

Key figures

restated, comparable data

PLN million	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024
Total income¹	723	2,320	2,458	2,637	2,667	2,916	2,760	2,702	2,917	2,900
Total expenses incl. banking tax	-987	-858	-1,161	-1,016	-1,024	-1,143	-1,276	-1,157	-1,139	-1,126
Net profit	-318	665	909	1,099	1,162	1,271	993	965	1,102	1,309
Loans²	154,410	155,030	156,101	156,255	158,127	156,560	158,453	161,411	164,641	166,698
Deposits³	186,581	192,731	201,652	199,740	202,417	205,290	214,126	213,541	216,293	219,996
Loans / Deposits	82.8%	80.4%	77.4%	78.2%	78.1%	76.3%	74.0%	75.6%	76.1%	75.8%
Cost / Income	136.5%	37.0%	47.2%	38.5%	38.4%	39.2%	46.2%	42.8%	39.0%	38.8%
ROE (adjusted for MCFH)⁴	10.3%	10.2%	10.7%	13.4%	21.0%	22.9%	22.0%	21.1%	20.5%	20.4%
ROA⁵	0.83%	0.81%	0.85%	1.07%	1.71%	1.93%	1.91%	1.82%	1.75%	1.73%
Total capital ratio	14.43%	16.22%	16.37%	16.95%	16.56%	17.41%	16.95%	15.42%	14.98%	14.85%
Tier 1 ratio	12.90%	14.72%	14.86%	15.47%	15.05%	16.02%	15.65%	14.20%	13.81%	13.76%
Book value per share (PLN)	57.1	71.8	86.4	99.6	116.7	128.6	134.1	108.9	124.8	132.0
Earnings per share (PLN)	-9.78	20.45	27.95	33.79	35.73	39.08	30.53	29.67	33.88	40.25

¹Including net profit of affiliated entities recognised on an equity basis

²Net Loans and receivables to customers at amortised cost including loans mandatorily measured at fair value through profit or loss

³Deposits and other liabilities due to customers

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

⁵ROA = total net profit for 4 consecutive quarters / average assets for 5 subsequent quarters