



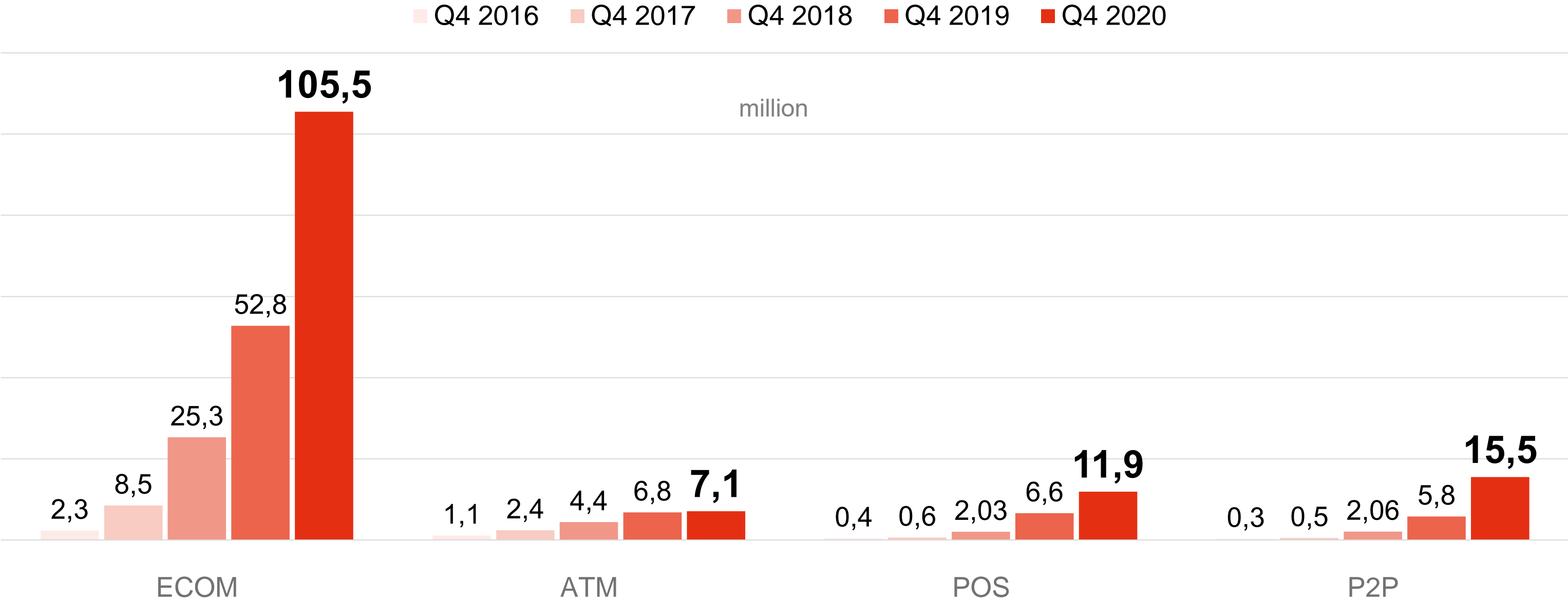
**SUMMARY OF
BLIK'S
TRANSACTIONAL
RESULTS IN 2020**



