

## Key figures

restated, comparable data

PLN m	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Total income<sup>1</sup></b>	2,132.5	2,548.6	2,747.2	2,990.0	3,245.1	3,328.5	3,544.8	3,778.1	4,324.5	4,769.1	5,232.4	5,796.4
<b>Total expenses</b>	1,503.9	1,505.9	1,609.5	1,700.0	1,866.2	1,868.4	1,929.7	2,155.7	2,099.2	2,135.8	2,326.8	2,497.4
<b>Net income</b>	445.4	595.1	753.1	880.1	832.3	961.5	1,040.7	1,127.0	1,253.0	1,403.1	1,523.8	1,658.7
<b>Loans<sup>2</sup></b>	24,088.8	27,330.9	31,240.5	38,457.1	45,205.6	49,191.3	57,238.0	70,035.9	78,069.5	87,255.5	103,125.8	118,288.1
<b>Deposits</b>	47,111.9	47,630.7	47,448.2	52,976.7	57,898.4	67,981.4	75,688.6	87,866.0	95,825.4	104,503.3	117,682.5	130,473.5
<b>Loans / Deposits</b>	51.0%	56.4%	65.8%	72.8%	78.1%	71.9%	75.6%	79.7%	81.5%	83.5%	87.6%	90.7%
<b>Cost / Income</b>	70.5%	59.1%	58.6%	56.9%	57.5%	56.1%	54.4%	57.1%	48.5%	44.8%	44.5%	43.1%
<b>ROE</b>	11.0%	13.1%	14.2%	14.7%	11.7%	11.6%	11.1%	11.0%	11.7%	12.6%	12.4%	11.6%
<b>ROA</b>	0.7%	0.9%	1.2%	1.3%	1.1%	1.2%	1.1%	1.1%	1.1%	1.2%	1.2%	1.1%
<b>Total capital ratio</b>	10.4%	12.0%	13.2%	11.9%	14.6%	17.3%	14.2%	13.7%	14.7%	16.7%	15.6%	16.9%
<b>Tier 1 ratio</b>	10.4%	12.0%	13.2%	11.9%	14.6%	17.3%	14.2%	13.7%	13.7%	15.8%	14.7%	14.4%
<b>Book value per share (PLN)</b>	32.5	37.5	43.4	49.3	62.5	66.3	80.4	82.1	80.5	90.7	102.4	117.0
<b>Earnings per share (PLN)</b>	3.42	4.57	5.79	6.76	6.40	7.39	8.00	8.66	9.63	10.78	11.71	12.75

<sup>1</sup> Including share in subsidiaries profits

<sup>2</sup> Net loans and other receivables from customers, excluding Eurobond portfolio