

Key figures
restated, comparable data

PLN million	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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
Total expenses	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
Net income	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
Loans²	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
Deposits	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
Loans / Deposits	78.1%	71.9%	75.6%	79.7%	81.5%	83.5%	87.6%	90.7%	82.6%	85.9%
Cost / Income	57.5%	56.1%	54.4%	57.1%	48.5%	44.8%	44.5%	43.1%	44.3%	43.0%
ROE	11.7%	11.6%	11.1%	11.0%	11.7%	12.6%	12.4%	11.6%	7.6%	13.6%
ROA	1.1%	1.2%	1.1%	1.1%	1.1%	1.2%	1.2%	1.1%	0.8%	1.2%
Total capital ratio	14.55%	17.28%	14.17%	13.74%	14.73%	16.71%	15.58%	16.87%	19.52%	15.08%
Tier 1 ratio	14.55%	17.28%	14.17%	13.74%	13.70%	15.77%	14.74%	14.41%	16.91%	13.47%
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
Earnings per share (PLN)	6.40	7.39	8.00	8.66	9.63	10.78	11.71	12.75	10.28	17.74

¹ Including share in subsidiaries profits

² Net loans and other receivables from customers, excluding Eurobond portfolio