Key figures
restated, comparable data

PLN million	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022
Total income[1]	1,562.7	1,512.1	1,552.1	1,603.8	1,601.7	1,659.5	1,751.9	1,883.8	2,304.0	2,374.6	722.4
Total expenses	-775.0	-638.5	-666.7	-682.3	-820.8	-692.0	-694.2	-757.5	-931.4	-1,200.1	-821.6
Net income	267.3	316.2	440.2	313.9	385.6	615.3	638.4	669.0	792.8	573.0	-317.3
Loans	123,608.4	120,831.5	122,601.8	124,761.5	129,553.4	133,863.1	141,256.1	146,614.4	149,782.6	152,180.9	154,410.6
Deposits	139,089.2	150,979.3	154,399.8	151,028.5	156,896.4	161,998.3	164,586.3	170,609.9	171,571.7	179,741.1	184,165.0
Loans / Deposits	88.9%	80.0%	79.4%	82.6%	82.6%	82.6%	85.8%	85.9%	87.3%	84.7%	83.8%
Cost / Income	49.6%	42.2%	43.0%	42.5%	51.2%	41.7%	39.6%	40.2%	40.4%	50.5%	113.7%
ROE	6.6%	7.1%	9.6%	6.7%	8.5%	13.9%	14.5%	17.3%	25.7%	24.3%	-16.8%
ROA	0.65%	0.72%	0.96%	0.68%	0.81%	1.26%	1.28%	1.33%	1.54%	1.09%	-0.60%
Total capital ratio	15.76%	18.31%	18.64%	19.52%	18.80%	18.54%	17.65%	16.05%	15.42%	14.72%	14.43%
Tier 1 ratio	13.25%	15.78%	16.04%	16.91%	16.28%	16.20%	15.41%	14.41%	13.81%	13.16%	12.90%
Book value per share (PLN)	133.3	140.2	142.9	143.1	135.0	137.3	134.1	104.0	85.7	59.3	57.1
Earnings per share (PLN)	8.22	9.72	13.53	9.65	11.86	18.92	19.63	20.57	24.38	17.62	-9.76

[1] Including share in subsidiaries profits