

## Key figures

restated, comparable data

PLN million	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Total income<sup>1</sup></b>	3,544.8	3,778.1	4,324.5	4,769.1	5,232.4	5,796.4	6,230.7	6,896.9	7,722.2	10,677.6
<b>Total expenses incl. banking tax</b>	-1,929.7	-2,155.7	-2,379.4	-2,456.9	-2,700.6	-2,933.1	-3,244.1	-3,509.2	-4,289.0	-4,344.4
<b>Net profit</b>	1,040.7	1,127.0	1,253.0	1,403.1	1,523.8	1,658.7	1,337.6	2,308.3	1,714.4	4,440.9
<b>Loans<sup>2</sup></b>	57,238.0	70,035.9	78,069.5	87,274.6	103,125.8	118,288.1	124,761.5	146,614.4	155,029.2	156,559.3
<b>Deposits<sup>3</sup></b>	75,688.6	87,866.0	95,825.4	104,503.3	117,682.5	130,473.5	151,028.5	170,609.9	192,731.3	205,289.9
<b>Loans / Deposits</b>	75.6%	79.7%	81.5%	83.5%	87.6%	90.7%	82.6%	85.9%	80.4%	76.3%
<b>Cost / Income</b>	54.4%	57.1%	55.0%	51.5%	51.6%	50.6%	52.1%	50.9%	55.5%	40.7%
<b>ROE (adjusted for MCFH)<sup>4</sup></b>	11.9%	12.2%	12.8%	13.0%	12.8%	12.9%	9.4%	14.4%	10.2%	22.9%
<b>ROA<sup>5</sup></b>	1.10%	1.07%	1.10%	1.16%	1.15%	1.10%	0.76%	1.18%	0.81%	1.93%
<b>Total capital ratio</b>	14.17%	13.74%	14.73%	16.71%	15.58%	16.87%	19.52%	16.05%	16.22%	16.73%
<b>Tier 1 ratio</b>	14.17%	13.74%	13.70%	15.77%	14.74%	14.41%	16.91%	14.41%	14.72%	15.32%
<b>Book value per share (PLN)</b>	80.4	82.1	80.5	88.7	102.4	117.0	143.1	104.0	71.8	128.6
<b>Earnings per share (PLN)</b>	8.00	8.66	9.63	10.78	11.71	12.75	10.28	17.74	13.18	34.13

<sup>1</sup> Including net profit of affiliated entities recognised on an equity basis.

<sup>2</sup> Net Loans and receivables to customers at amortised cost, including loans mandatorily measured at fair value through profit or loss as from 2018, excluding eurobonds between 2012 and 2017.

<sup>3</sup> Deposits and other liabilities due to customers

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

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