Key figures
restated, comparable data

PLN million	Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
Total income[1]	2,702	2,917	2,900	2,919	2,920	2,958	3,057	3,047	3,228	3,159
Total expenses incl. banking rax	-1,157	-1,139	-1,126	-1,398	-1,253	-1,246	-1,188	-1,485	-1,322	-1,340
Net profit	965	1,102	1,309	1,014	1,135	1,112	1,372	823	1,193	1,133
Loans[2]	159,842	161,655	164,316	167,099	170,900	173,477	177,826	181,678	186,376	189,498
Deposits[3]	209,157	210,156	218,148	221,180	223,650	230,214	233,356	242,489	258,330	264,690
Loans / Deposits[4]	76.3%	77.0%	75.7%	75.7%	76.7%	75.6%	77.0%	75.7%	72.9%	72.5%
Cost / Income	42.8%	39.0%	38.8%	47.9%	42.9%	42.1%	38.9%	48.7%	41.0%	42.4%
ROE (adjusted for MCFH)[5]	21.1%	20.5%	20.4%	20.2%	21.4%	21.0%	20.8%	19.6%	20.0%	19.7%
ROA[6]	1.82%	1.75%	1.73%	1.71%	1.73%	1.69%	1.68%	1.57%	1.54%	1.50%
Total capital ratio	15.42%	14.98%	15.67%	16.16%	15.69%	14.87%	15.77%	15.81%	15.48%	15.09%
Tier 1 ratio	14.20%	13.81%	14.58%	15.12%	14.72%	13.99%	14.97%	14.24%	14.00%	13.67%
Book value per share (PLN)	108.9	124.8	132.0	144.6	135.4	147.2	164.0	158.2	151.3	146.0
Earnings per share (PLN)	29.67	33.88	40.25	31.18	34.90	34.19	42.18	25.30	36.68	34.83

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

[2] Net loans to customers at amortised cost including loans mandatorily measured at fair value through profit or loss and loans granted to banks, excl. repo transactions

[3] Liabilities due to customers, excl. repo transactions

[4] Without reverse repo / repo

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

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