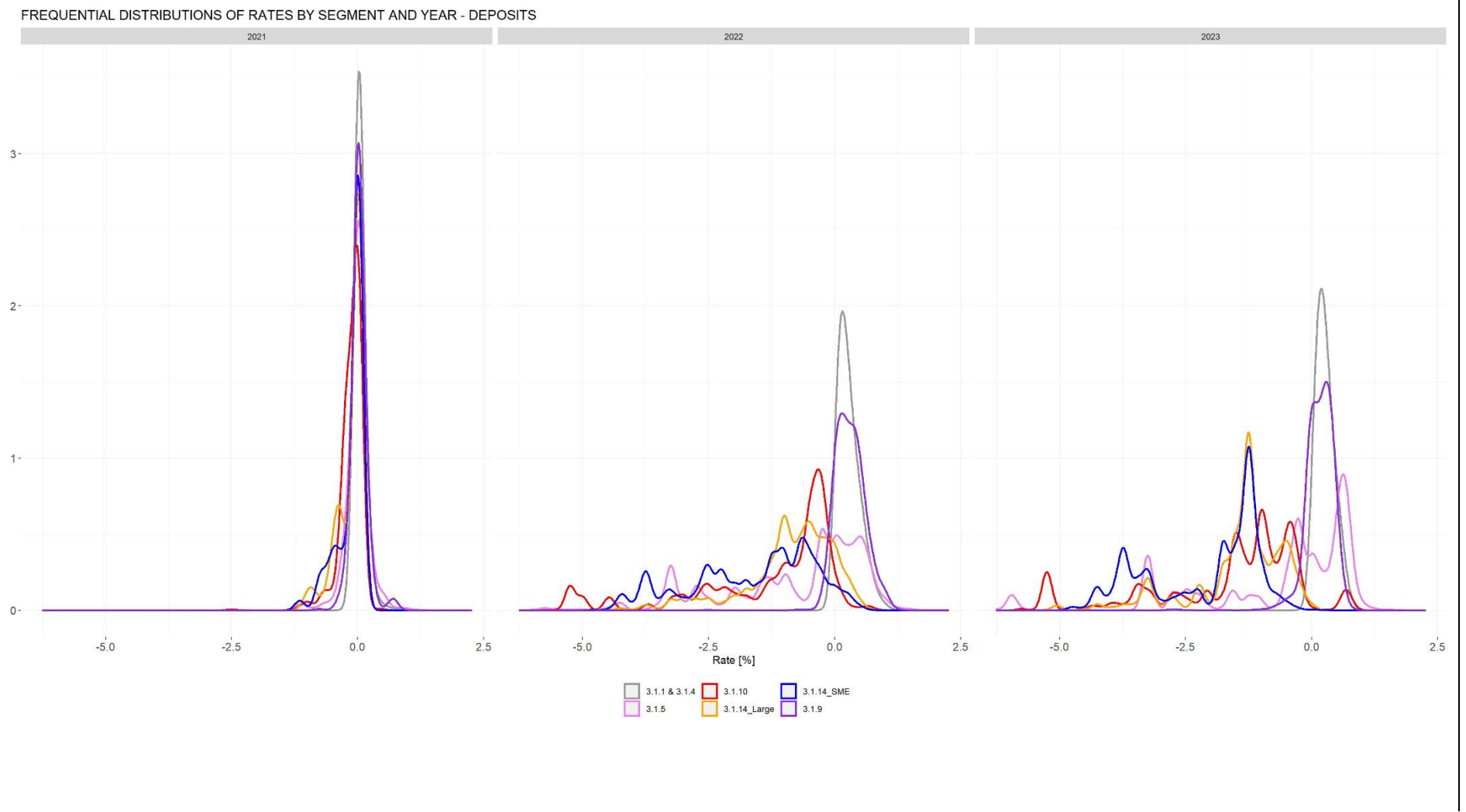


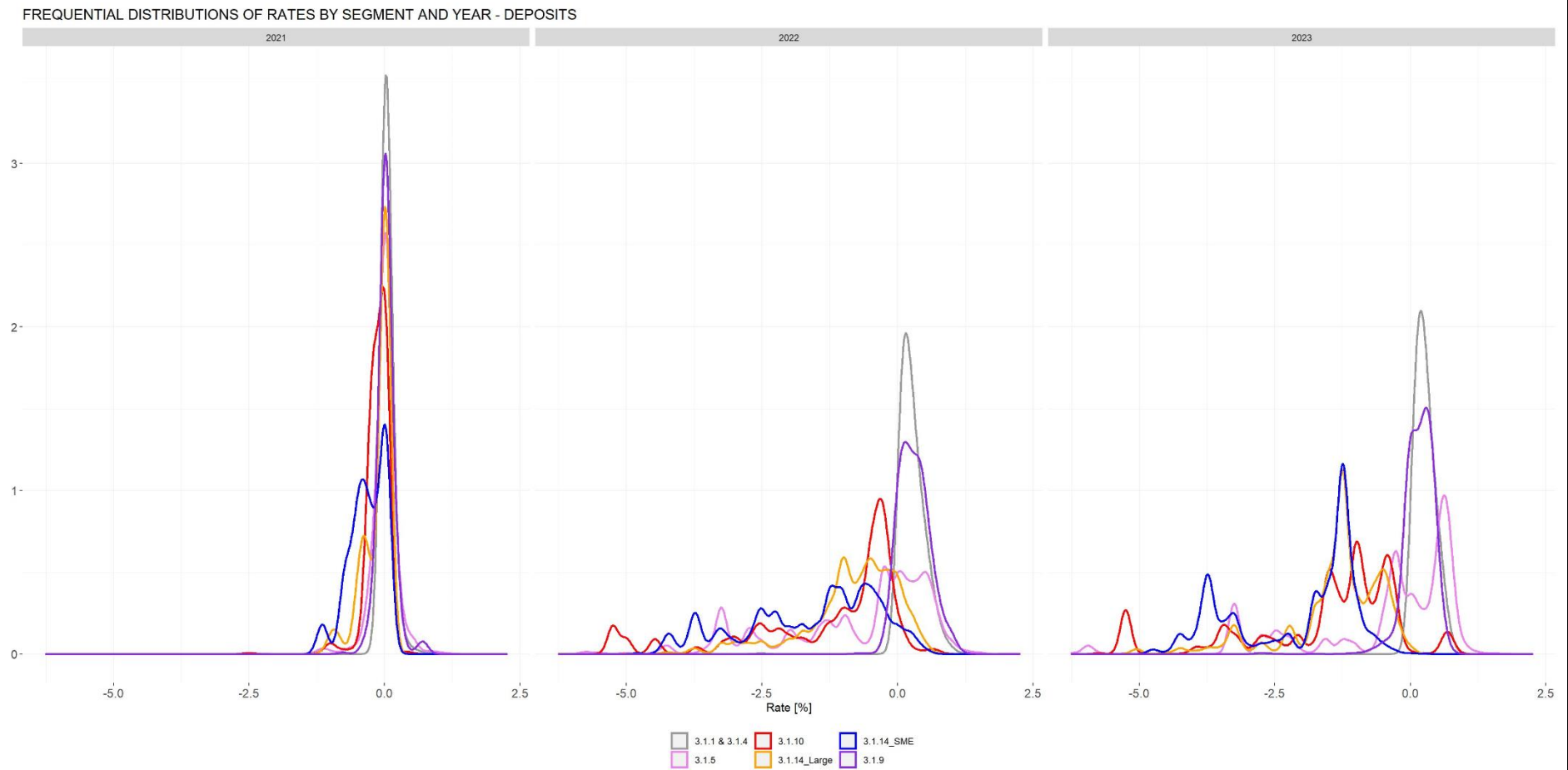


Chart 7 Distribution of interest rate of unsecured deposits (adjusted by subtraction of the NBP deposit rate) by segment and year

