

Key figures

restated, comparable data

PLN million	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023
Total income¹	1,601.7	1,659.5	1,751.9	1,883.8	2,304.0	2,374.6	722.4	2,321.2	2,457.9	2,637.3	2,667.9
Total expenses incl. banking tax	-946.7	-822.9	-832.4	-907.2	-1,083.1	-1,361.4	-986.4	-858.1	-1,160.9	-1,016.2	-1,024.5
Net profit	385.6	615.3	638.4	669.0	792.8	573.0	-317.3	665.9	908.7	1,099.4	1,162.0
Loans²	129,553.4	133,863.1	141,256.1	146,614.4	149,782.6	152,180.9	154,410.6	155,029.2	156,101.1	156,255.7	158,126.4
Deposits³	158,931.1	161,998.3	164,586.3	170,609.9	174,661.9	185,095.1	186,580.5	192,731.3	201,651.9	199,740.2	202,417.4
Loans / Deposits	81.5%	82.6%	85.8%	85.9%	85.8%	82.2%	82.8%	80.4%	77.4%	78.2%	78.1%
Cost / Income	59.1%	49.6%	47.5%	48.2%	47.0%	57.3%	136.5%	37.0%	47.2%	38.5%	38.4%
ROE (adjusted for MCFH)⁴	9.9%	11.6%	12.5%	14.4%	16.5%	16.1%	10.3%	10.2%	10.7%	13.5%	21.0%
ROA⁵	0.79%	0.93%	1.01%	1.18%	1.35%	1.31%	0.83%	0.81%	0.85%	1.07%	1.71%
Total capital ratio	18.80%	18.54%	17.65%	16.05%	15.42%	14.72%	14.43%	16.22%	16.37%	16.95%	16.56%
Tier 1 ratio	16.28%	16.20%	15.41%	14.41%	13.81%	13.16%	12.90%	14.72%	14.86%	15.47%	15.05%
Book value per share (PLN)	135.0	137.3	134.1	104.0	85.7	59.3	57.1	71.8	86.4	99.6	116.7
Earnings per share (PLN)	11.86	18.92	19.63	20.57	24.38	17.62	-9.76	20.47	27.94	33.80	35.73

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

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

³ Deposits and other liabilities due to customers

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

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