

## Key figures

restated, comparable data

PLN million	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025
<b>Total income<sup>1</sup></b>	2,667	2,916	2,760	2,702	2,917	2,900	2,919	2,920	2,958	3,057
<b>Total expenses incl. banking rax</b>	-1,024	-1,143	-1,276	-1,157	-1,139	-1,126	-1,398	-1,253	-1,246	-1,188
<b>Net profit</b>	1,162	1,271	993	965	1,102	1,309	1,014	1,135	1,112	1,372
<b>Loans<sup>2</sup></b>	156,584	154,787	156,545	159,842	161,655	163,460	166,242	170,093	172,632	177,005
<b>Deposits<sup>3</sup></b>	199,621	202,209	211,340	209,157	210,156	218,148	221,180	223,650	230,214	233,356
<b>Loans / Deposits<sup>4</sup></b>	78.3%	76.3%	74.0%	76.3%	77.0%	75.3%	75.3%	76.3%	75.3%	76.6%
<b>Cost / Income</b>	38.4%	39.2%	46.2%	42.8%	39.0%	38.8%	47.9%	42.9%	42.1%	38.9%
<b>ROE (adjusted for MCFH)<sup>5</sup></b>	21.0%	22.9%	22.0%	21.1%	20.5%	20.4%	20.2%	21.4%	21.0%	20.8%
<b>ROA<sup>6</sup></b>	1.71%	1.93%	1.91%	1.82%	1.75%	1.73%	1.71%	1.73%	1.69%	1.68%
<b>Total capital ratio</b>	16.56%	17.41%	16.95%	15.42%	14.98%	15.67%	16.16%	15.69%	14.87%	14.98%
<b>Tier 1 ratio</b>	15.05%	16.02%	15.65%	14.20%	13.81%	14.58%	15.12%	14.72%	13.99%	14.18%
<b>Book value per share (PLN)</b>	116.7	128.6	134.1	108.9	124.8	132.0	144.6	135.4	147.2	164.0
<b>Earnings per share (PLN)</b>	35.73	39.08	30.53	29.67	33.88	40.25	31.18	34.90	34.19	42.18

<sup>1</sup> Including net profit of affiliated entities recognised on an equity basis

<sup>2</sup> Net loans to customers at amortised cost including loans mandatorily measured at fair value through profit or loss

<sup>3</sup> Liabilities due to customers

<sup>4</sup> Without reverse repo / repo

<sup>5</sup> ROE (adjusted for MCFH) = total net profit for 4 consecutive quarters / average equity for 5 subsequent quarters

<sup>6</sup> ROA = total net profit for 4 consecutive quarters / average assets for 5 subsequent quarters