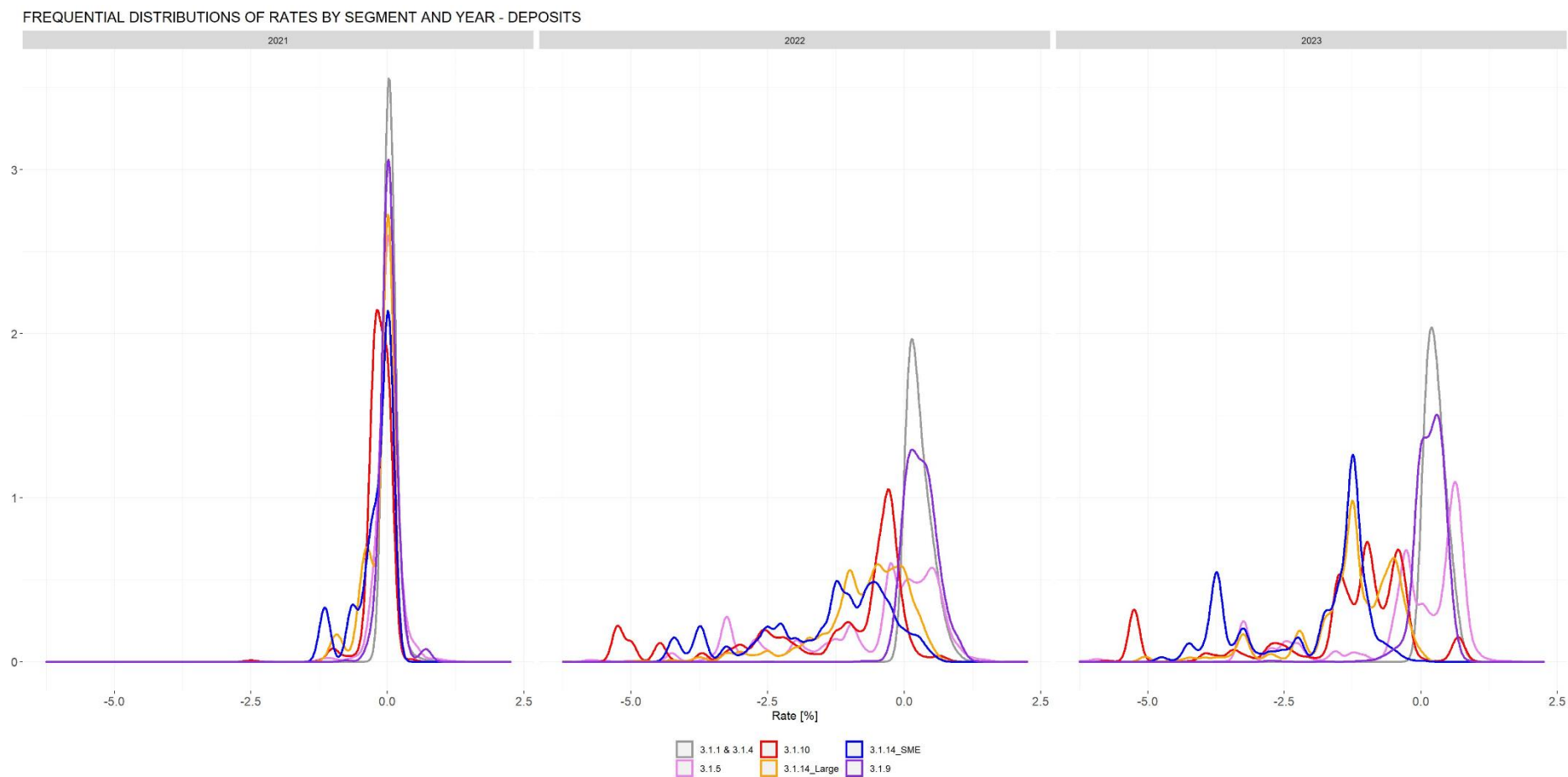
a. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 25 mn by year



b. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 30 mn by year



c. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 40 mn by year



d. Distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 55 mn by year

FREQUENTIAL DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS

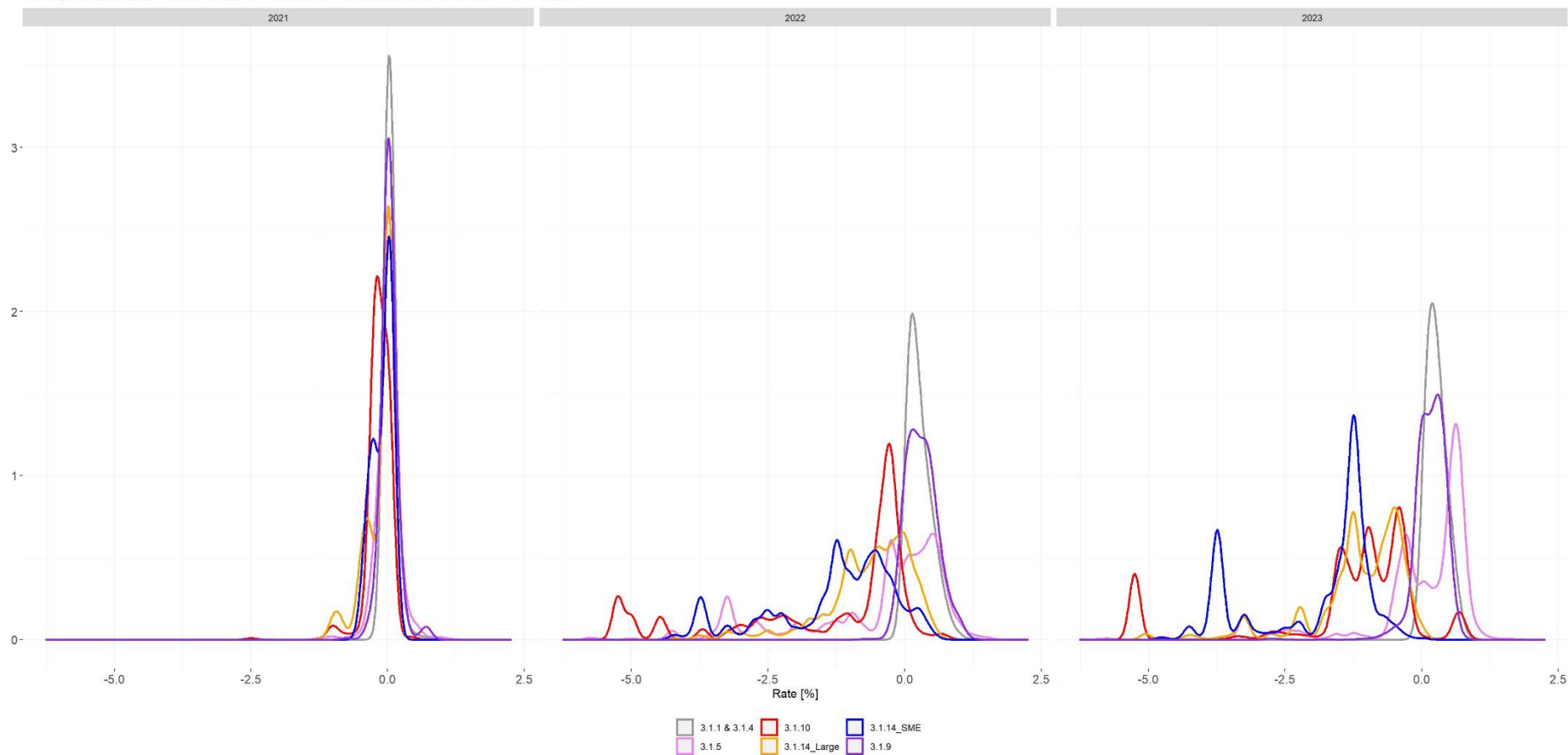
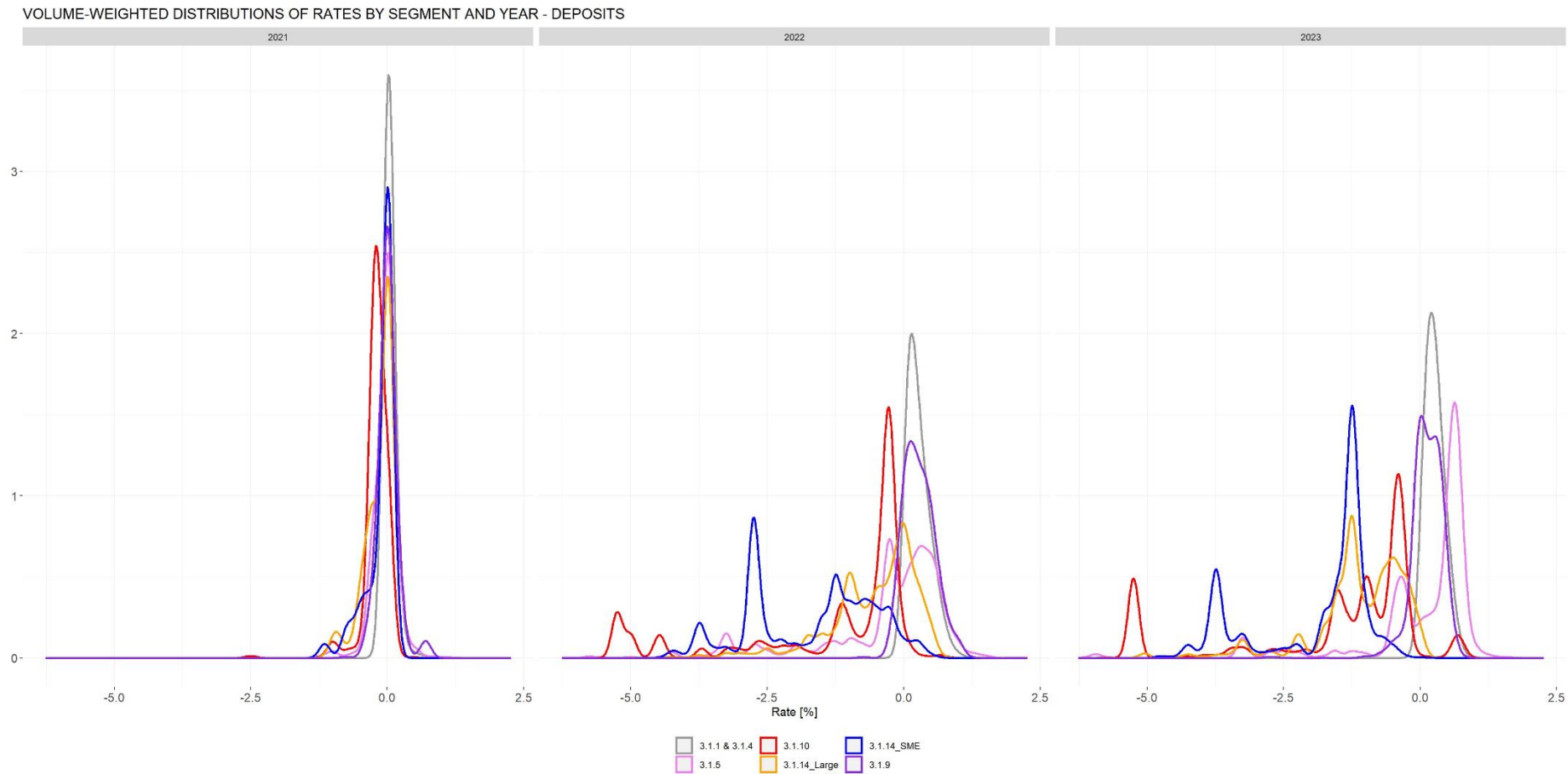


