

Key figures

restated, comparable data

PLN million	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023
Total income¹	1,883.8	2,304.0	2,374.6	722.4	2,321.2	2,457.9	2,637.3	2,667.9	2,914.5
Total expenses incl. banking tax	-907.2	-1,083.1	-1,361.4	-986.4	-858.1	-1,160.9	-1,016.2	-1,024.5	-1,142.8
Net profit	669.0	792.8	573.0	-317.3	665.9	908.7	1,099.4	1,162.0	1,270.8
Loans²	146,614.4	149,782.6	152,180.9	154,410.6	155,029.2	156,101.1	156,255.7	158,126.4	156,559.3
Deposits³	170,609.9	174,661.9	185,095.1	186,580.5	192,731.3	201,651.9	199,740.2	202,417.4	205,289.9
Loans / Deposits	85.9%	85.8%	82.2%	82.8%	80.4%	77.4%	78.2%	78.1%	76.3%
Cost / Income	48.2%	47.0%	57.3%	136.5%	37.0%	47.2%	38.5%	38.4%	39.2%
ROE (adjusted for MCFH)⁴	14.4%	16.5%	16.1%	10.3%	10.2%	10.7%	13.5%	21.0%	22.9%
ROA⁵	1.18%	1.35%	1.31%	0.83%	0.81%	0.85%	1.07%	1.71%	1.93%
Total capital ratio	16.05%	15.42%	14.71%	14.43%	16.22%	16.37%	16.95%	16.56%	16.73%
Tier 1 ratio	14.41%	13.81%	13.16%	12.90%	14.72%	14.86%	15.47%	15.05%	15.32%
Book value per share (PLN)	104.0	85.7	59.3	57.1	71.8	86.4	99.6	116.7	128.6
Earnings per share (PLN)	20.57	24.38	17.62	-9.76	20.47	27.94	33.80	35.73	39.07

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