

Key figures
restated, comparable data

PLN million	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total income¹	3,245.1	3,328.5	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
Total expenses incl. banking tax	-1,866.2	-1,868.4	-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
Net profit	832.3	961.5	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
Loans²	45,205.6	49,191.3	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
Deposits³	57,898.4	67,981.4	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
Loans / Deposits	78.1%	72.4%	75.6%	79.7%	81.5%	83.5%	87.6%	90.7%	82.6%	85.9%	80.4%
Cost / Income	57.5%	56.1%	54.4%	57.1%	55.0%	51.5%	51.6%	50.6%	52.1%	50.9%	55.5%
ROE (adjusted for MCFH)⁴	11.9%	12.0%	11.9%	12.2%	12.8%	13.0%	12.8%	12.9%	9.4%	14.4%	10.2%
ROA⁵	1.14%	1.17%	1.10%	1.07%	1.10%	1.16%	1.15%	1.10%	0.76%	1.18%	0.81%
Total capital ratio	14.55%	17.28%	14.17%	13.74%	14.73%	16.71%	15.58%	16.87%	19.52%	16.05%	16.22%
Tier 1 ratio	14.55%	17.28%	14.17%	13.74%	13.70%	15.77%	14.74%	14.41%	16.91%	14.41%	14.72%
Book value per share (PLN)	62.5	66.3	80.4	82.1	80.5	88.7	102.4	117.0	143.1	104.0	71.8
Earnings per share (PLN)	6.40	7.39	8.00	8.66	9.63	10.78	11.71	12.75	10.28	17.74	13.18

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 as from 2018, excluding eurobonds between 2012 and 2017.

³ Deposits and other 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