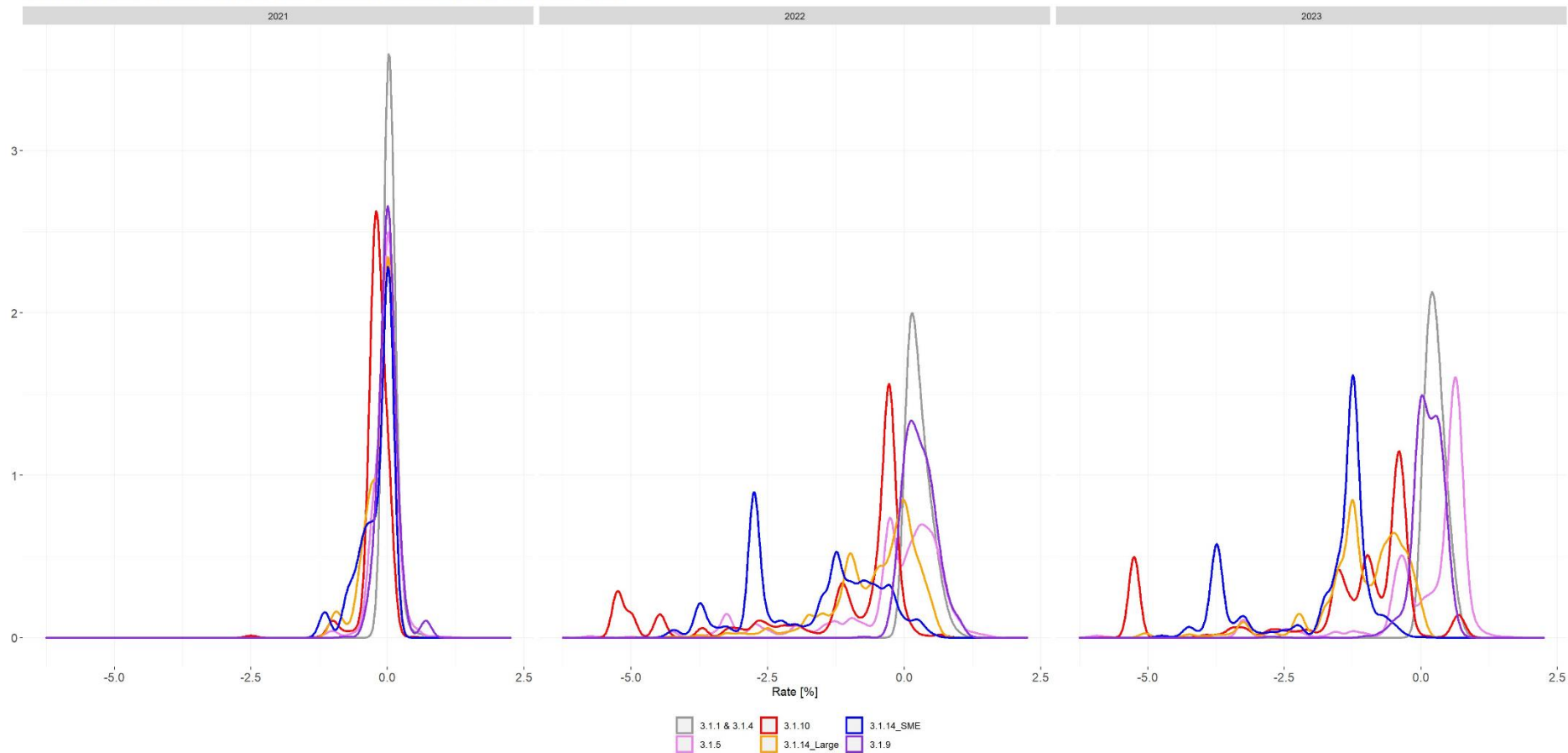
Chart 8 Volume-weighted distribution of interest rate of unsecured deposits (adjusted by subtraction of the NBP deposit rate) by segment and year

a. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 25 mn by year



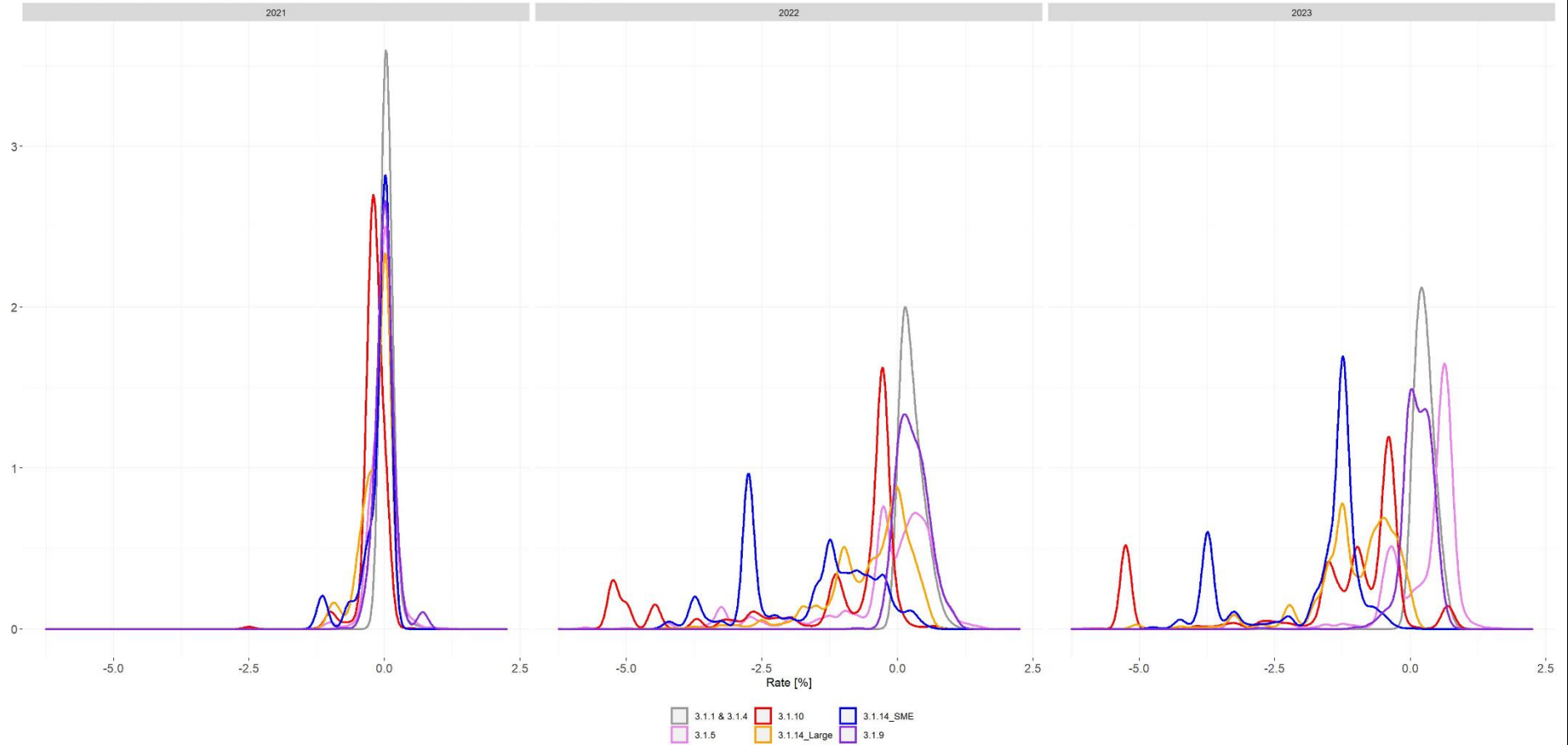
b. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 30 mn by year

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS



c. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 40 mn by year

VOLUME-WEIGHTED DISTRIBUTIONS OF RATES BY SEGMENT AND YEAR - DEPOSITS



d. Volume-weighted distribution of interest rate (adjusted by subtraction of the NBP deposit rate) for the Minimum Volume Threshold of PLN 55 mn by year