Q4 2020 – the best quarter in BLIK's history

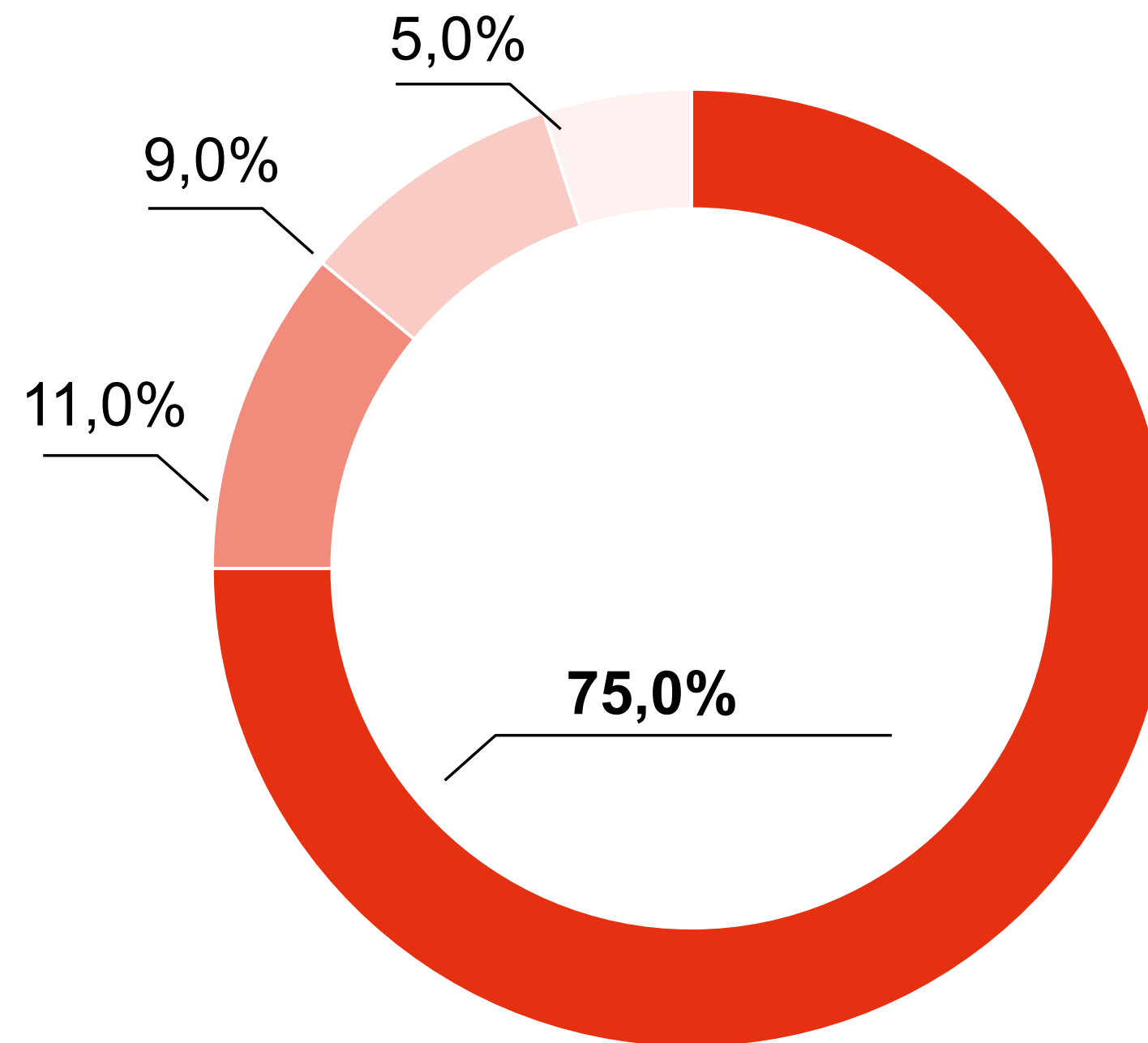
+95%
growth y/y

140 m
transactions in Q4
2020



Transactions in Q4 2020 split by particular channels

140 m
transactions in Q4 2020



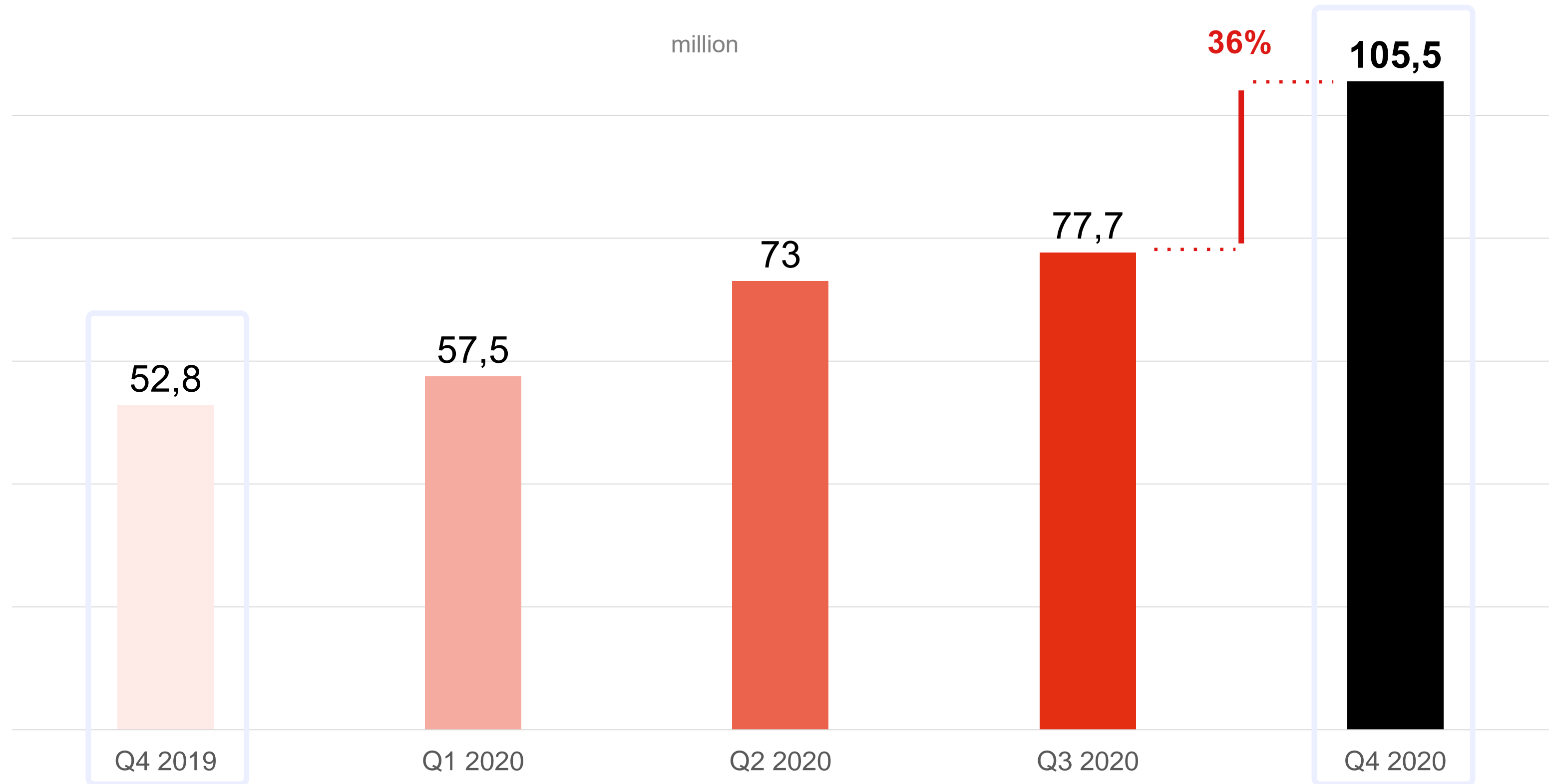
■ ECOM ■ P2P ■ POS ■ ATM



Two times more online transactions year-on-year

