

## Key figures

restated, comparable data

PLN million	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021
<b>Total income<sup>1</sup></b>	1,386.3	1,451.2	1,472.1	1,486.8	1,562.7	1,512.1	1,552.1	1,603.8	1,601.7	1,659.5	1,751.9
<b>Total expenses</b>	721.1	581.1	604.4	590.8	775.0	638.5	666.7	682.3	820.8	692.0	694.2
<b>Net income</b>	324.5	469.1	414.8	450.3	267.3	316.2	440.2	313.9	385.6	615.3	638.4
<b>Loans</b>	107,387.4	110,509.8	115,728.9	118,288.1	123,608.4	120,831.5	122,601.8	124,761.5	129,553.4	133,863.1	141,256.1
<b>Deposits</b>	120,404.9	122,992.0	125,786.3	130,473.5	139,648.7	150,979.3	154,399.8	151,028.5	158,931.1	161,998.3	164,586.3
<b>Loans / Deposits</b>	89.2%	89.9%	92.0%	90.7%	88.5%	80.0%	79.4%	82.6%	81.5%	82.6%	85.8%
<b>Cost / Income</b>	52.0%	40.0%	41.1%	39.7%	49.6%	42.2%	43.0%	42.5%	51.2%	41.7%	39.6%
<b>ROE</b>	9.7%	13.6%	11.3%	11.8%	6.6%	7.1%	9.6%	6.7%	8.5%	13.9%	14.5%
<b>ROA</b>	0.90%	1.27%	1.08%	1.14%	0.65%	0.72%	0.96%	0.68%	0.81%	1.26%	1.28%
<b>Total capital ratio</b>	15.82%	15.03%	15.46%	16.87%	15.76%	18.31%	18.64%	19.52%	18.80%	18.08%	17.21%
<b>Tier 1 ratio</b>	14.49%	13.78%	14.19%	14.41%	13.25%	15.78%	16.04%	16.91%	16.28%	15.74%	14.97%
<b>Book value per share (PLN)</b>	103.1	109.3	117.3	117.0	133.3	140.2	142.9	143.1	135.0	137.3	134.1
<b>Earnings per share (PLN)</b>	9.98	14.42	12.75	13.84	8.22	9.72	13.53	9.65	11.86	18.92	19.63

<sup>1</sup> Including share in subsidiaries profits