



FINANCIAL RESULTS **for 3 quarter 2021** **GETIN NOBLE BANK S.A.**

PRESENTATION FOR INVESTORS AND ANALYSTS

November 10, 2021

Agenda

01 Summary

02 Business overview

03 Financial results

04 Credit risk

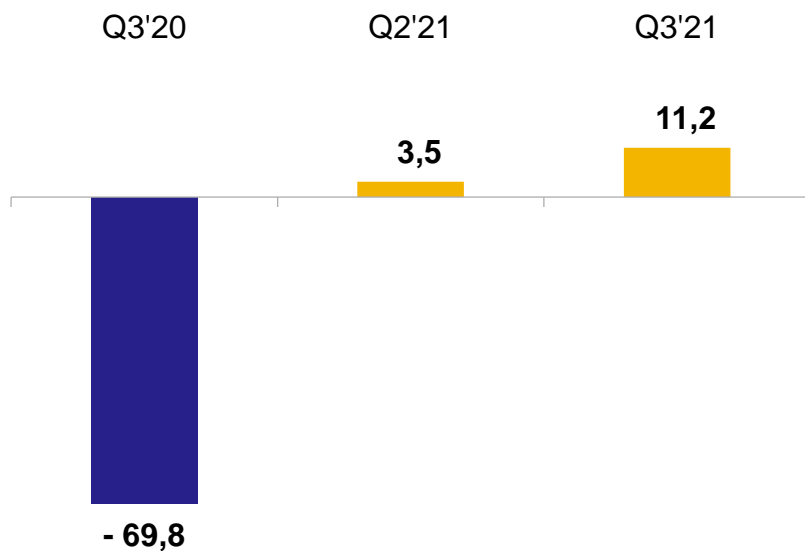
05 Appendix

3rd quarter of 2021 - key financial information (1/2)

- 1 Consolidated net profit in Q3'21 of PLN 11,2 million. Stand-alone result of PLN 6,3 million.

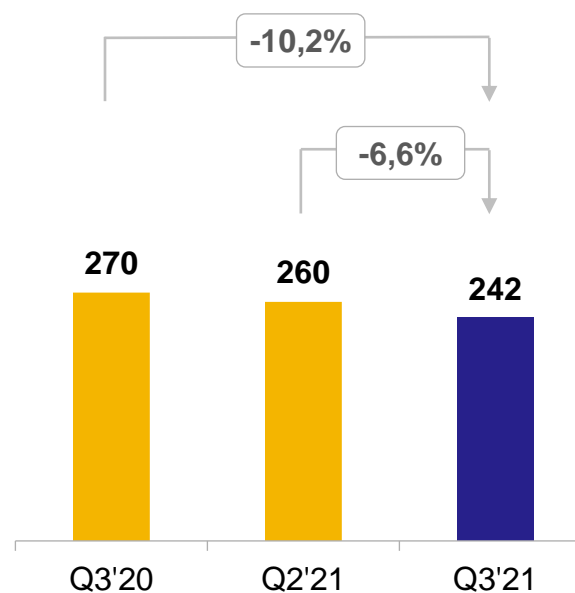
Consolidated net result

PLN m



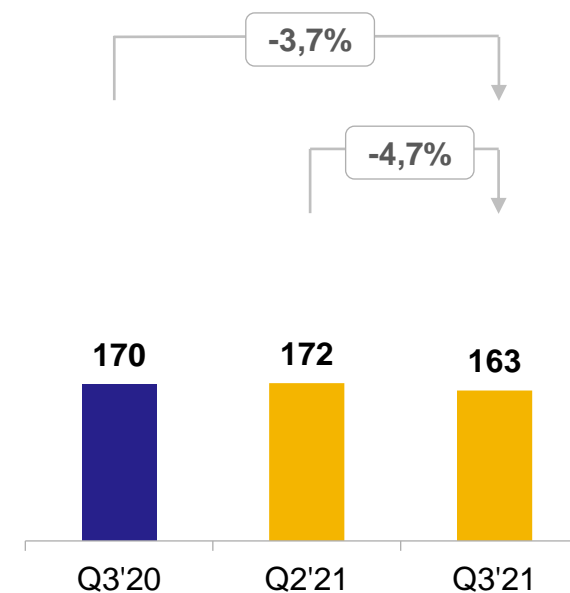
Income

NII and F&C; PLN m



Costs

excl. BFG costs; PLN m



3rd quarter of 2021 - key financial information (2/2)

- 2 **Focus on rebuilding business activity and improving profitability while minimizing the negative effects of the pandemic.**
 - Interest and fee & commission income in Q3'21 at PLN 242 million (-6,6% q/q).
 - Further effective optimization measures on the cost base side:
 - costs (excluding BFG contributions) in Q3'21 in the amount of PLN 163,5 million, i.e. by PLN 6,3 million (-3,7%) below the cost level in Q3'20.
 - Continued reduction of financing costs and great potential for further improvement of the Bank's results:
 - cost of deposits in Q3'21 of 0,49%, i.e. 3 bps below the level of Q2'21 and 41 bps lower y/y,
 - interest costs in Q3'21 at the level of PLN 78,1 million, i.e. PLN -43,9 million (-36,0%) y/y.
- 3 **Credit sales in Q3'21 at the level of PLN 2,0 billion (-3,6% q/q and 52,1% y/y).** Maintaining a high level of purchased lease receivables.
- 4 **Visible effects of the multi-threaded digital transformation project launched in response to the changing model of customer behaviour and new "post-covid" market conditions.**
- 5 **Confirmation of the high quality of the services provided by the bank: 2nd place in the main category "Traditional banking" and 1st place in the „Remote banking" category in the Newsweek Friendly Bank 2021 Ranking.**
- 6 **LCR above the regulatory level: 161% as at the end of September 2021.**
- 7 **TCR and CET1 at the end of September 2021, respectively 7,1% (-0,23 pp q/q) and 6,2% (-0,13 pp q/q).**
- 8 **A decrease in the cost of credit risk to 0,9% at the end of September 2021, i.e. by 0,1 pp. below the level from the end of June this year.**

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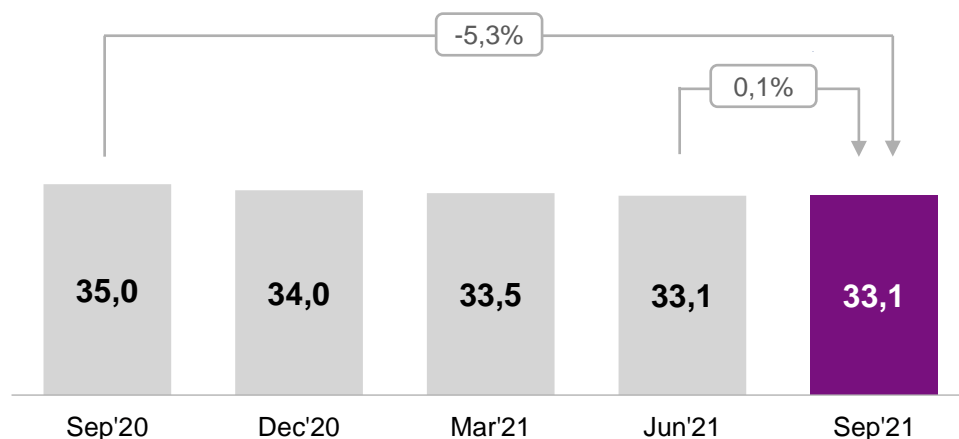
04 Credit risk

05 Appendix



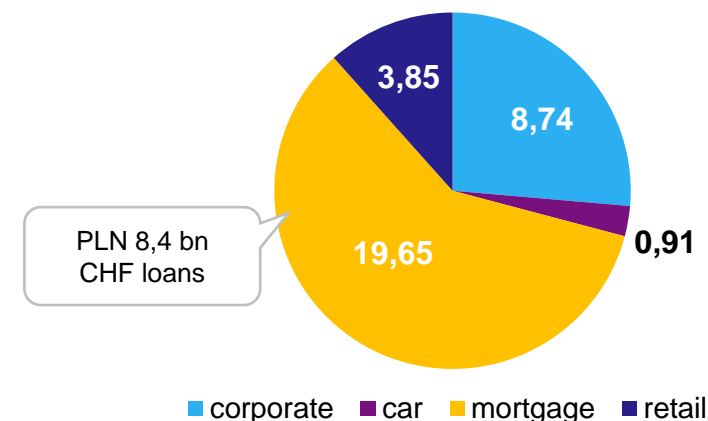
Loans - decrease in the balance while maintaining a safe structure

Loans (PLN bn)¹



Structure of the loan portfolio

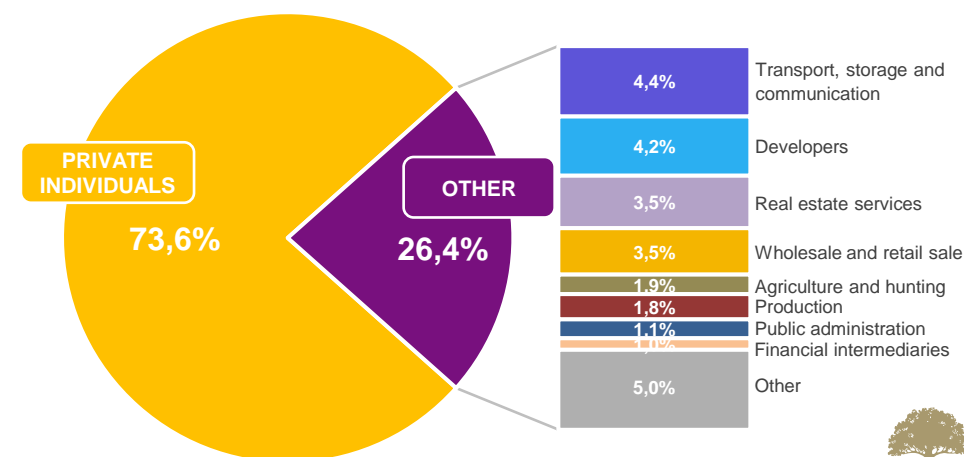
(30 September 2021)¹



- **Consolidated net credit balance 0,1% higher than at the end of June 2021 and 5,3% (PLN 1,9 bn) lower than at the end of September 2020.**
- **Loan sales in Q2'21 at the level of PLN 2,0 billion were 3,6% lower than in the previous quarter and 52,1% higher y/y. Maintained high share of purchased lease receivables (58%). Stable sales of retail loans.**
- **Continued high rate of amortization of the CHF mortgage portfolio.** Within 12 months, the net balance decreased by over PLN 0,6 bn (decrease limited by the appreciation of the CHF by 2,0% y/y).

