

Table 1. Key financial data

in PLN million	2020	2019	2018	2017	2016
Statement of financial position					
Total assets	119,577	109,954	109,023	72,655	72,305
Loans and advances to customers*	75,637	73,811	73,414	52,968	55,076
Total equity	12,031	11,159	10,560	6,559	6,147
Amounts due to customers	90,051	86,135	87,192	56,329	55,155
Statement of profit or loss					
Net profit	733	615	360	280	77
Normalized net profit**	721	950	576	309	224
Net interest income	3,060	3,169	2,107	1,927	1,826
Net fee and commission income	916	820	567	486	493
Net income on banking activity	4,705	4,550	3,289	2,696	2,640
Net result on impairment losses on financial assets and provisions for contingent liabilities	(601)	(442)	(558)	(355)	(399)
General administrative expenses, depreciation and amortization	(2,506)	(2,922)	(2,049)	(1,681)	(1881)
Financial ratios (%)					
Net ROE	6.34%	5.65%	4.84%	4.40%	1.22%
Net ROA	0.63%	0.57%	0.45%	0.39%	0.11%
Cost / Income	53.26%	64.67%	62.31%	62.35%	71.24%
Normalized net ROE**	6.23%	8.74%	6.51%	4.85%	3.56%
Normalized net ROA**	0.62%	0.88%	0.61%	0.43%	0.33%
Normalized Cost / Income**	53.53%	55.35%	59.90%	61.02%	64.63%
Net interest margin	2.63%	2.92%	2.65%	2.67%	2.66%
Share of impaired receivables (NPL ratio)***	5.37%	5.70%	5.61%	7.40%	7.72%
Cost of risk	(0.78%)	(0.59%)	(0.96%)	(0.61%)	(0.71%)
Total capital ratio	18.65%	15.05%	14.63%	13.75%	14.40%
Tier 1 capital ratio	13.55%	12.80%	12.38%	10.81%	11.06%
Information on shares					
Stock market capitalization (PLN mln)	9,376	10,024	7,150	5,719	4,861
Number of shares (mln)	147	147	147	84	84
Year-end share price (PLN)	64	68	49	68	58
Business information					
Number of Bank Clients (ths), including:	3,938	3,887	3,783	2,743	2,586
Individual Customers	3,639	3,601	3,493	2,546	2,394
Corporate Customers	299	286	290	197	192

* Net values, including loans measured at amortized cost and at fair value.

** Normalized values calculated excluding integration costs incurred in connection with the implementation of the merger processes in 2016-2020. In 2018 the impact of non-recurring events resulting from the adopted method of accounting for the acquisition of RBPL's Core Business, i.e.: the cost of the allowance for expected credit losses in connection with the acquisition of RBPL's Core Business (ECL) and the gain on the bargain purchase of RBPL's Core Business was additionally excluded.

*** For a portfolio measured at amortized cost.