

Key figures

restated, comparable data

PLN million	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Total income¹	2,458	2,637	2,667	2,916	2,760	2,702	2,917	2,900	2,919	2,920
Total expenses incl. banking tax	-1,161	-1,016	-1,024	-1,143	-1,276	-1,157	-1,139	-1,126	-1,398	-1,253
Net profit	909	1,099	1,162	1,271	993	965	1,102	1,309	1,014	1,135
Loans²	156,101	156,255	158,127	156,560	158,453	161,411	163,316	165,658	168,145	172,232
Deposits³	192,426	188,846	201,951	205,290	214,126	211,543	212,068	219,996	223,239	225,631
Loans / Deposits	81.1%	82.7%	78.3%	76.3%	74.0%	76.3%	77.0%	75.3%	75.3%	76.3%
Cost / Income	47.2%	38.5%	38.4%	39.2%	46.2%	42.8%	39.0%	38.8%	47.9%	42.9%
ROE (adjusted for MCFH)⁴	10.7%	13.4%	21.0%	22.9%	22.0%	21.1%	20.5%	20.4%	20.2%	21.4%
ROA⁵	0.85%	1.07%	1.71%	1.93%	1.91%	1.82%	1.75%	1.73%	1.71%	1.73%
Total capital ratio	16.37%	16.95%	16.56%	17.41%	16.95%	15.42%	14.98%	15.67%	16.14%	15.66%
Tier 1 ratio	14.86%	15.47%	15.05%	16.02%	15.65%	14.20%	13.81%	14.58%	15.10%	14.69%
Book value per share (PLN)	86.4	99.6	116.7	128.6	134.1	108.9	124.8	132.0	144.6	135.4
Earnings per share (PLN)	27.95	33.79	35.73	39.08	30.53	29.67	33.88	40.25	31.18	34.90

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 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