Concentration of the loan portfolio by industry

(30 September 2021)²

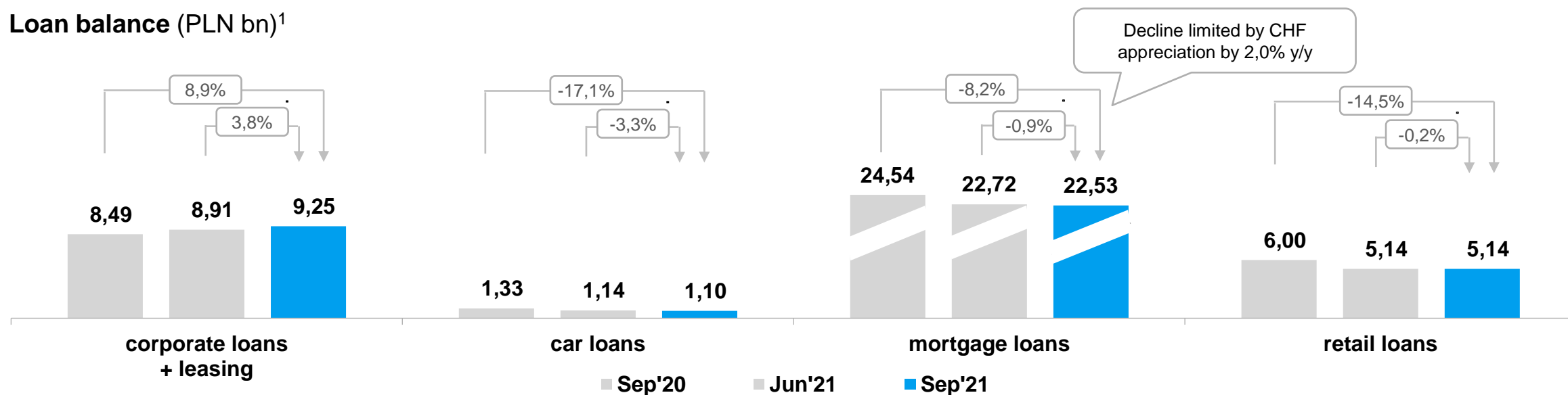


¹ Consolidated data, loans measured at amortized cost; net.

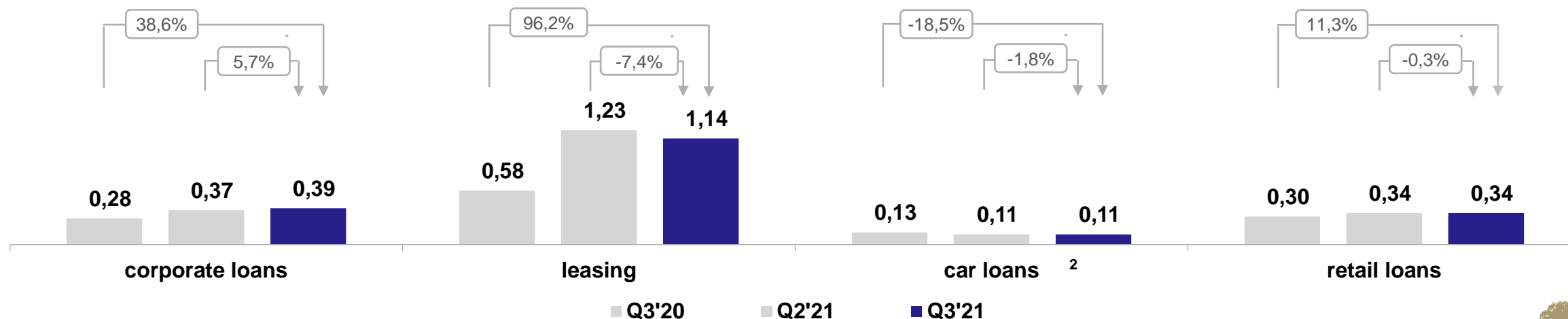
² Stand-alone data.

Loans - volumes still affected by the COVID-19 pandemic

Loan balance (PLN bn)¹



Loan sales (PLN bn)

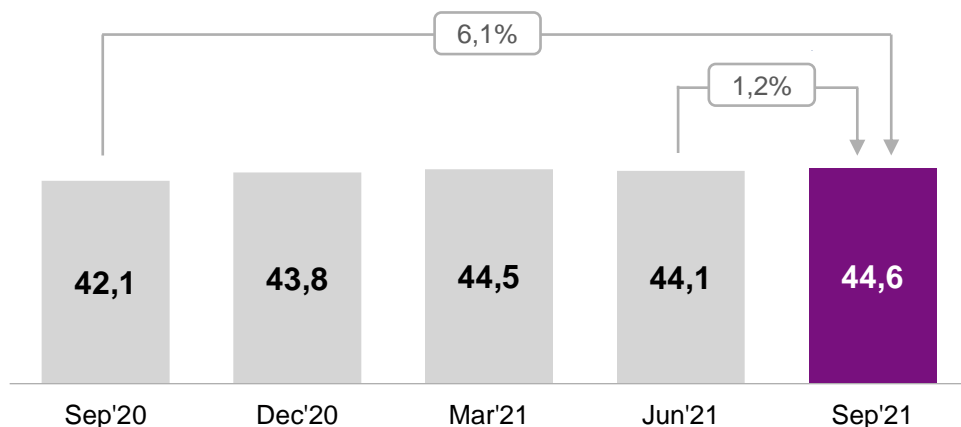


¹ Consolidated data.

² Car loans and loans/factoring for car dealers.

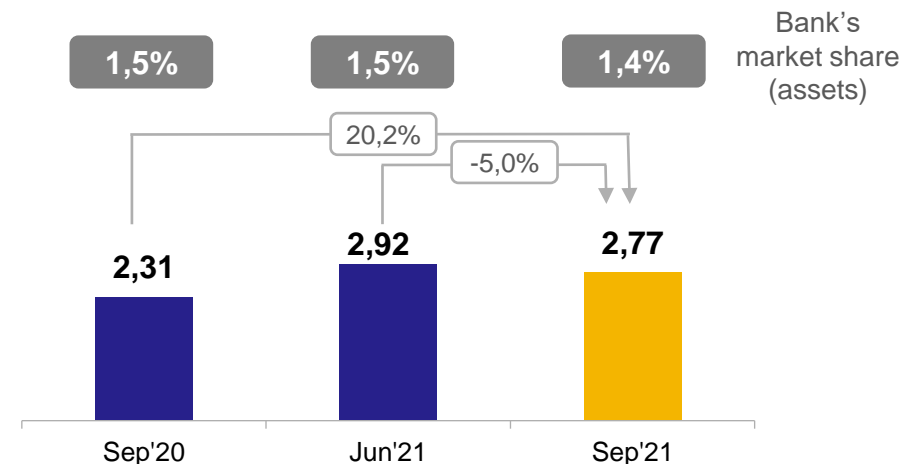
Customer savings

Deposits (PLN bn)

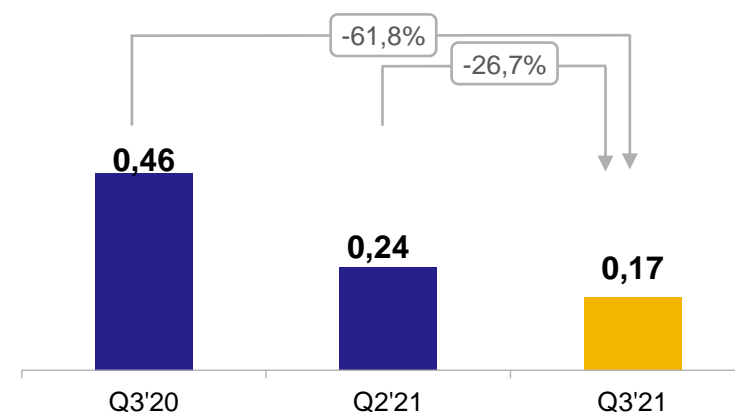


- **Market share in the field of mutual funds at the level of 1.4%.** A slight decrease in the share as a result of an increase in the level of redemptions from debt funds and low interest in this asset class in the current macroeconomic environment.
- Clients' interest in investment funds on the debt market is falling across the entire market.
- At the end of September 2021, the assets of the bank's clients invested in open-end mutual funds amounted to **over PLN 2,0 billion (an increase by 22% y/y)**.

Open-end inv. funds – clients' assets (PLN bn)
(purchased through the Bank)

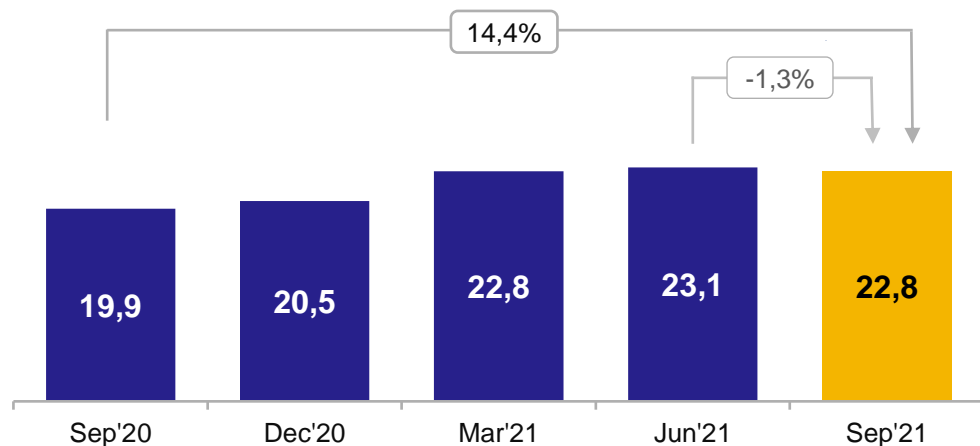


Sale of investment funds (PLN bn)