million

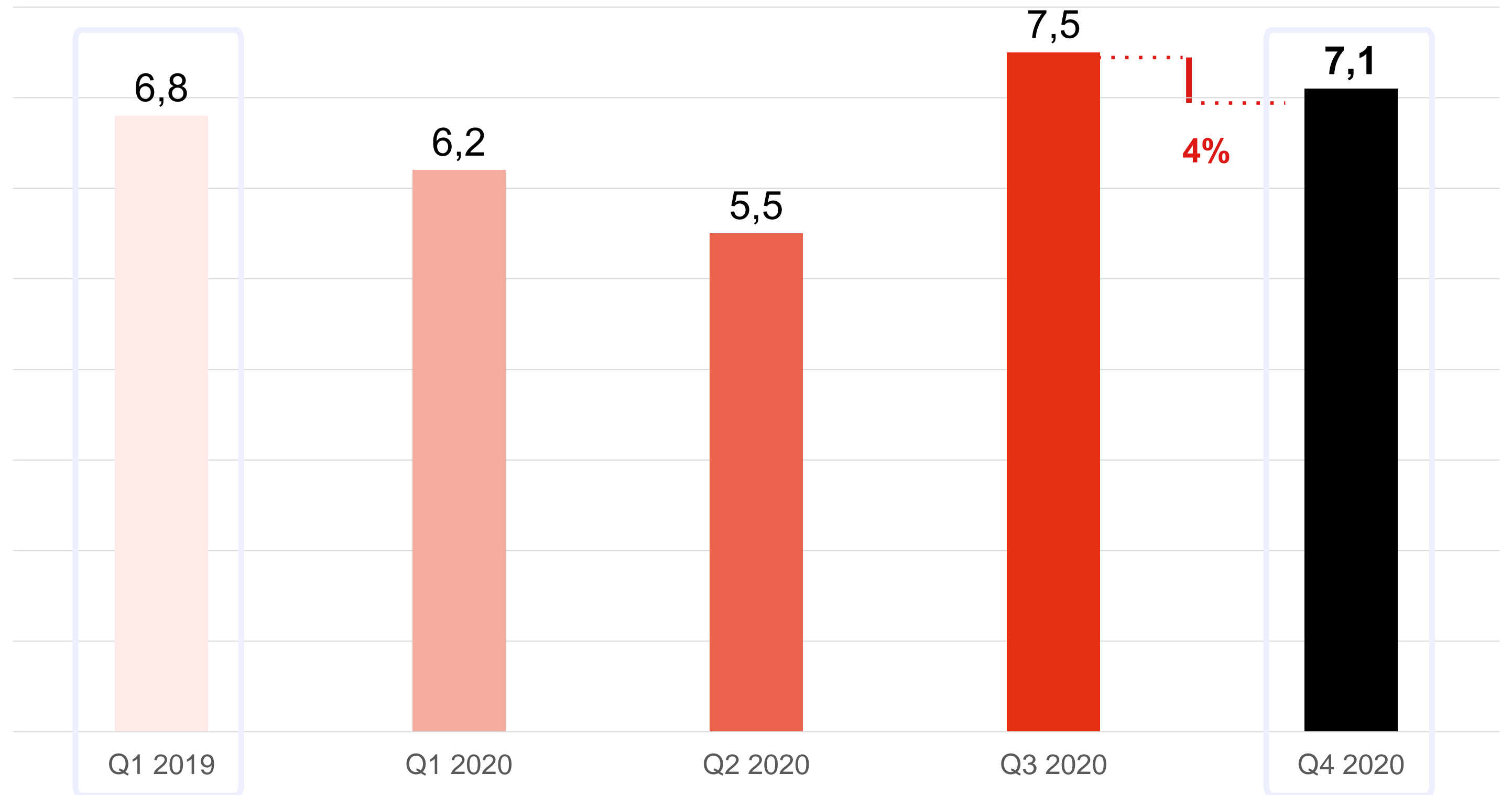
E-COMMERCE
+100%
growth y/y



Impact of the pandemic on the frequency of cash withdrawals from ATMs

million

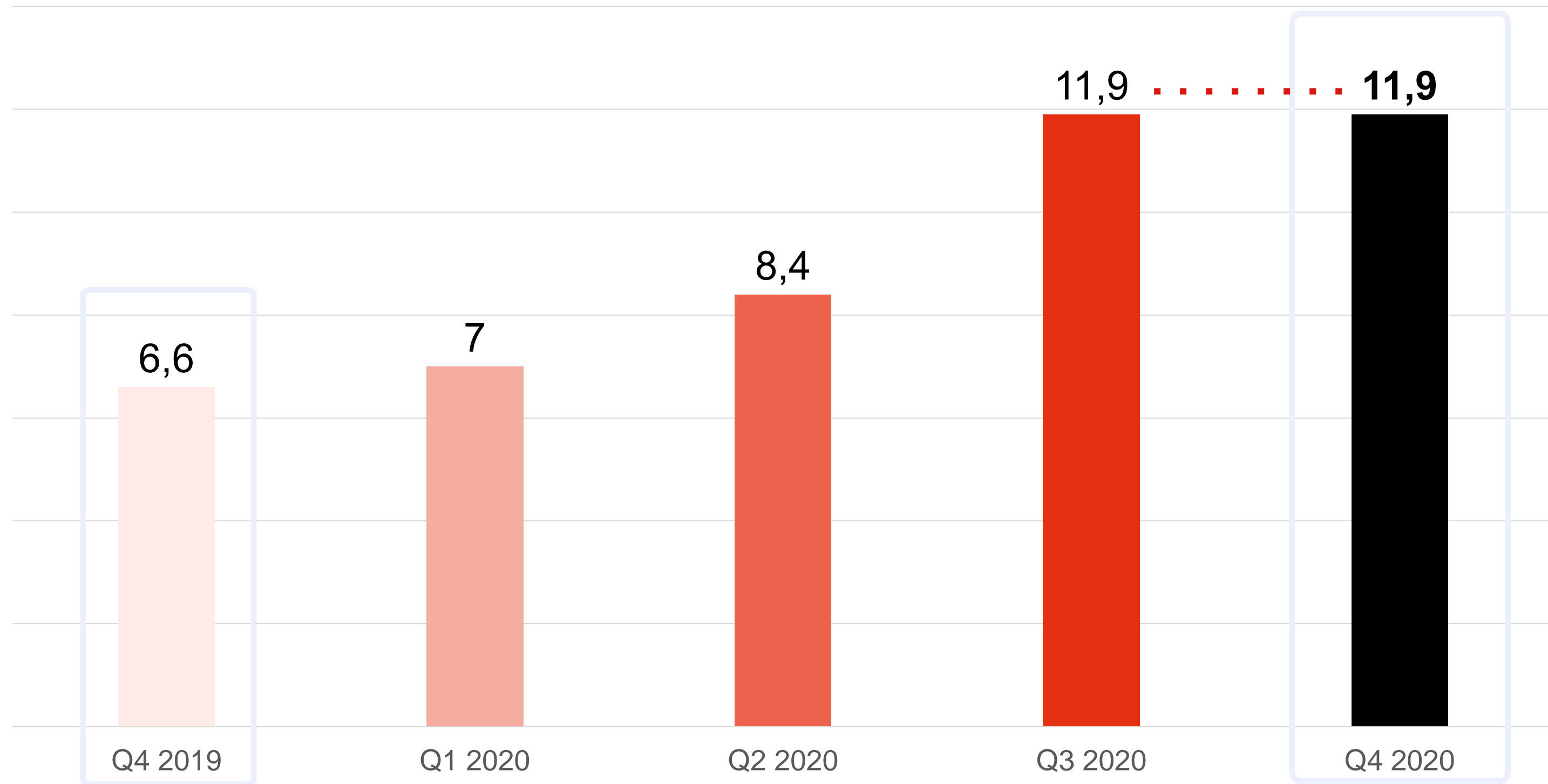
ATM
+4%
growth y/y



POS transactions increase during pandemic

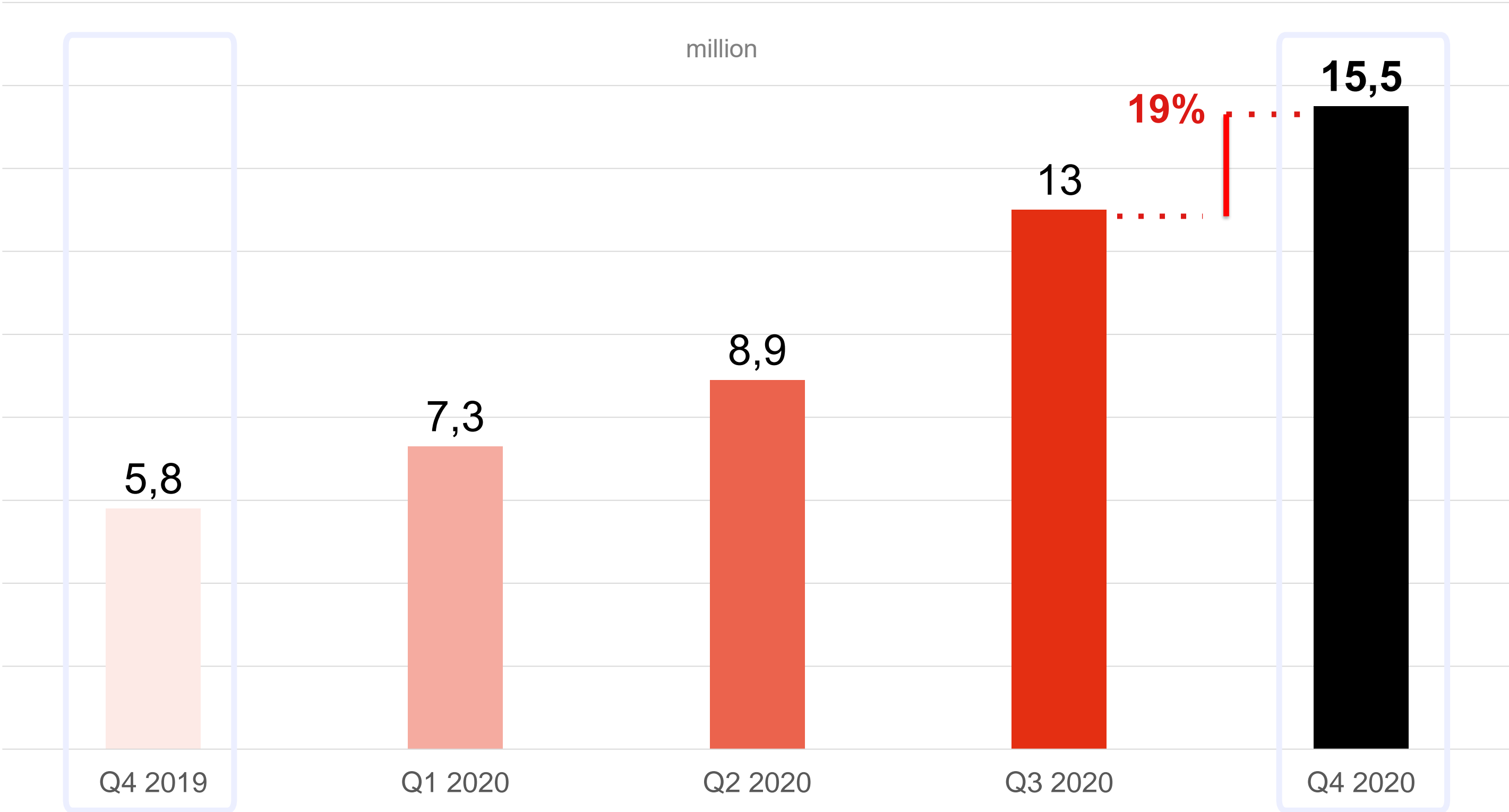
million

POS
+80%
