

KEY ACHIEVEMENTS

Strategy execution



Bank Polski

	2019	2020	2021	Strategic goals 2022	Accomplishment degree
ROE	10.0%	-6.0% adjusted: 7.1% ⁽¹⁾	12.1%	12.0%	✓
C/I	41.3%	40.9%	40.6%	~41%	✓
COST OF CREDIT RISK	0.46%	0.78%	0.55%	0.60%-0.75%	✓
NET RESULT	4.0 mld PLN	(PLN 2.6 bn) adjusted: PLN 3.2 bn ⁽¹⁾	PLN 4.9 bn	>5 mld PLN	✓
EQUITY	TCR: 19.9% TIER 1: 18.6%	TCR: 18.2% TIER 1: 17.0%	TCR: 18.2% TIER 1: 17.0%	Ability to pay dividends	✓

(1) - Return on equity and net result adjusted for the costs of legal risk and other impacts of the EGM's decision to enter into voluntary settlements with the foreign currency mortgage loan consumers.