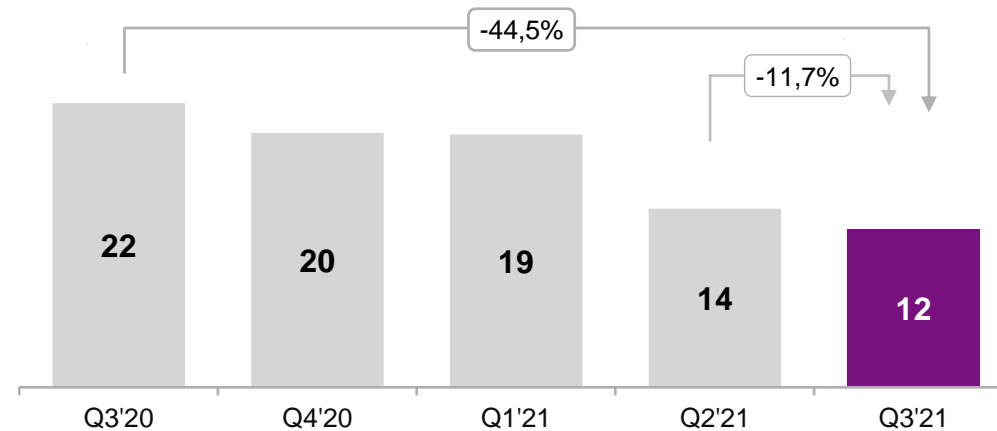


Current accounts and saving accounts - acquisition

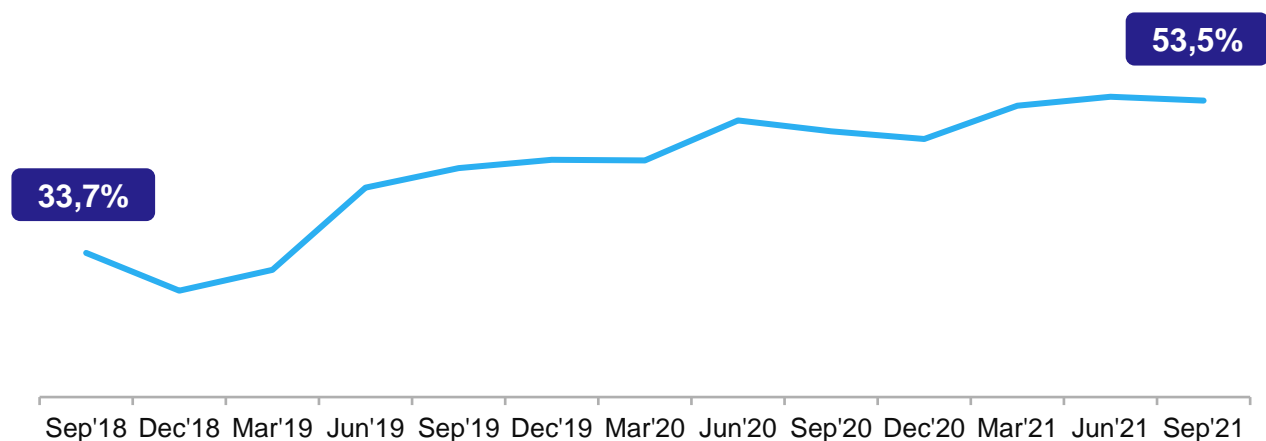
Current deposit & saving accounts balance¹ (PLN bn)



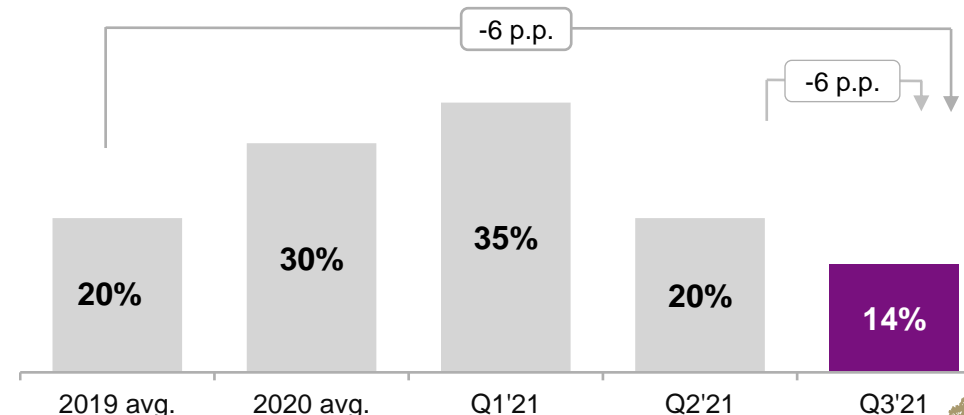
C/A acquisition (thous.)



Current deposit & saving accounts¹ share in total deposits



C/A in remote channels – acquisition dynamics

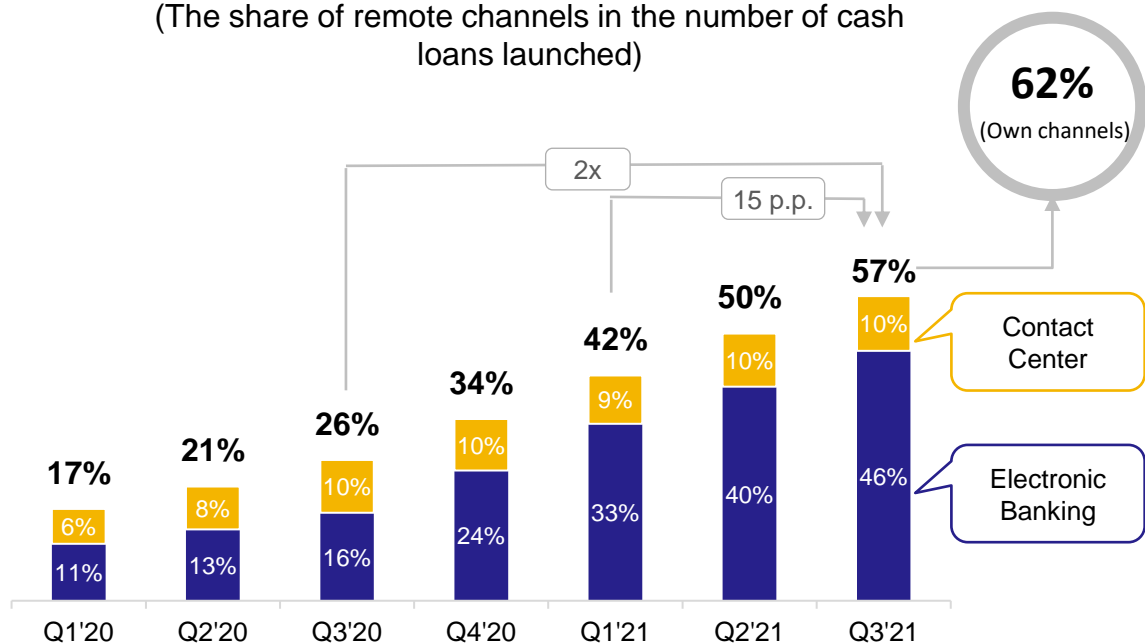


¹ Current deposits and saving accounts.

Increase in sales in remote channels - cash loans

Cash loans sales – number

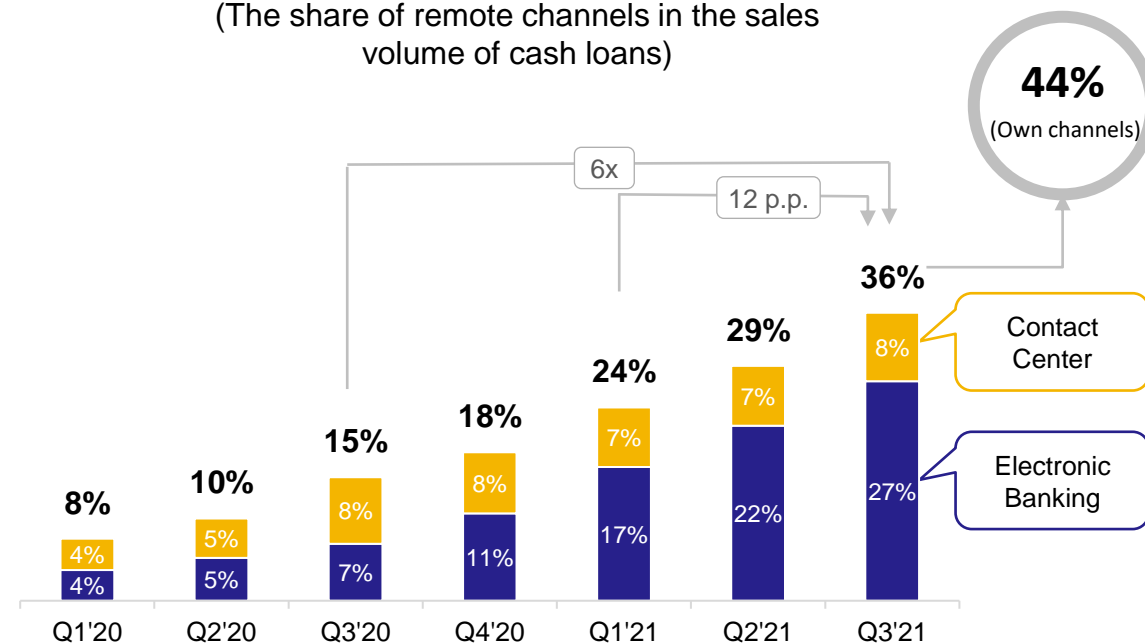
(The share of remote channels in the number of cash loans launched)



- In Q3'21, further dynamic growth of cash loan releases via remote channels continued - **57% of loans were launched remotely (+15 p.p. vs Q1'21), including 46% in Electronic Banking (+14 p.p. vs Q1'21).**
- The share of Electronic Banking in the sale of cash loans in Q3'20 vs Q3'21 **has doubled.**

Cash loans sales – volume

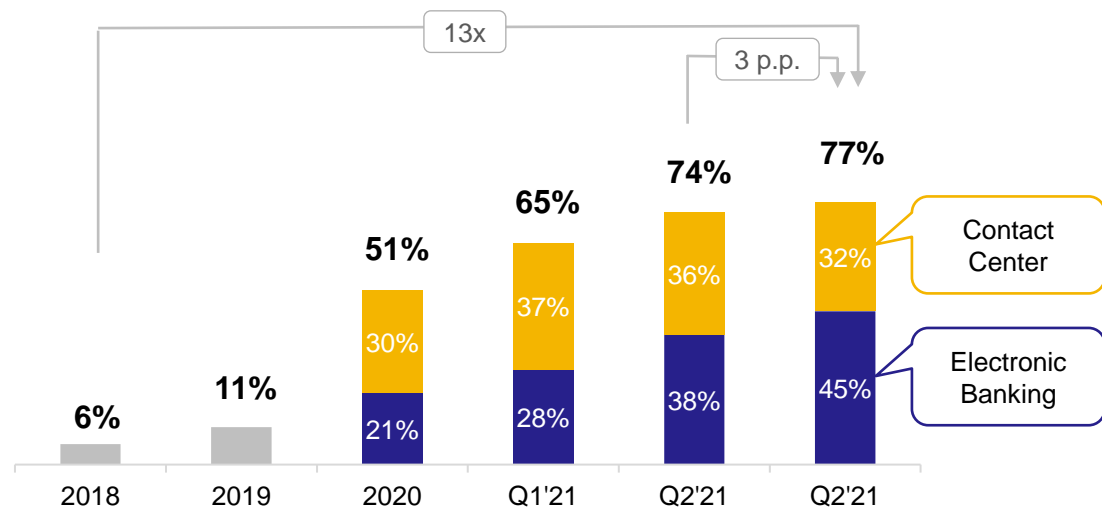
(The share of remote channels in the sales volume of cash loans)



- **Remote channels accounted for 36% of the volume of cash loans sold, most of which was launched through Electronic Banking.**
- The total volume of loans launched through Electronic Banking during the three quarters of 2021 is twice as high as the volume of loans launched in the entire 2020.