growth y/y



P2P – the fastest growing BLIK functionality

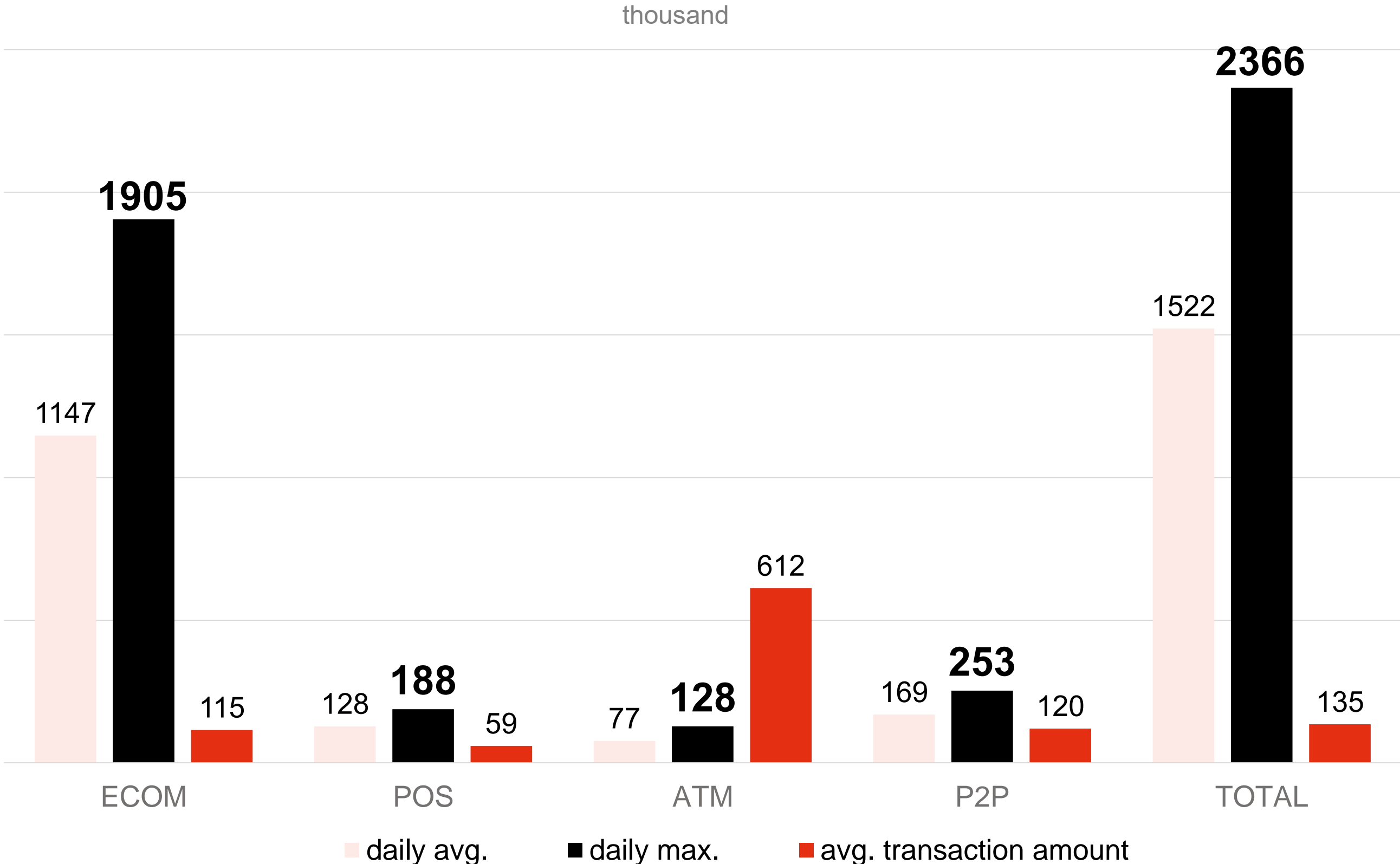
P2P
+167%
growth y/y



The best day in BLIK's history: almost 2.4 m transactions

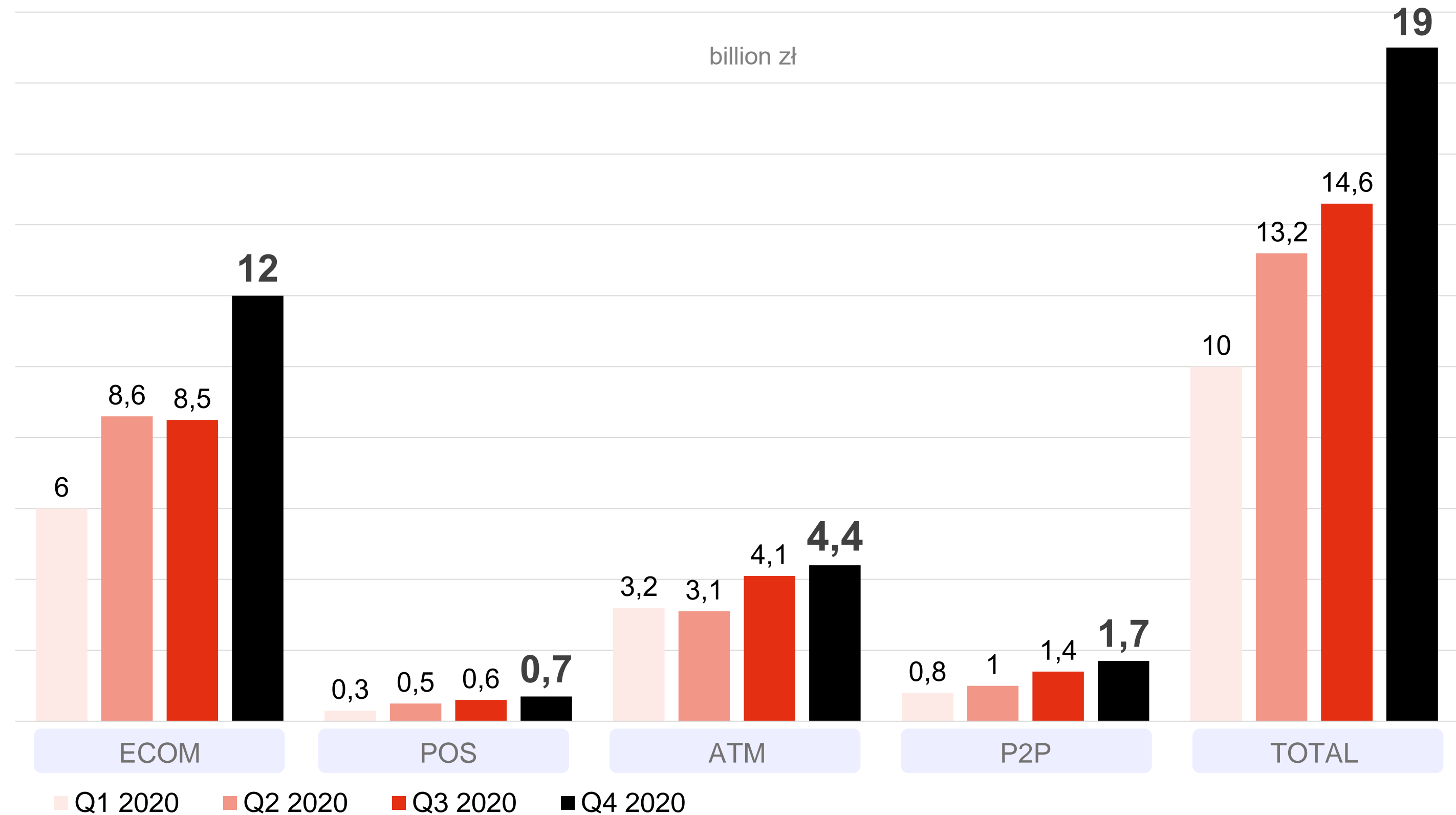
Avg. 1.5 m
transactions daily

135 zł
average
transaction amount



Constant growth of the BLIK's total transaction value

