

Key figures
restated, comparable data

PLN million	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total income¹	4,325	4,769	5,232	5,796	6,232	6,897	7,722	10,678	11,279	11,854
Total expenses incl. banking tax	-2,379	-2,457	-2,701	-2,933	-3,245	-3,510	-4,289	-4,344	-4,698	-5,085
Net profit	1,253	1,403	1,524	1,659	1,338	2,308	1,714	4,441	4,369	4,633
Loans²	77,634	86,556	102,175	115,991	122,828	143,365	153,146	154,787	163,460	177,005
Deposits³	94,048	102,849	115,908	128,800	149,270	168,849	189,538	202,209	218,148	233,356
Loans / Deposits⁴	82.5%	83.5%	87.6%	90.7%	82.6%	85.9%	80.4%	76.3%	75.3%	76.6%
Cost / Income	55.0%	51.5%	51.6%	50.6%	52.1%	50.9%	55.5%	40.7%	41.7%	42.9%
ROE (adjusted for MCFH)⁵	12.8%	13.0%	12.8%	12.9%	9.4%	14.4%	10.2%	22.9%	20.4%	20.8%
ROA⁶	1.10%	1.16%	1.15%	1.10%	0.76%	1.18%	0.81%	1.93%	1.73%	1.68%
Total capital ratio	14.73%	16.71%	15.58%	16.87%	19.52%	16.05%	16.22%	17.41%	15.67%	14.98%
Tier 1 ratio	13.70%	15.77%	14.74%	14.41%	16.91%	14.41%	14.72%	16.02%	14.58%	14.18%
Book value per share (PLN)	80.5	88.7	102.4	117.0	143.1	104.0	71.8	128.6	132.0	164.0
Earnings per share (PLN)	9.63	10.78	11.71	12.75	10.28	17.74	13.17	34.14	33.58	35.61

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

³ Liabilities due to customers

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