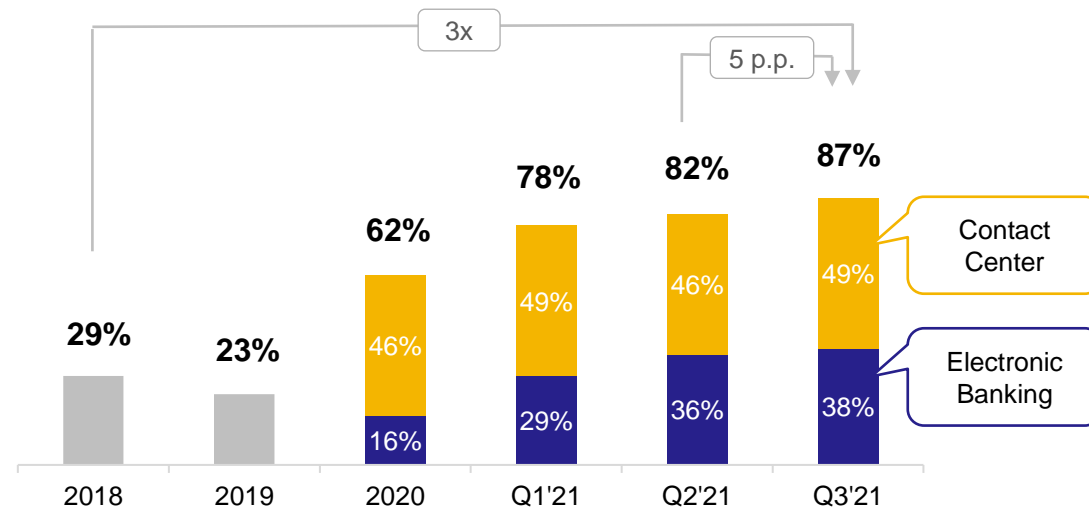
Increase in sales in remote channels - overdrafts and credit cards

Sale of overdrafts
(Share of remote channels in the sales volume of overdrafts)



- The share of remote channels is growing systematically, **in particular in Electronic Banking, which currently accounts for 45% of the volume (+24 p.p. vs 2020).**
- **¾ limit volumes activated in the ROR are finalized in remote channels, every second limit is activated in Electronic Banking.**

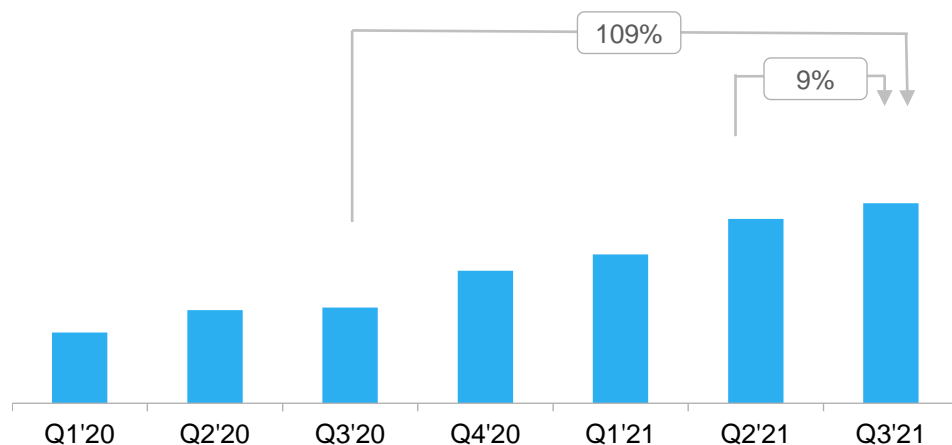
Sale of credit cards
(Share of remote channels in the sales volume of credit cards)



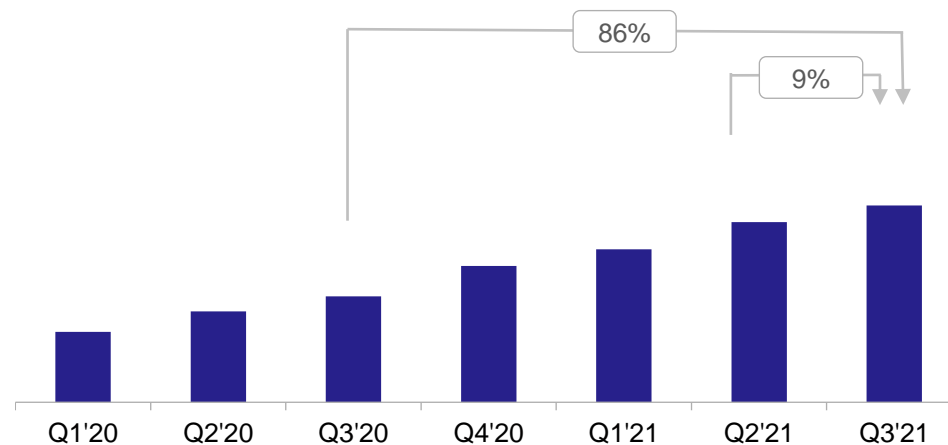
- The share of remote channels in **sales of credit cards was almost 90% in Q3'21 and increased threefold compared to 2018.**
- **Electronic Banking's share in total sales in Q3'21 was 38% and increased by 22 pp. vs 2020.**

Implementation of the Digital Transformation Program – increase in customer transactionality

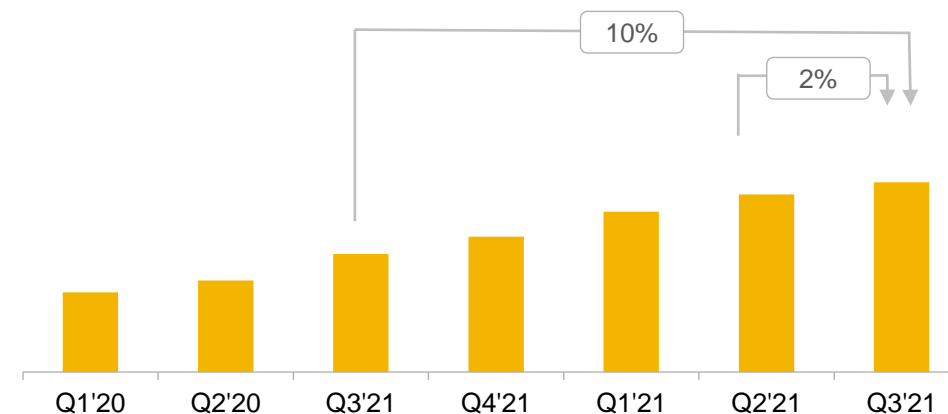
BLIK transaction volume



Number of BLIK transactions



Number of Mobile Banking users



- Constant increase in the number of Mobile Banking users.
- Significant **increase in the volume of BLIK transactions** - increase by 98% in Q3'21 vs. Q2'20.
- The share of customers with an **active Mobile Authorization method increased at the end of Q3'21 to 46% vs 30% at the end of January 2021 and 41% at the end of June 2021.**

Development of additional services available in Electronic Banking

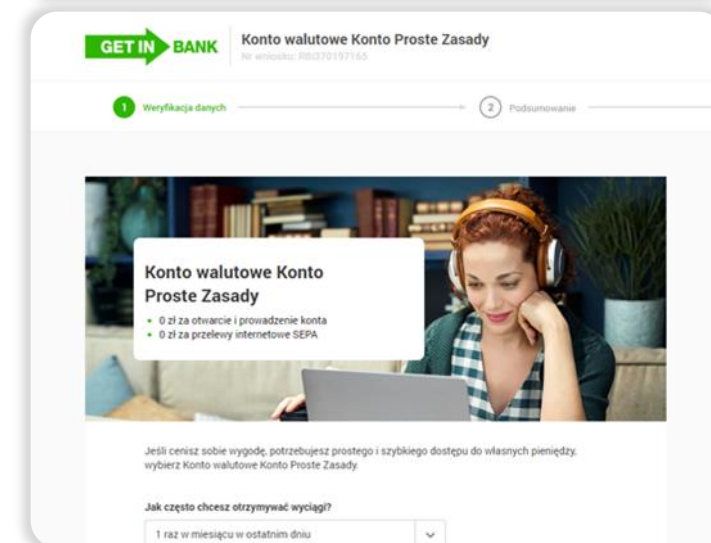
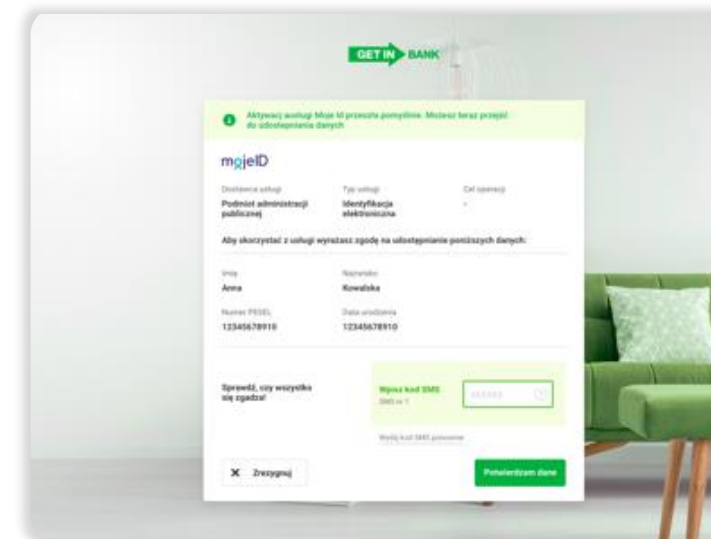
GetinID is a secure online identity confirmation service.

Extension of access to public services, including the Trusted Profile, enabling, i.a., on:

- Registration for vaccinations against COVID-19, viewing e-prescriptions and other services offered on the website patient.gov.pl (Internet Patient Account).
- **Checking penalty points or reporting the sale of a car.**
- Submission and verification of documents on the PUE ZUS platform (including activation of the Tourist Voucher).
- Submission of an application for business registration.

Self-service processes adding additional service options without visiting the Bank's branch.

- New application for the Good Start benefit (including integration with ZUS).
- Preparation of a certificate / opinion for a car loan.
- Opening foreign currency accounts and a personal account.



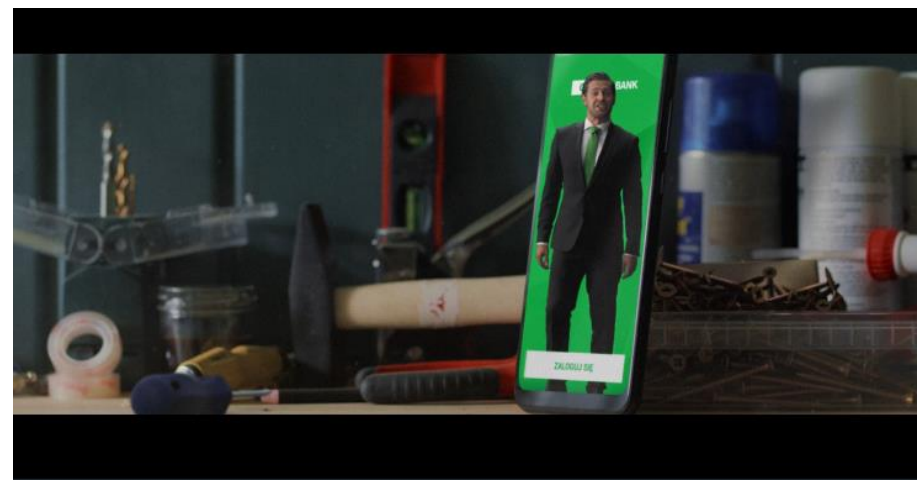
Marketing communication

New advertising format and bank slogan

- In August, we introduced a new advertising format with a cash loan campaign. In it, we emphasized the distinguishing features of our bank, i.e. **the highest quality of banking services and products** as well as **convenience for customers**. The epitome of this combination are the new **brand heroes of the Getin Bank brand** - professional bankers who, if necessary, help clients in everyday matters without interfering with their lives. They take up more or less as much space as ... a smartphone with a banking application. We also changed the slogan for the brand to **Getin Bank. Convenient bank.**
- The campaign, which lasted until October 4, included advertising activities on TV, the Internet (including online video, display, programmatic activities, activities in Google, performance marketing and social media activities), as well as CRM activities addressed to the customer base and advertising in aprox. 300 Bank's branches (websites, LCD screens, BTL).