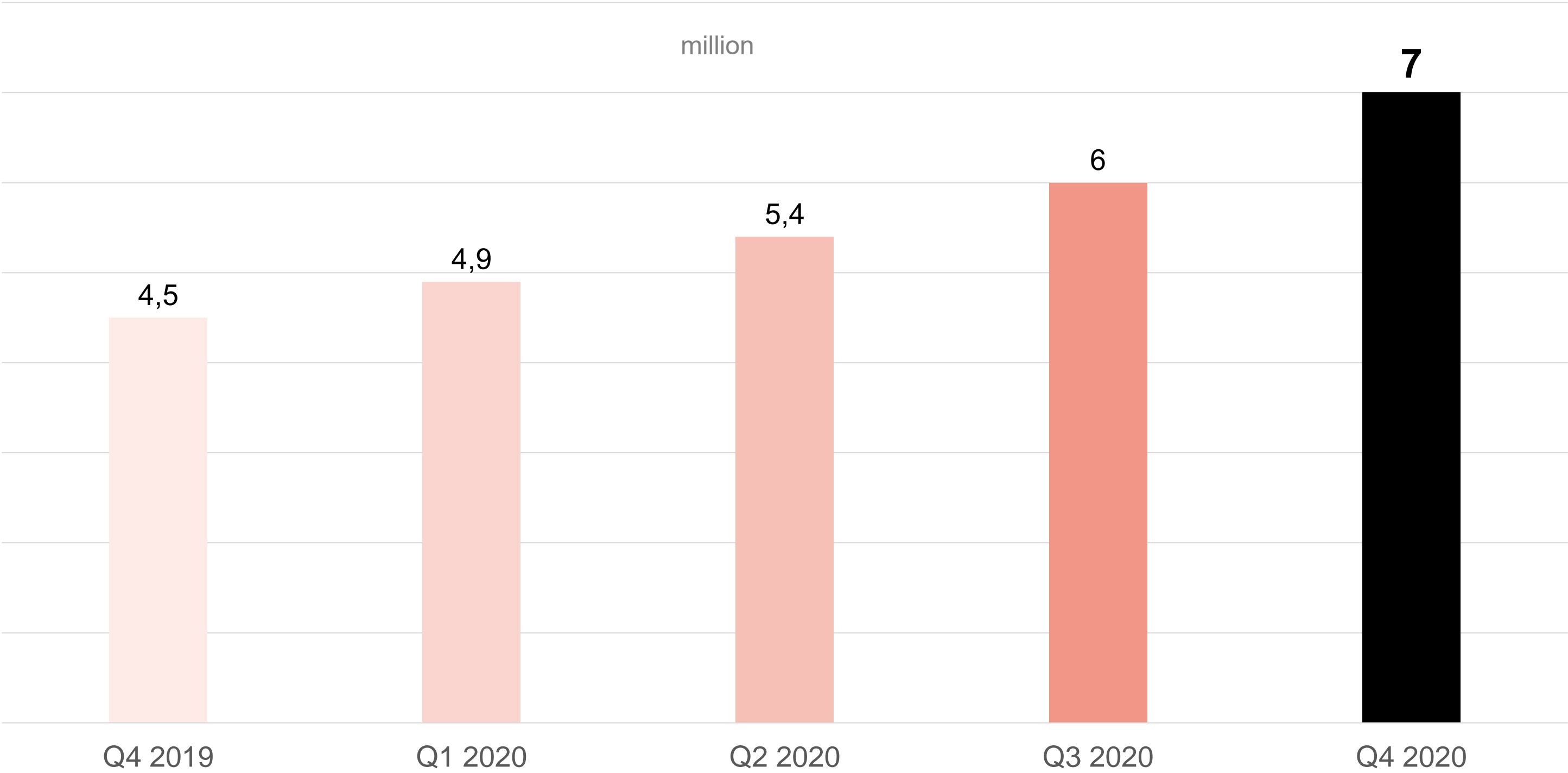
57 bn
total transaction
value in 2020



Number of active users is still growing

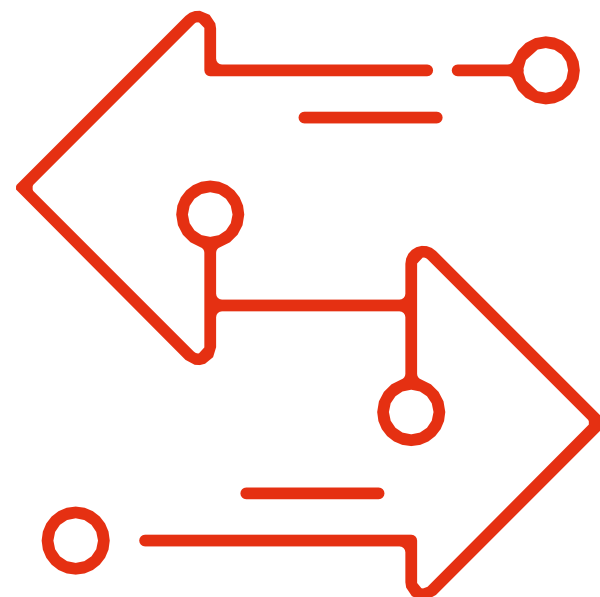
7 m
active users

An active user is defined as a person who makes at least one transaction per month (users who make only P2P transfers are not included).



