

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
Total income¹	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
Total expenses	721.1	581.1	604.4	590.8	775.0	638.5	666.7	682.3	820.8
Net income	324.5	469.1	414.8	450.3	267.3	316.2	440.2	313.9	385.6
Loans	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
Deposits	120,404.9	122,992.0	125,786.3	130,473.5	139,089.2	150,979.3	154,399.8	151,028.5	158,931.1
Loans / Deposits	89.2%	89.9%	92.0%	90.7%	88.9%	80.0%	79.4%	82.6%	81.5%
Cost / Income	52.0%	40.0%	41.1%	39.7%	49.6%	42.2%	43.0%	42.5%	51.2%
ROE	9.7%	13.6%	11.3%	11.8%	6.6%	7.1%	9.6%	6.7%	8.5%
ROA	0.90%	1.27%	1.08%	1.14%	0.65%	0.72%	0.96%	0.68%	0.81%
Total capital ratio	15.82%	15.03%	15.46%	16.87%	15.76%	18.31%	18.64%	19.52%	18.80%
Tier 1 ratio	14.49%	13.78%	14.19%	14.41%	13.25%	15.78%	16.04%	16.91%	16.28%
Book value per share (PLN)	103.1	109.3	117.3	117.0	133.3	140.2	142.9	143.1	135.0
Earnings per share (PLN)	9.98	14.42	12.75	13.84	8.22	9.72	13.53	9.65	11.86

¹ Including share in subsidiaries profits