Support for the sale of loans

- We have been conducting activities promoting the cash loan offer for any purpose since June. The campaign under the slogan "**Time for changes? Make your plans come true!**" included sales and image-building activities on the Internet, social media, as well as materials in the Bank's branches (websites, posters, leaflets).



Awards 2021

The excellent quality of service has been appreciated by both customers and the market for years - the bank occupies top positions in the rankings and is one of the service quality leaders in the Polish banking sector.



Przyjazny Bank Newsweeka 2021




(Friendly Newsweek Bank 2021)



**2nd place in the main category "Traditional banking",
1st place in the "Remote banking" category**






Złoty Bankier 2021 *(The Golden Banker 2021)*

-  1st place in the main category - Best multi-channel service quality
-  3rd place in the Credit card category
-  Distinction in the Safe Bank category - best practices



Instytucja Roku 2021

-  1st place in the category of the best service in the branch
-  2nd place in the Best Service in Remote Channels category
-  4th place in the Best Mobile Application category

After the second wave of this year's survey, the bank is a leader in the Best Service Quality category in remote channels and is in the first league in the Best Service Quality category in branches.

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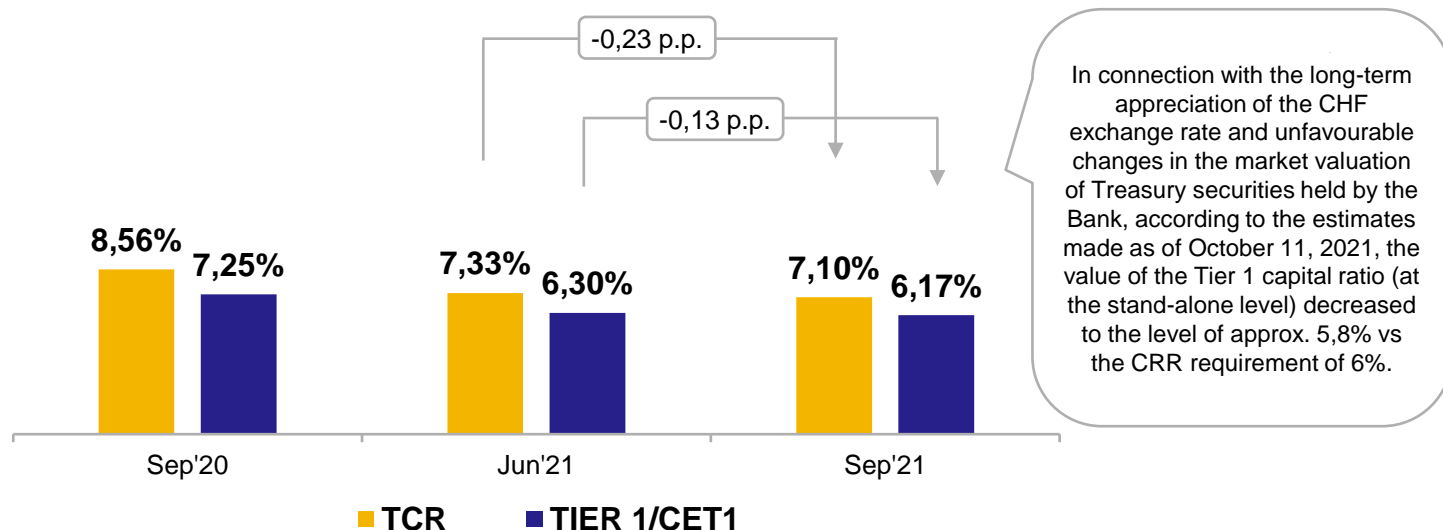
04 Credit risk

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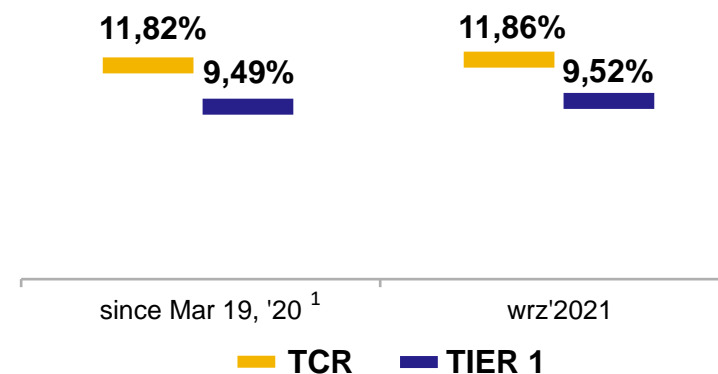


Capital and liquidity ratios

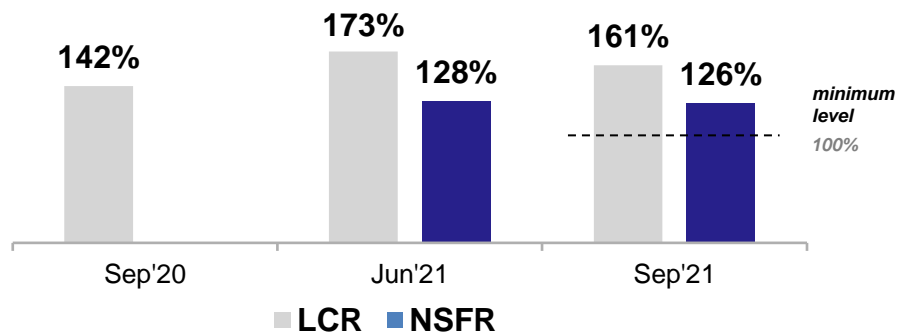
Capital Adequacy Ratio



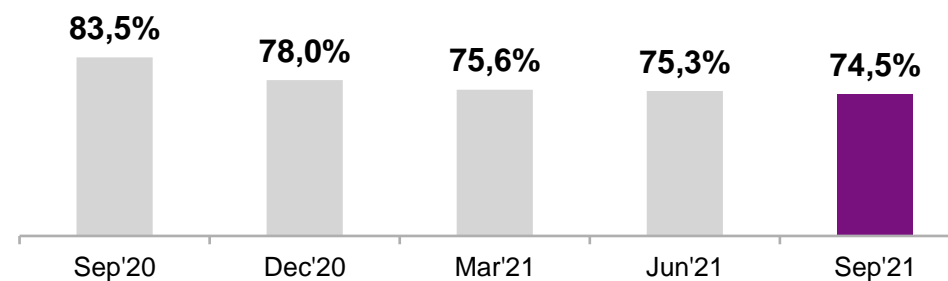
The combined buffer requirement



LCR i NSFR

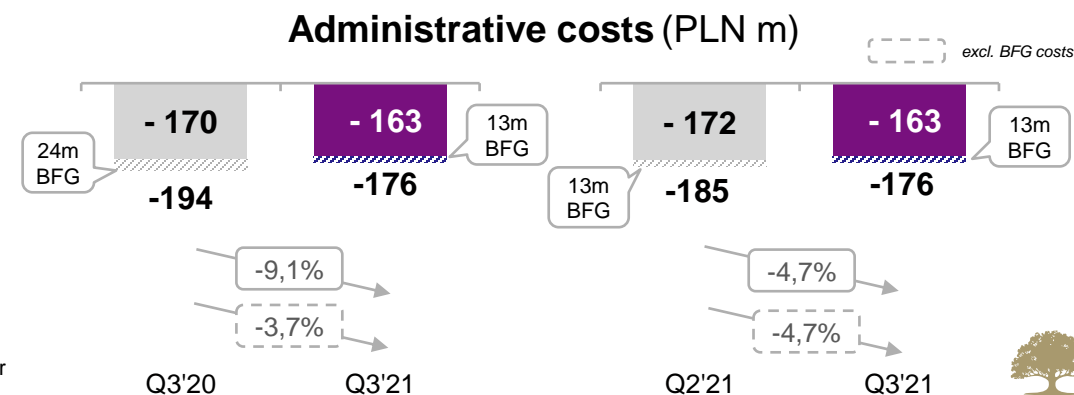
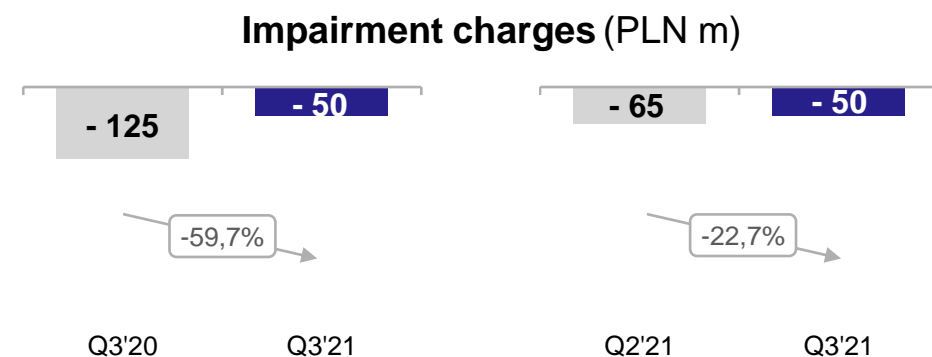
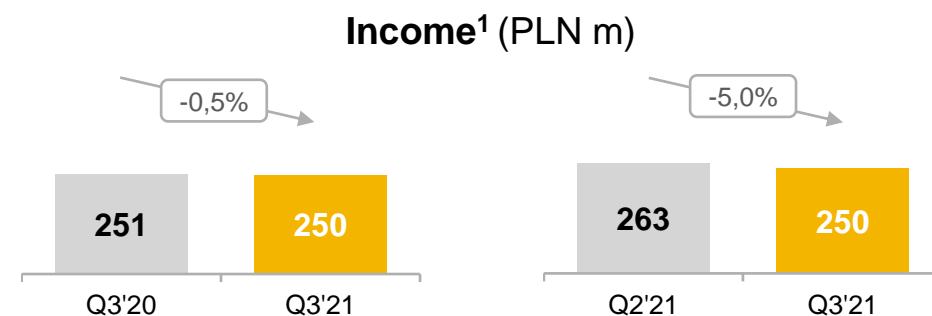
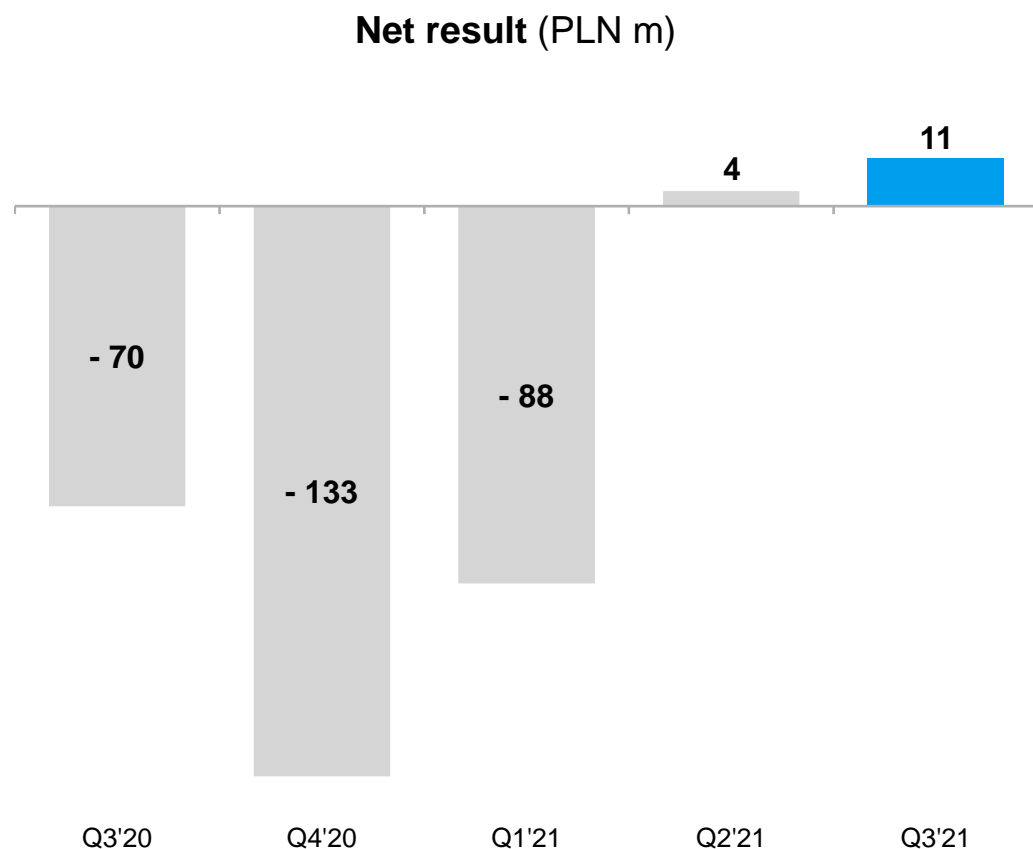