Q4 2020 – an exceptional quarter for BLIK

140 m
transactions



+95%
growth y/y

19 bn zł
transaction value

20 k
ATMs
(90% of the market)

611 k
POS

702 k
payment terminals
(70% of the market)

7 m
active users



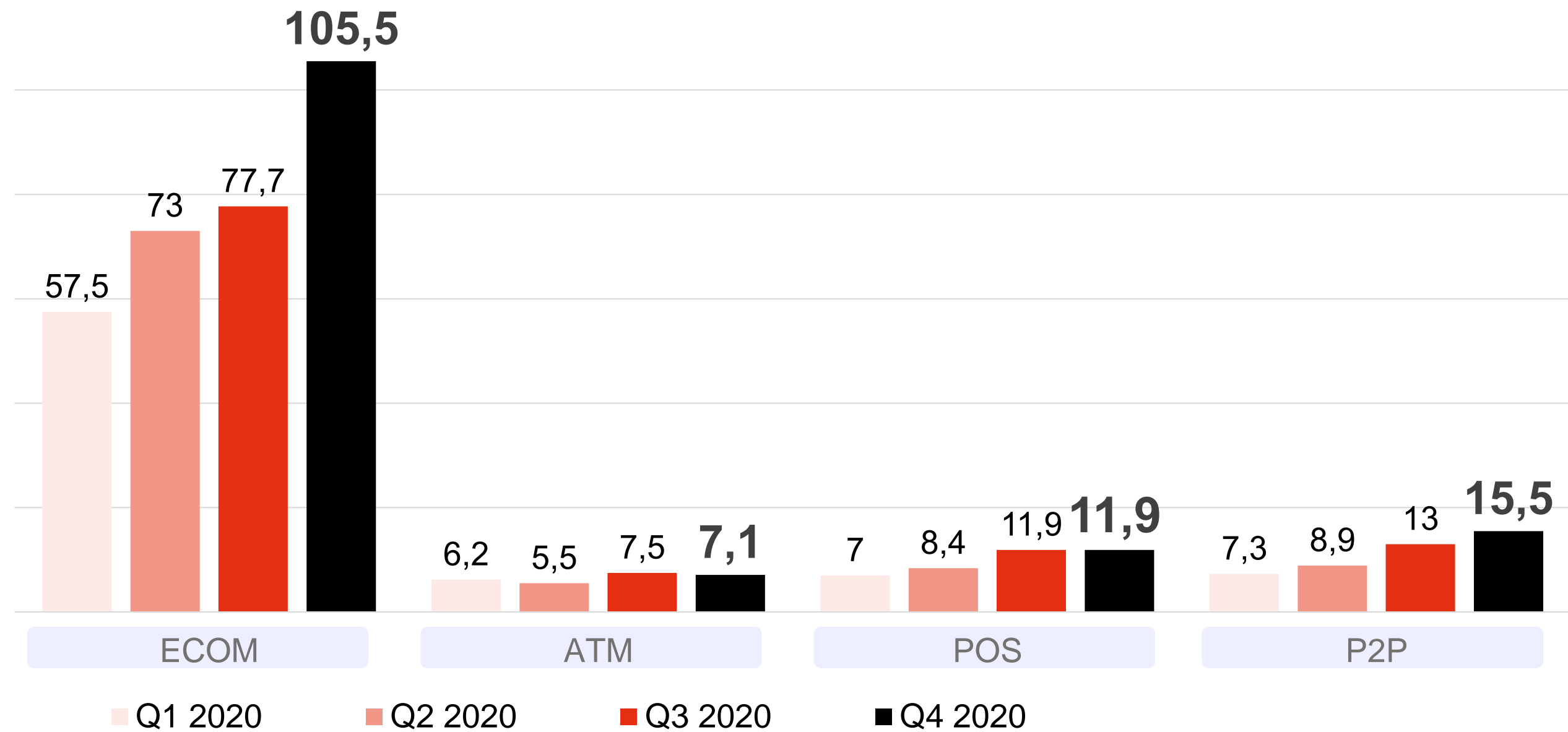
424 m transactions – a record-breaking activity of BLIK users in 2020



