

**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
<b>Total income<sup>1</sup></b>	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
<b>Total expenses</b>	775.0	638.5	666.7	682.3	820.8	692.0	694.2	757.5	931.4
<b>Net income</b>	267.3	316.2	440.2	313.9	385.6	615.3	638.4	669.0	792.8
<b>Loans</b>	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
<b>Deposits</b>	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
<b>Loans / Deposits</b>	88.9%	80.0%	79.4%	82.6%	82.6%	82.6%	85.8%	85.9%	87.3%
<b>Cost / Income</b>	49.6%	42.2%	43.0%	42.5%	51.2%	41.7%	39.6%	40.2%	40.4%
<b>ROE</b>	6.6%	7.1%	9.6%	6.7%	8.5%	13.9%	14.5%	17.3%	25.7%
<b>ROA</b>	0.65%	0.72%	0.96%	0.68%	0.81%	1.26%	1.28%	1.33%	1.54%
<b>Total capital ratio</b>	15.76%	18.31%	18.64%	19.52%	18.80%	18.54%	17.65%	16.05%	15.20%
<b>Tier 1 ratio</b>	13.25%	15.78%	16.04%	16.91%	16.28%	16.20%	15.41%	14.41%	13.43%
<b>Book value per share (PLN)</b>	133.3	140.2	142.9	143.1	135.0	137.3	134.1	104.0	85.7
<b>Earnings per share (PLN)</b>	8.22	9.72	13.53	9.65	11.86	18.92	19.63	20.57	24.38

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