Loans/deposits



¹ Removal of the systemic risk buffer (3%).

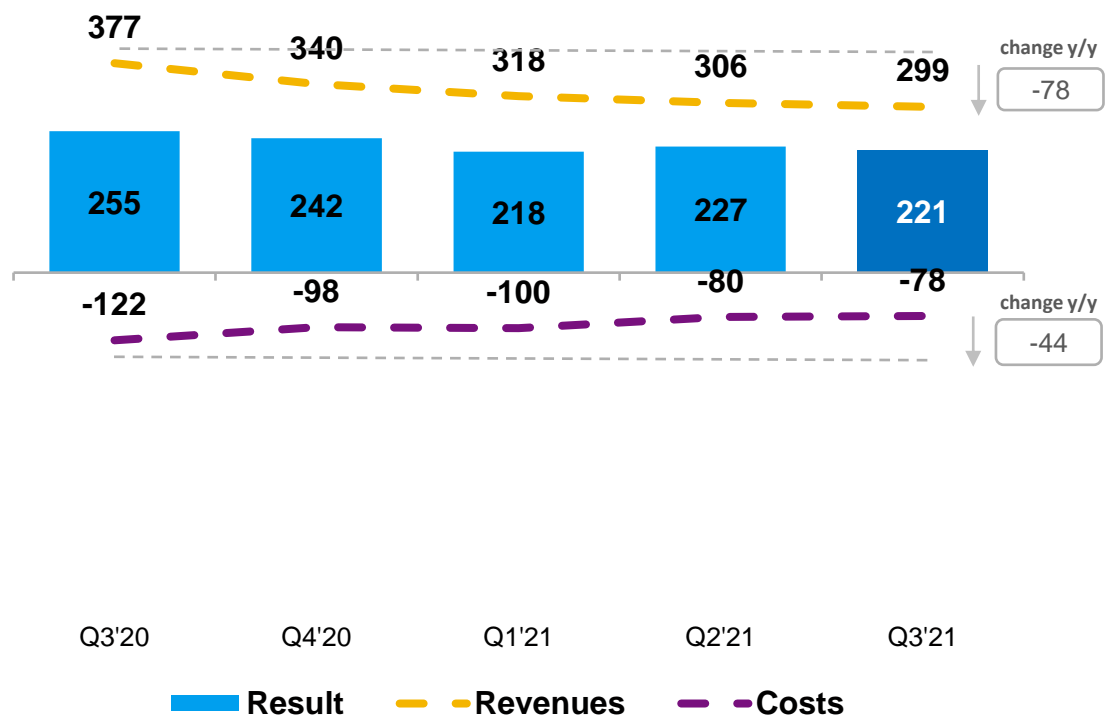
Profitability and cost efficiency



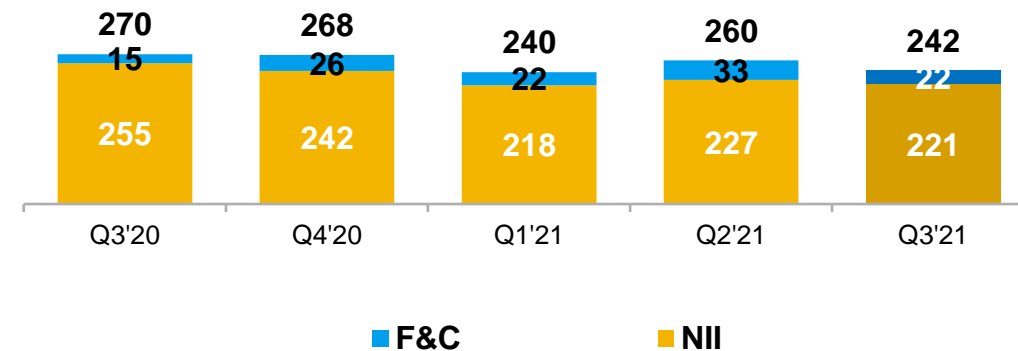
¹ Net interest income, fee and commission income, dividends, result on financial instruments, foreign exchange result, result on other operational revenues and expenses.

Core revenues

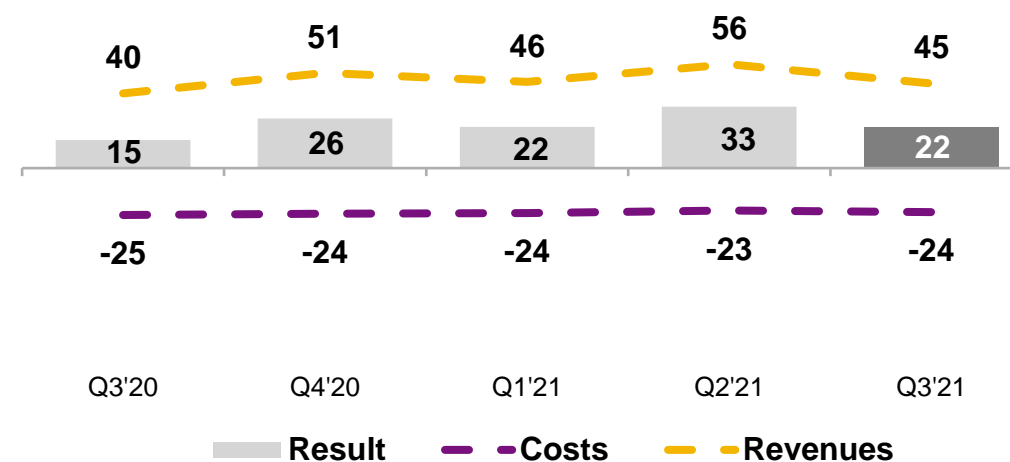
Net interest income (PLN m)



Income¹ (PLN m)



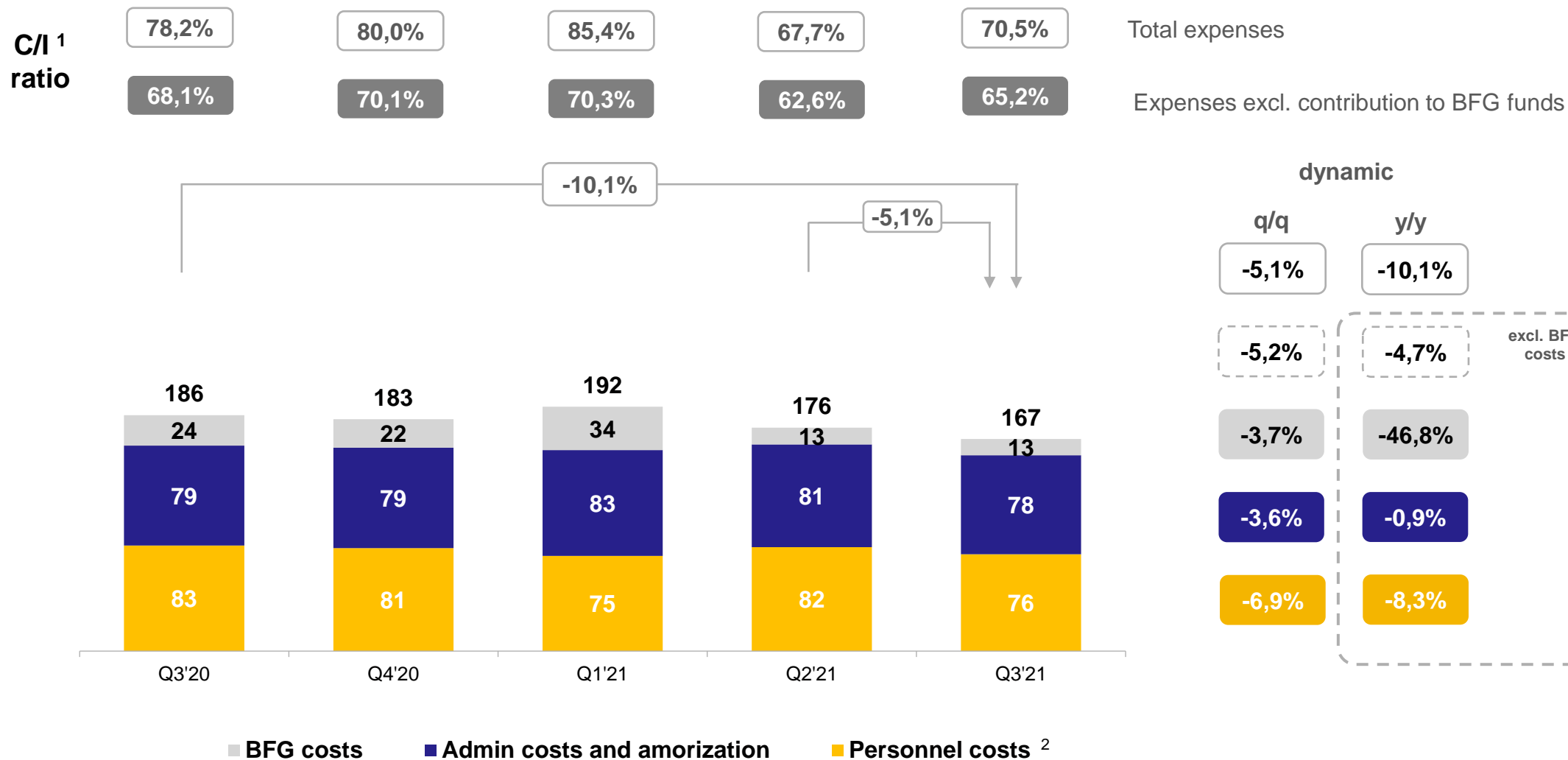
Net fee & commission income (PLN m)



¹ Net interest and fee & commission result.