million

57 bn

total value of BLIK transactions in 2020



2020 – new banks and cooperation with global partners

adyen

ppro

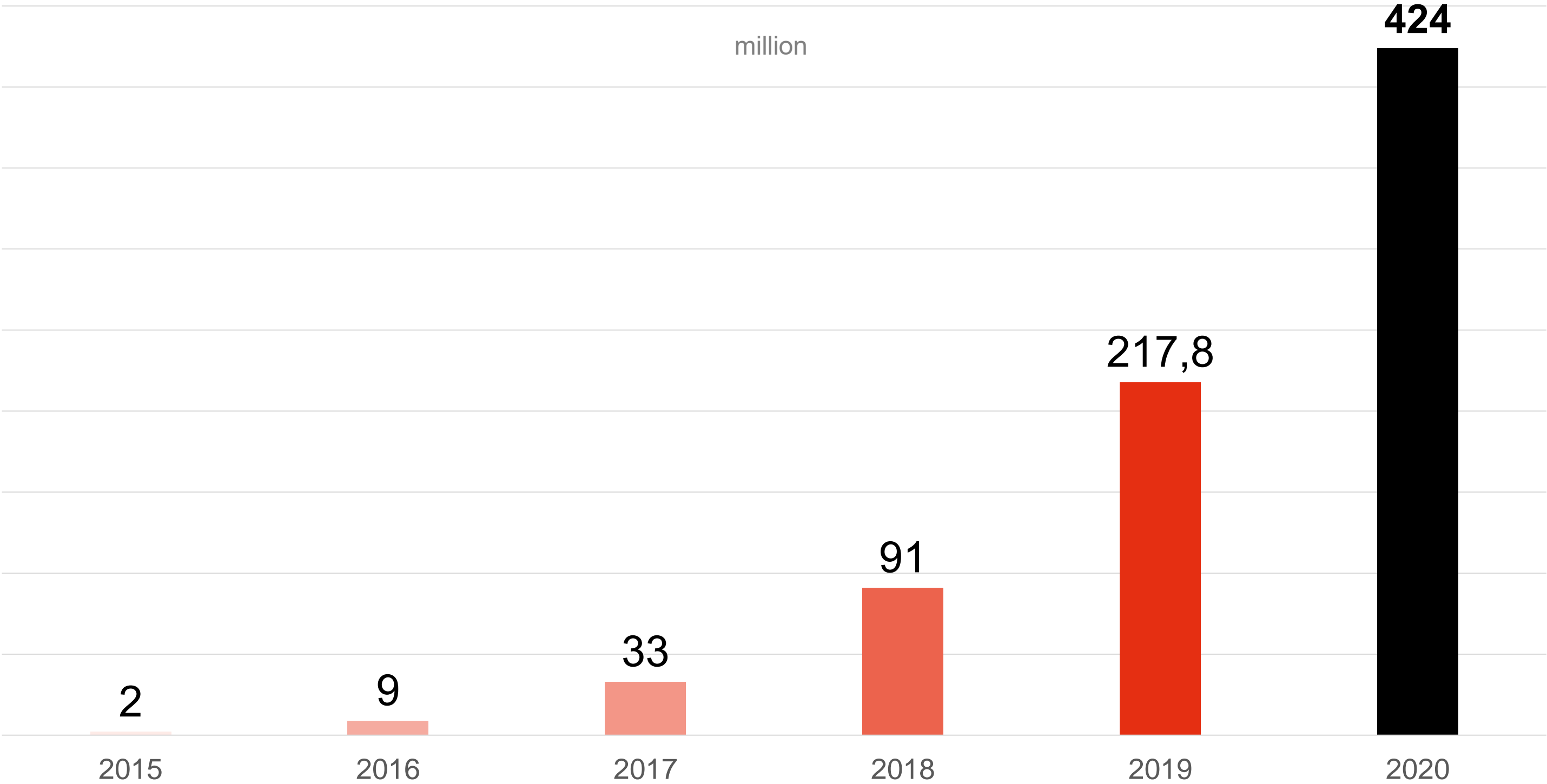


TOP
MARKA 2020

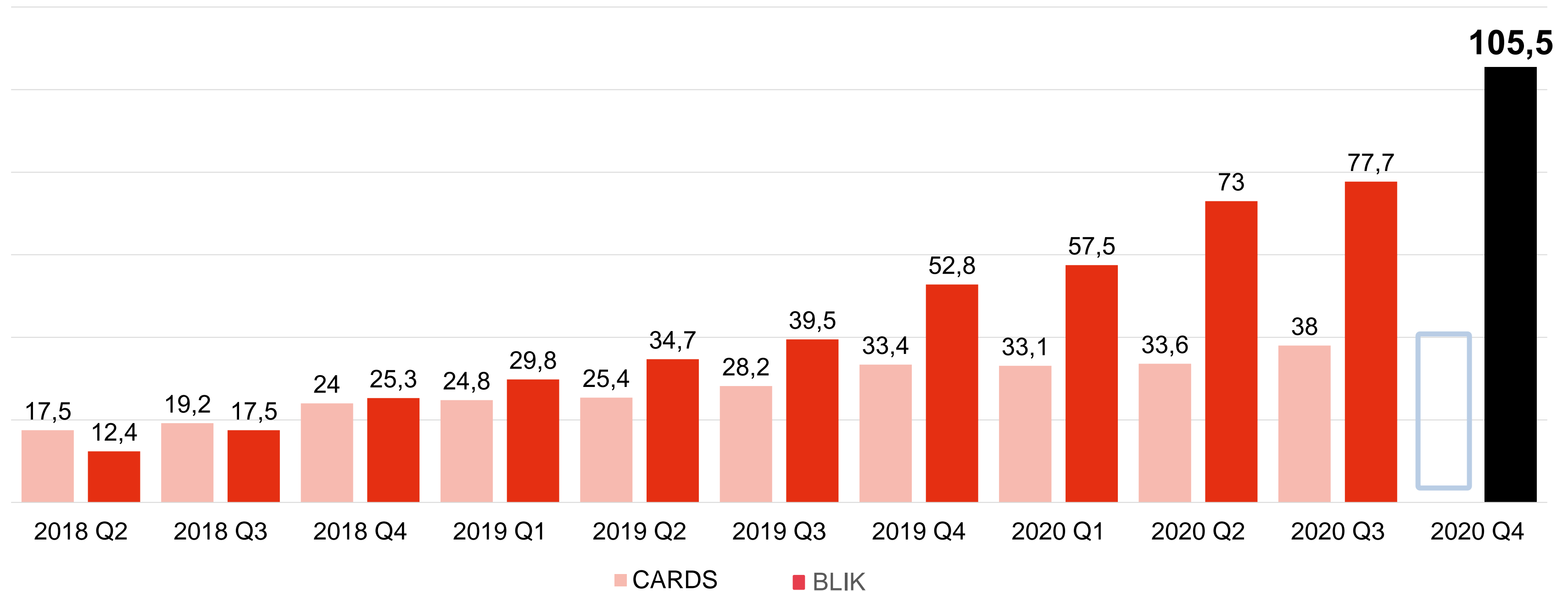


The day of the billionth BLIK transaction is coming

777 m
in 6 years



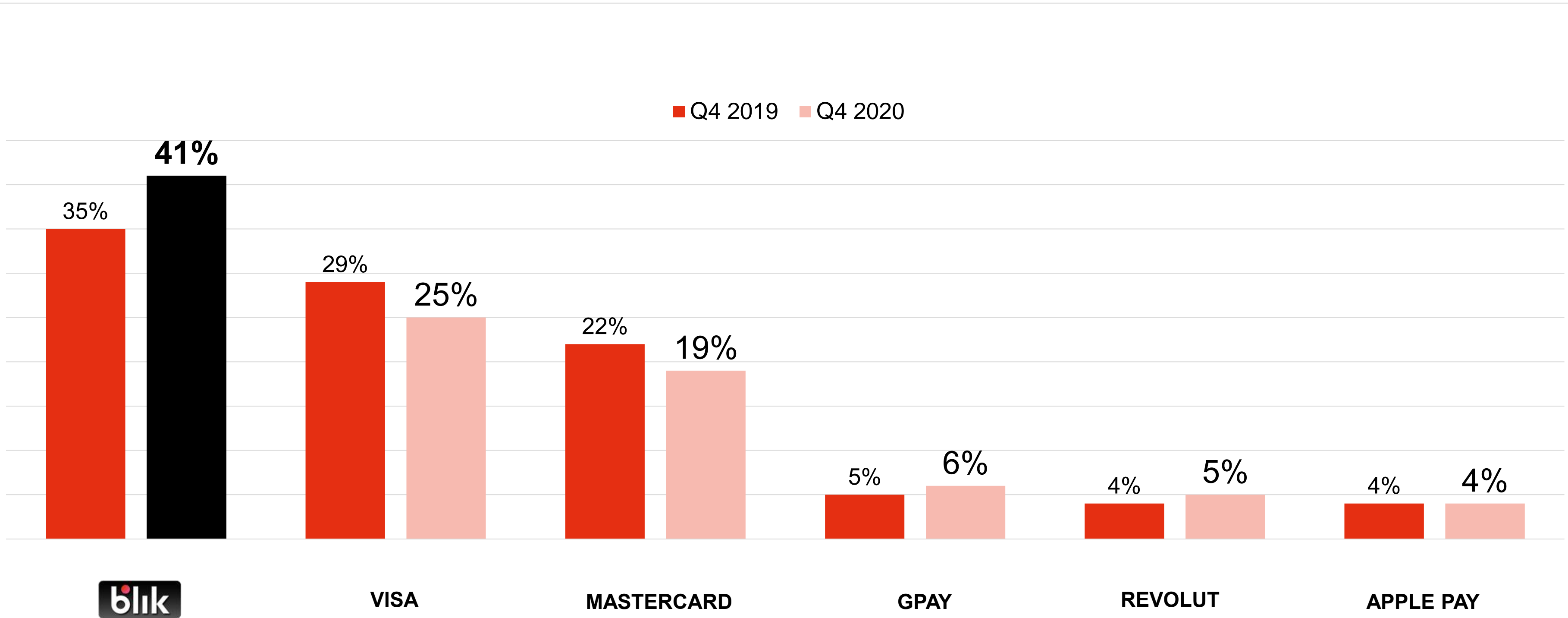
We are strengthening the position of the most popular payment method in e-commerce



Payments on the internet – BLIK and cards – source: National Bank of Poland, data in milion



