

**Key figures**  
restated, comparable data

PLN million	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Total income<sup>1</sup></b>	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
<b>Total expenses</b>	-1,866.2	-1,868.4	-1,929.7	-2,155.7	-2,099.2	-2,135.8	-2,326.8	-2,497.4	-2,762.5	-2,964.5	-3,642.1
<b>Net income</b>	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
<b>Loans<sup>2</sup></b>	45,205.6	49,191.3	57,238.0	70,035.9	78,069.5	87,255.5	103,125.8	118,288.1	124,761.5	146,614.4	155,029.2
<b>Deposits</b>	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
<b>Loans / Deposits</b>	78.1%	71.9%	75.6%	79.7%	81.5%	83.5%	87.6%	90.7%	82.6%	85.9%	80.4%
<b>Cost / Income</b>	57.5%	56.1%	54.4%	57.1%	48.5%	44.8%	44.5%	43.1%	44.3%	43.0%	47.2%
<b>ROE</b>	11.7%	11.6%	11.1%	11.0%	11.7%	12.6%	12.4%	11.6%	7.6%	13.6%	17.4%
<b>ROA</b>	1.14%	1.17%	1.10%	1.07%	1.10%	1.16%	1.15%	1.10%	0.76%	1.18%	0.81%
<b>Total capital ratio</b>	14.55%	17.28%	14.17%	13.74%	14.73%	16.71%	15.58%	16.87%	19.52%	16.05%	16.22%
<b>Tier 1 ratio</b>	14.55%	17.28%	14.17%	13.74%	13.70%	15.77%	14.74%	14.41%	16.91%	14.41%	14.72%
<b>Book value per share (PLN)</b>	62.5	66.3	80.4	82.1	80.5	88.7	102.4	117.0	143.1	104.0	71.8
<b>Earnings per share (PLN)</b>	6.40	7.39	8.00	8.66	9.63	10.78	11.71	12.75	10.28	17.74	13.18

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

<sup>2</sup> Net loans and other receivables from customers, excluding Eurobond portfolio