

**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
<b>Total income<sup>1</sup></b>	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
<b>Total expenses incl. banking tax</b>	-946.7	-822.9	-832.4	-907.2	-1,083.1	-1,361.4	-986.4	-858.1	-1,160.9	-1,016.2
<b>Net profit</b>	385.6	615.3	638.4	669.0	792.8	573.0	-317.3	665.9	908.7	1,099.4
<b>Loans<sup>2</sup></b>	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
<b>Deposits<sup>3</sup></b>	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
<b>Loans / Deposits</b>	81.5%	82.6%	85.8%	85.9%	85.8%	82.2%	82.8%	80.4%	77.4%	78.2%
<b>Cost / Income</b>	59.1%	49.6%	47.5%	48.2%	47.0%	57.3%	136.5%	37.0%	47.2%	38.5%
<b>ROE (adjusted for MCFH)<sup>4</sup></b>	9.9%	11.6%	12.5%	14.4%	16.5%	16.1%	10.3%	10.2%	10.7%	13.5%
<b>ROA<sup>5</sup></b>	0.79%	0.93%	1.01%	1.18%	1.35%	1.31%	0.83%	0.81%	0.85%	1.07%
<b>Total capital ratio</b>	18.80%	18.54%	17.65%	16.05%	15.42%	14.72%	14.43%	16.22%	16.37%	16.95%
<b>Tier 1 ratio</b>	16.28%	16.20%	15.41%	14.41%	13.81%	13.16%	12.90%	14.72%	14.86%	15.47%
<b>Book value per share (PLN)</b>	135.0	137.3	134.1	104.0	85.7	59.3	57.1	71.8	86.4	99.6
<b>Earnings per share (PLN)</b>	11.86	18.92	19.63	20.57	24.38	17.62	-9.76	20.47	27.94	33.80

<sup>1</sup> Including net profit of affiliated entities recognised on an equity basis.

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

<sup>3</sup> Deposits and other liabilities due to customers

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

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