

Key figures

restated, comparable data

PLN million	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q4 2023
Total income¹	1,601.7	1,659.5	1,751.9	1,883.8	2,304.0	2,374.6	722.4	2,321.2	2,460.2
Total expenses	-820.8	-692.0	-694.2	-757.5	-931.4	-1,200.1	-821.6	-689.0	-1,004.6
Net income	385.6	615.3	638.4	669.0	792.8	573.0	-317.3	665.9	908.7
Loans	129,553.4	133,863.1	141,256.1	146,614.4	149,782.6	152,180.9	154,410.6	155,029.2	156,101.1
Deposits	156,896.4	161,998.3	164,586.3	170,609.9	171,571.7	179,741.1	184,165.0	192,731.3	192,426.4
Loans / Deposits	82.6%	82.6%	85.8%	85.9%	87.3%	84.7%	83.8%	80.4%	81.1%
Cost / Income	51.2%	41.7%	39.6%	40.2%	40.4%	50.5%	113.7%	29.7%	40.8%
ROE	8.5%	13.9%	14.5%	17.3%	25.7%	24.3%	-16.8%	31.8%	35.3%
ROA	0.81%	1.26%	1.28%	1.33%	1.54%	1.09%	-0.60%	1.24%	1.63%
Total capital ratio	18.80%	18.54%	17.65%	16.05%	15.42%	14.72%	14.43%	16.22%	16.37%
Tier 1 ratio	16.28%	16.20%	15.41%	14.41%	13.81%	13.16%	12.90%	14.72%	14.86%
Book value per share (PLN)	135.0	137.3	134.1	104.0	85.7	59.3	57.1	71.8	86.4
Earnings per share (PLN)	11.86	18.92	19.63	20.57	24.38	17.62	-9.76	20.47	27.94

¹ Including share in subsidiaries profits