Administrative expenses

(PLN m)¹

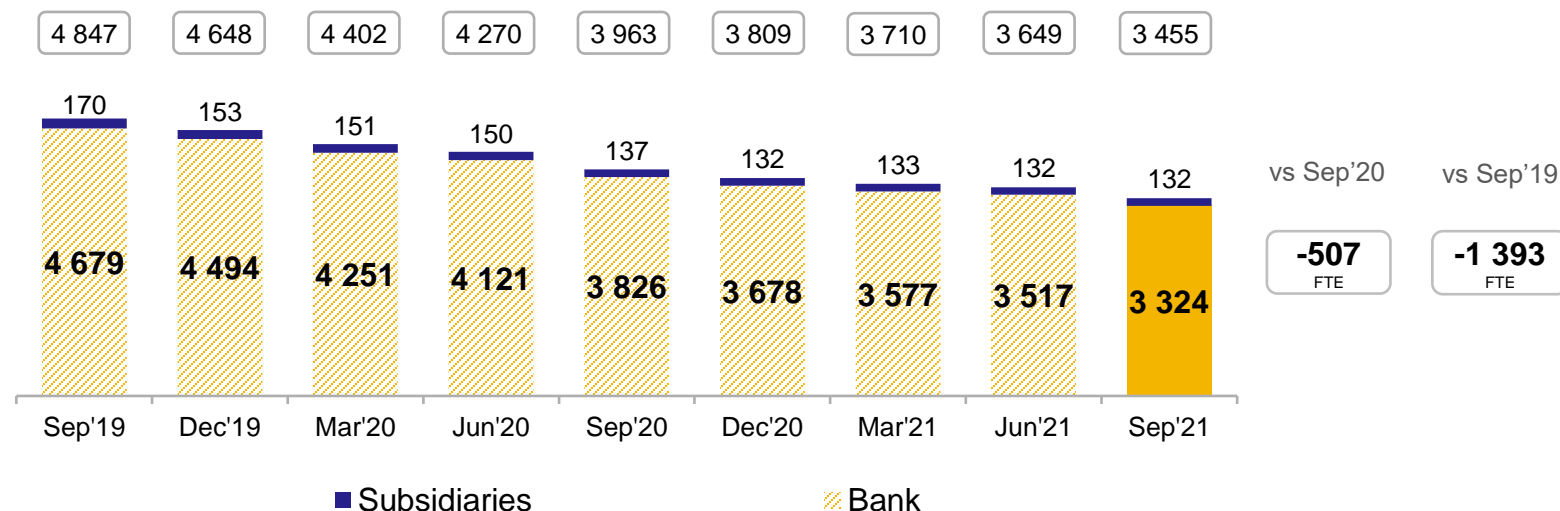


¹ Stand-alone, QTD.

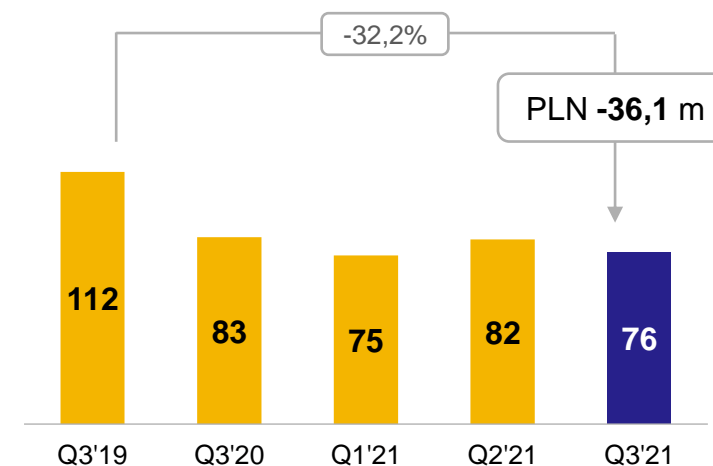
² Employee benefits: personnel costs and other employee benefits.

Employment and personnel costs

Employees¹ (FTE)



Personnel costs² (PLN m)

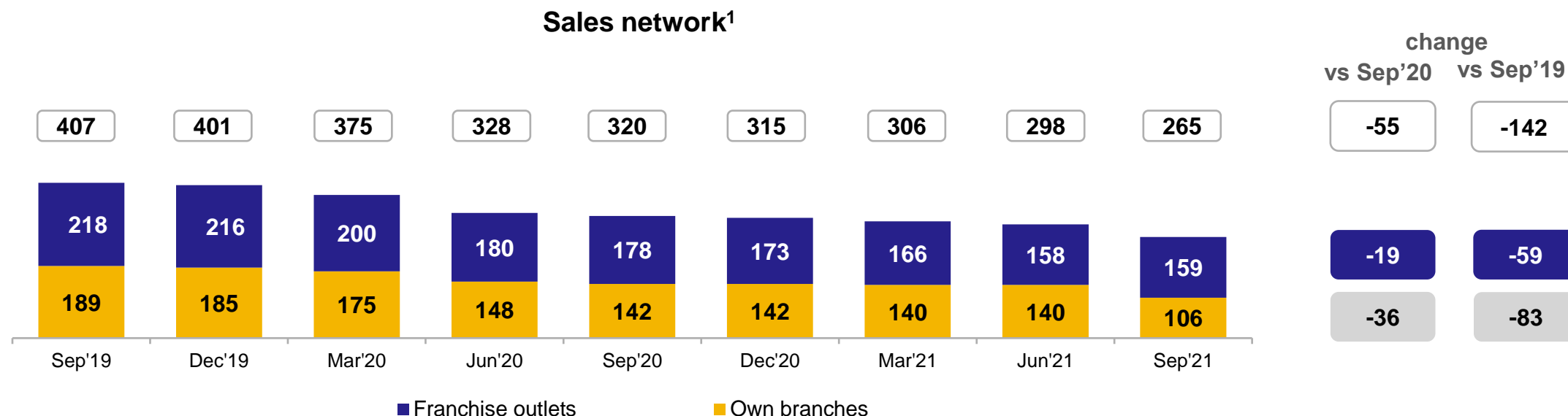


- Further optimization of the employment level in Q3'21. Employment reduction in the GNB¹ Group in Q3'21 amounted to **193 FTE (-5%)**. Over the past 2 years, employment has decreased by **FTE 1 393 (29%)**.
- The reduction in employment was the main driver of the reduction in personnel costs at the bank, which **decreased by PLN 36,1 million** compared to Q3'19.
- In order to accelerate the implemented repair processes and strengthen business efficiency, a decision was made to intensify the development of remote service channels and focus on strategically important business lines. This decision is the result of the revision of the bank's operating model in key market segments. The necessary organizational changes will be accompanied by further optimization of the employment structure. **According to the decision announced in June, by January 2022 the layoffs will apply to no more than 650 people in all organizational divisions.**

¹ Consolidated data.

² Employee benefits: personnel costs and other employee benefits, stand-alone data

Sales network



- **Adapting the sales network to new market conditions and the changing model of customer behaviour.**

- Continuation of optimization of the sales network in Q3 2021:

- the number of franchise outlets **increased by 1**,
- **decrease** in the number of own branches **by 34**.

- Further branches of the own network closed in October. Following the process of reorganizing the sales network, in the third quarter, operations in several dozen of its own branches were completed. At the same time, contracts with Franchise Partners are being finalized in order to supplement the presence in the locations that have been subject to optimization measures in the field of own network. Most of the franchise branches on the acquired micro-markets will start operating in October 2021.

- In addition, extensive information activities for customers are carried out, extended in the third quarter with new campaigns.

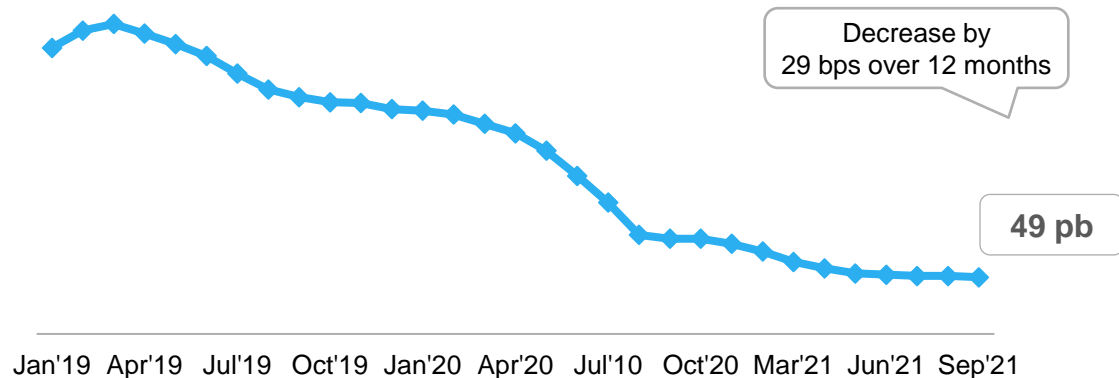
¹ Operationally active.



