

## Key figures

restated, comparable data

| PLN million                                | 2015   | 2016   | 2017    | 2018    | 2019    | 2020    | 2021    | 2022    | 2023    | 2024    |
|--|--------|--------|---------|---------|---------|---------|---------|---------|---------|---------|
| <b>Total income<sup>1</sup></b>            | 3 778  | 4 325  | 4 769   | 5 232   | 5 796   | 6 232   | 6 897   | 7 722   | 10 678  | 11 279  |
| <b>Total expenses incl. banking tax</b>    | -2 156 | -2 379 | -2 457  | -2 701  | -2 933  | -3 245  | -3 510  | -4 289  | -4 344  | -4 698  |
| <b>Net profit</b>                          | 1 127  | 1 253  | 1 403   | 1 524   | 1 659   | 1 338   | 2 308   | 1 714   | 4 441   | 4 369   |
| <b>Loans<sup>2</sup></b>                   | 70 036 | 78 070 | 87 275  | 103 126 | 118 288 | 124 762 | 146 614 | 155 030 | 156 560 | 166 698 |
| <b>Deposits<sup>3</sup></b>                | 87 866 | 95 825 | 104 503 | 117 683 | 130 474 | 151 029 | 170 610 | 192 731 | 205 290 | 219 996 |
| <b>Loans / Deposits</b>                    | 79,7%  | 81,5%  | 83,5%   | 87,6%   | 90,7%   | 82,6%   | 85,9%   | 80,4%   | 76,3%   | 75,8%   |
| <b>Cost / Income</b>                       | 57,1%  | 55,0%  | 51,5%   | 51,6%   | 50,6%   | 52,1%   | 50,9%   | 55,5%   | 40,7%   | 41,7%   |
| <b>ROE (adjusted for MCFH)<sup>4</sup></b> | 12,2%  | 12,8%  | 13,0%   | 12,8%   | 12,9%   | 9,4%    | 14,4%   | 10,2%   | 22,9%   | 20,4%   |
| <b>ROA<sup>5</sup></b>                     | 1,07%  | 1,10%  | 1,16%   | 1,15%   | 1,10%   | 0,76%   | 1,18%   | 0,81%   | 1,93%   | 1,73%   |
| <b>Total capital ratio</b>                 | 13,74% | 14,73% | 16,71%  | 15,58%  | 16,87%  | 19,52%  | 16,05%  | 16,22%  | 17,41%  | 14,85%  |
| <b>Tier 1 ratio</b>                        | 13,74% | 13,70% | 15,77%  | 14,74%  | 14,41%  | 16,91%  | 14,41%  | 14,72%  | 16,02%  | 13,76%  |
| <b>Book value per share (PLN)</b>          | 82,1   | 80,5   | 88,7    | 102,4   | 117,0   | 143,1   | 104,0   | 71,8    | 128,6   | 132,0   |
| <b>Earnings per share (PLN)</b>            | 8,66   | 9,63   | 10,78   | 11,71   | 12,75   | 10,28   | 17,74   | 13,17   | 34,14   | 33,58   |

<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