

Key figures

restated, comparable data

PLN million	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024
Total income¹	1 751,9	1 883,8	2 304,0	2 374,6	722,4	2 321,2	2 457,9	2 637,3	2 667,9	2 914,5	2 760,5	2 701,3
Total expenses incl. banking tax	-832,4	-907,2	-1 083,1	-1 361,4	-986,4	-858,1	-1 160,9	-1 016,2	-1 024,5	-1 142,8	-1 275,9	-1 157,6
Net profit	638,4	669,0	792,8	573,0	-317,3	665,9	908,7	1 099,4	1 162,0	1 270,8	993,3	964,7
Loans²	141 256,1	146 614,4	149 782,6	152 180,9	154 410,6	155 029,2	156 101,1	156 255,7	158 126,4	156 559,3	158 452,6	161 410,7
Deposits³	164 586,3	170 609,9	174 661,9	185 095,1	186 580,5	192 731,3	201 651,9	199 740,2	202 417,4	205 289,9	214 125,8	213 541,5
Loans / Deposits	85,8%	85,9%	85,8%	82,2%	82,8%	80,4%	77,4%	78,2%	78,1%	76,3%	74,0%	75,6%
Cost / Income	47,5%	48,2%	47,0%	57,3%	136,5%	37,0%	47,2%	38,5%	38,4%	39,2%	46,2%	42,9%
ROE (adjusted for MCFH)⁴	12,5%	14,4%	16,5%	16,1%	10,3%	10,2%	10,7%	13,5%	21,0%	22,9%	22,0%	21,1%
ROA⁵	1,01%	1,18%	1,35%	1,31%	0,83%	0,81%	0,85%	1,07%	1,71%	1,93%	1,91%	1,82%
Total capital ratio	17,65%	16,05%	15,42%	14,71%	14,43%	16,22%	16,37%	16,95%	16,56%	16,73%	16,95%	15,42%
Tier 1 ratio	15,41%	14,41%	13,81%	13,16%	12,90%	14,72%	14,86%	15,47%	15,05%	15,32%	15,65%	14,20%
Book value per share (PLN)	134,1	104,0	85,7	59,3	57,1	71,8	86,4	99,6	116,7	128,6	134,0	108,9
Earnings per share (PLN)	19,63	20,57	24,38	17,62	-9,76	20,47	27,94	33,80	35,73	39,07	30,54	29,66

¹ Including net profit of affiliated entities recognised on an equity basis.

² Net Loans and receivables to customers at amortised cost including loans mandatorily measured at fair value through profit or loss.

³ Deposits and other liabilities due to customers

⁴ ROE (adjusted for MCFH) = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters

⁵ ROA = total net profit for 4 consecutive quarters / average assets for 5 subsequent quarters