

Key figures
restated, comparable data

PLN million	Q4 2022	Q1 2023	Q2 2023	Q3 2023	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q1 2025
Total income ¹	2,320	2,458	2,637	2,667	2,916	2,760	2,702	2,917	2,900	2,919
Total expenses incl. banking rax	-858	-1,161	-1,016	-1,024	-1,143	-1,276	-1,157	-1,139	-1,126	-1,398
Net profit	665	909	1,099	1,162	1,271	993	965	1,102	1,309	1,014
Loans ²	155,030	156,101	156,255	158,127	156,560	158,453	161,411	164,641	166,698	171,863
Deposits ³	192,731	201,652	199,740	202,417	205,290	214,126	213,541	216,293	219,996	227,994
Loans / Deposits	80.4%	77.4%	78.2%	78.1%	76.3%	74.0%	75.6%	76.1%	75.8%	75.4%
Cost / Income	37.0%	47.2%	38.5%	38.4%	39.2%	46.2%	42.8%	39.0%	38.8%	47.9%
ROE (adjusted for MCFH) ⁴	10.2%	10.7%	13.4%	21.0%	22.9%	22.0%	21.1%	20.5%	20.4%	20.2%
ROA ⁵	0.81%	0.85%	1.07%	1.71%	1.93%	1.91%	1.82%	1.75%	1.73%	1.71%
Total capital ratio	16.22%	16.37%	16.95%	16.56%	17.41%	16.95%	15.42%	14.98%	15.67%	16.14%
Tier 1 ratio	14.72%	14.86%	15.47%	15.05%	16.02%	15.65%	14.20%	13.81%	14.58%	15.10%
Book value per share (PLN)	71.8	86.4	99.6	116.7	128.6	134.1	108.9	124.8	132.0	144.6
Earnings per share (PLN)	20.45	27.95	33.79	35.73	39.08	30.53	29.67	33.88	40.25	31.18

¹Including 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 Depsoits 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