

Key figures

restated, comparable data

PLN million	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total income¹	3,778	4,325	4,769	5,232	5,796	6,232	6,897	7,722	10,678	11,279
Total expenses incl. banking tax	-2,156	-2,379	-2,457	-2,701	-2,933	-3,245	-3,510	-4,289	-4,344	-4,698
Net profit	1,127	1,253	1,403	1,524	1,659	1,338	2,308	1,714	4,441	4,369
Loans²	72,520	81,980	87,255	103,126	118,288	124,761	146,614	155,030	156,560	165,658
Deposits³	87,866	95,825	104,503	117,683	130,474	151,029	170,610	192,731	205,290	219,996
Loans / Deposits	82.5%	85.6%	83.5%	87.6%	90.7%	82.6%	85.9%	80.4%	76.3%	75.3%
Cost / Income	57.1%	55.0%	51.5%	51.6%	50.6%	52.1%	50.9%	55.5%	40.7%	41.7%
ROE (adjusted for MCFH)⁴	12.2%	12.8%	13.0%	12.8%	12.9%	9.4%	14.4%	10.2%	22.9%	20.4%
ROA⁵	1.07%	1.10%	1.16%	1.15%	1.10%	0.76%	1.18%	0.81%	1.93%	1.73%
Total capital ratio	13.74%	14.73%	16.71%	15.58%	16.87%	19.52%	16.05%	16.22%	17.41%	15.67%
Tier 1 ratio	13.74%	13.70%	15.77%	14.74%	14.41%	16.91%	14.41%	14.72%	16.02%	14.58%
Book value per share (PLN)	82.1	80.5	88.7	102.4	117.0	143.1	104.0	71.8	128.6	132.0
Earnings per share (PLN)	8.66	9.63	10.78	11.71	12.75	10.28	17.74	13.17	34.14	33.58

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