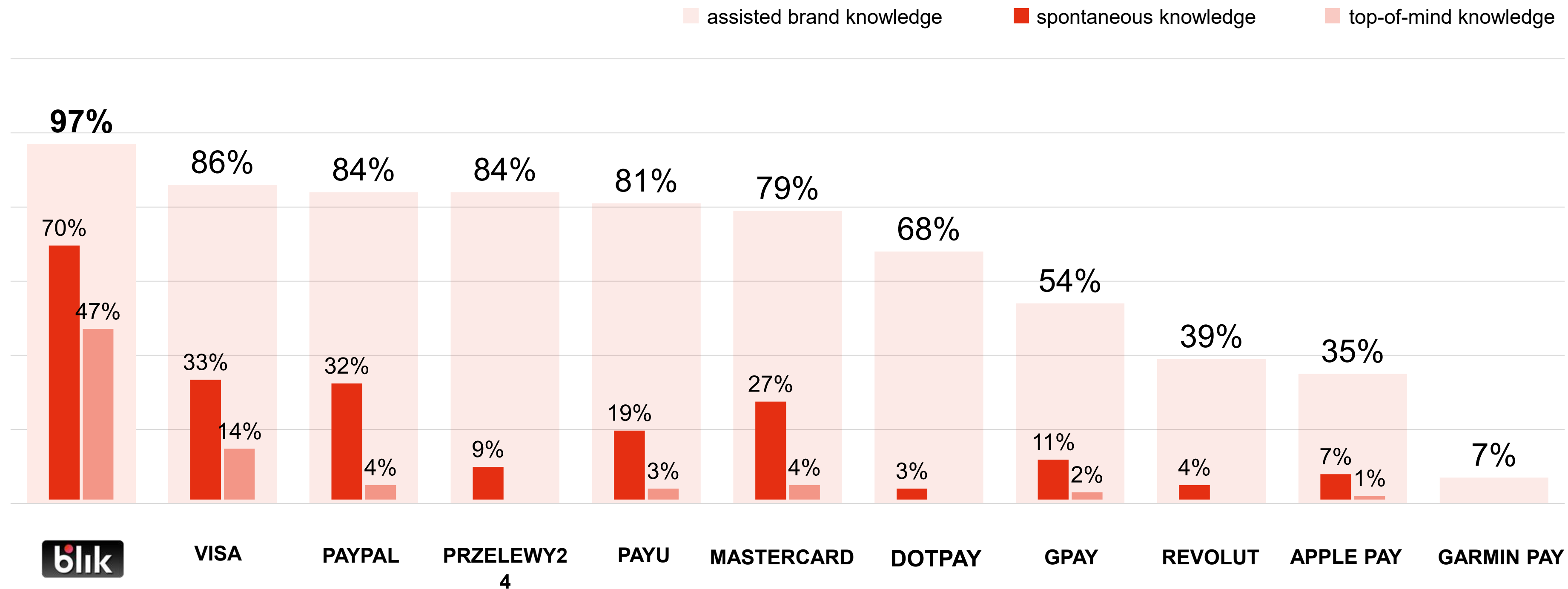
BLIK is a brand with the highest BRAND POWER INDEX in the payment category



Source: KANTAR POLSKA, Brand Power index among banking application users



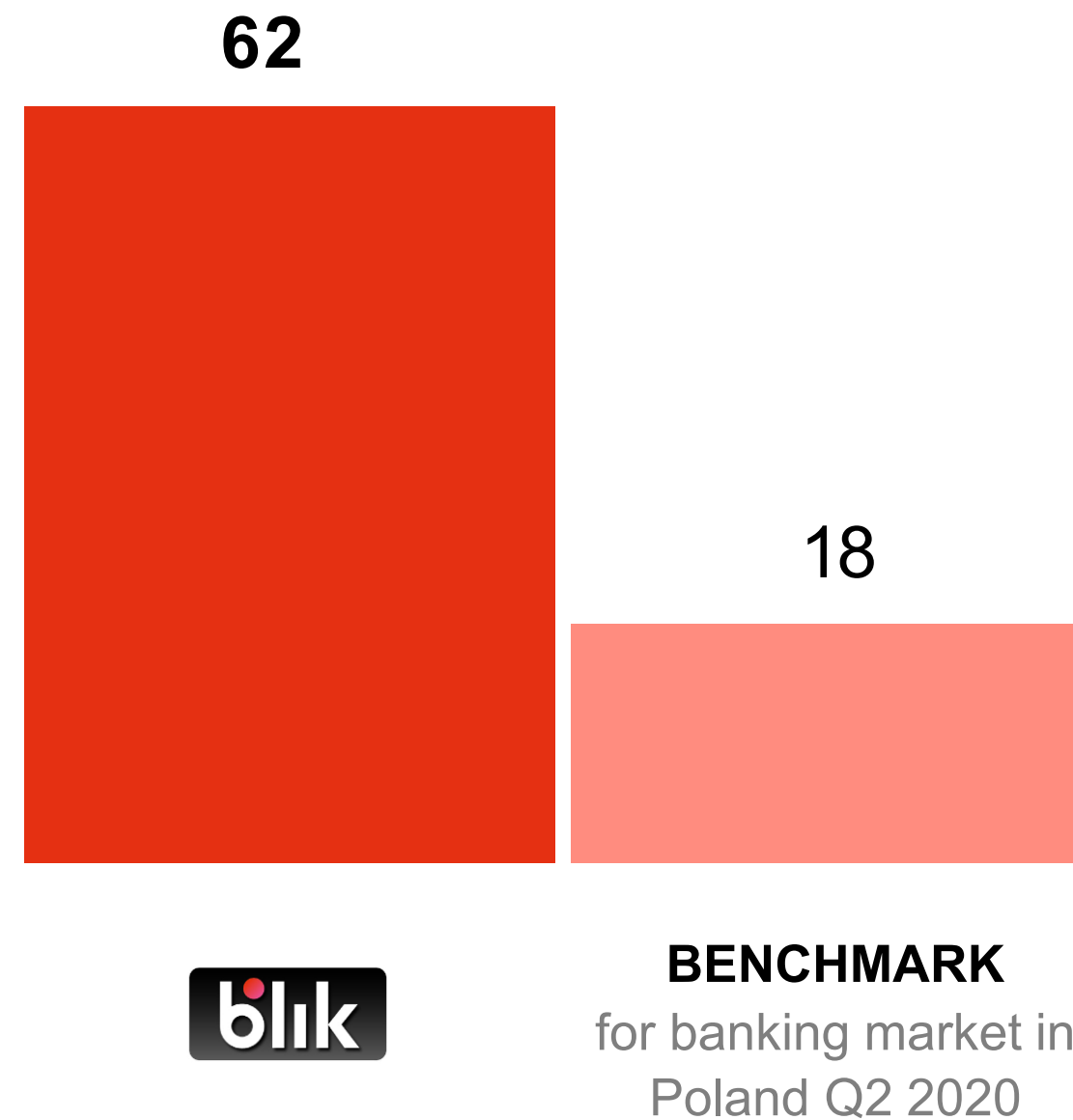
BLIK – a leader in awareness among payment brands



Source: KANTAR POLSKA, payment brand awareness among banking application users



BLIK is highly recommended by its users thanks to its speed and convenience



Source: KANTAR POLSKA - NPS Index (inclination to recommend) for BLIK - Q4 2020, N=675



6 years of BLIK in numbers



Widely available

777 m
transactions

7 m
active users
by the end of 2020

15 banks
over 95% of all clients of
financial institutions in
Poland

over
104 bn zł
value of all transactions



Thank you for your attention



Dariusz Mazurkiewicz
CEO BLIK



Monika Król
COO BLIK