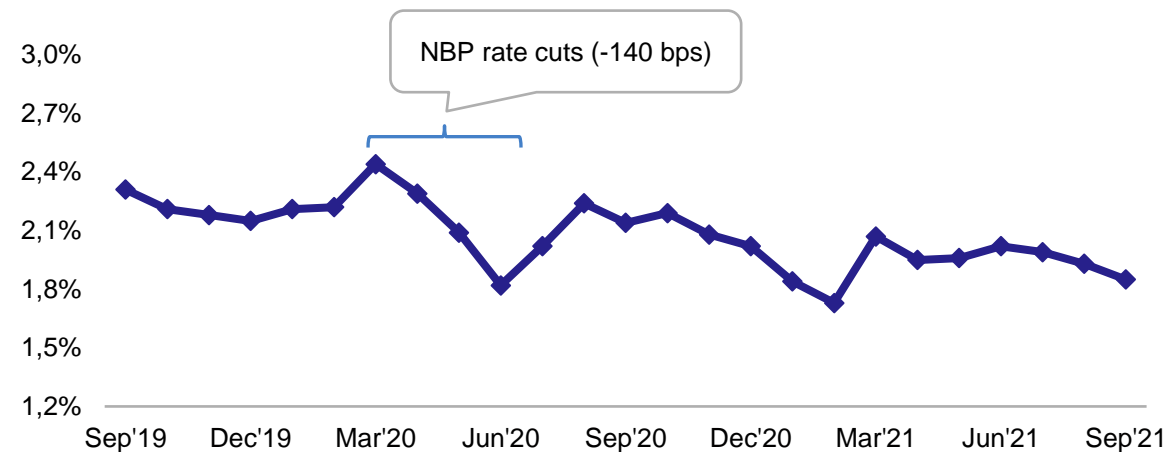
Cost of financing and NIM

Cost of deposits

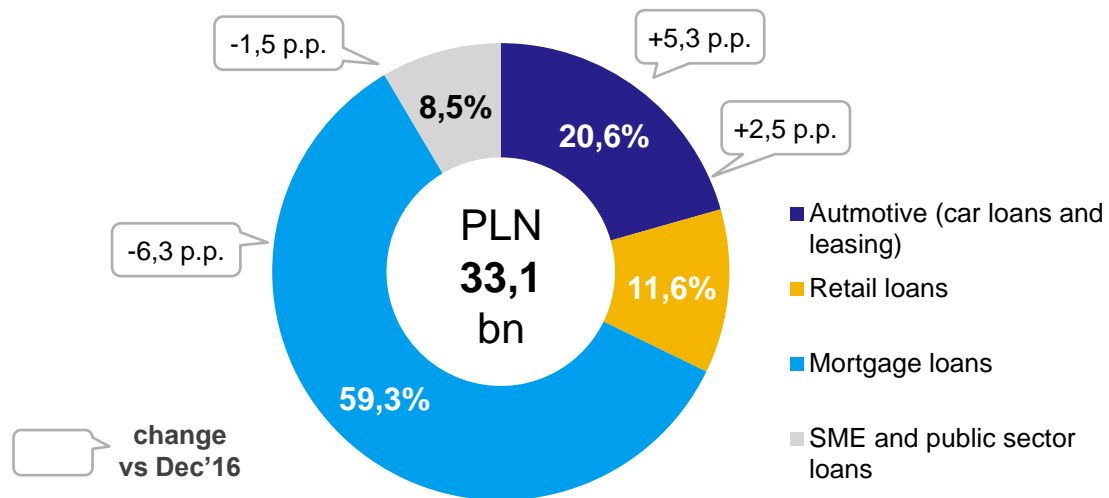
Interest rate of deposit portfolio in GNB



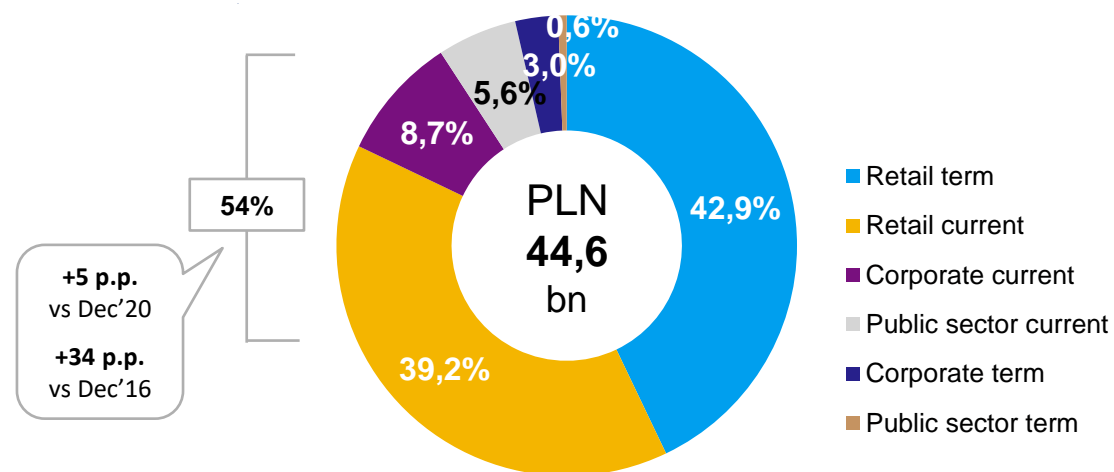
NIM¹ [%]



Loan structure (Sep'21)



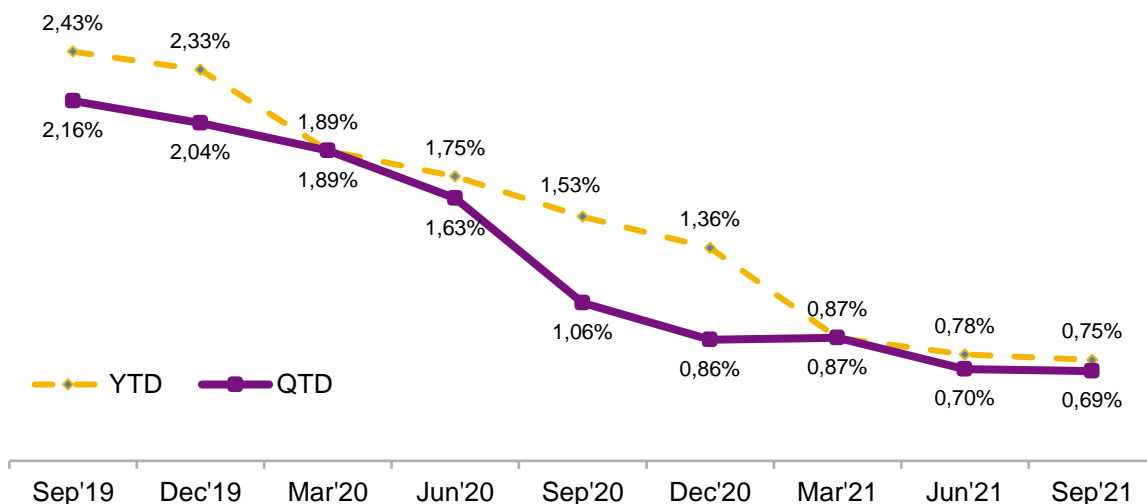
Deposit structure (Sep'21)



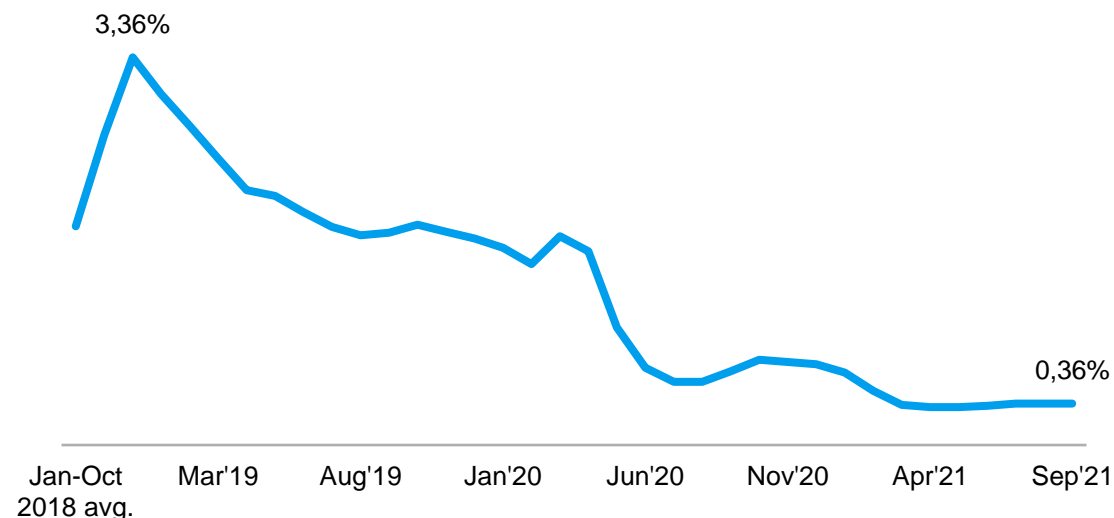
¹ MTD

Cost of financing

Cost of funding¹



Costs of new deposit production (cost of the renewed retail term deposits in PLN)



- The cost of acquiring new retail deposits at the end of September 2021 at the **level of 36 bps.**
- The cost of deposits² at the Bank in Q3'21 at the level of 0,49%, i.e. **by 3 bps. below the level of Q2'21** and **by 41 bps. below the Q3'20 level.**
- Interest expenses in Q3'21 by **PLN 44 million (36%) lower** than in the corresponding period of the previous year. The effect of continuation of the effective optimization of the cost of the deposit base and changes in the portfolio structure (53,5% of funds accumulated in current and savings accounts, **i.e. +4.0 pp vs. September 2020**).

¹ Interest expense / average interest-bearing liabilities.

² Interest expense on amounts due to customers / average balance of amounts due to customers (on a quarterly basis).

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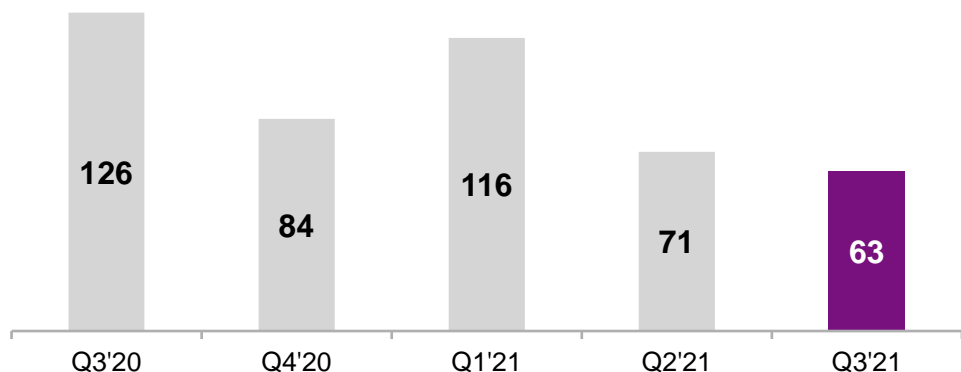
04 Credit risk

05 Appendix



Asset Quality – credit risk

Loan impairment charges (PLN m)¹



Credit risk impairment charges (PLN m)¹

	Q3'21	Q2'21	change	Q3'21	Q3'20	change
Corporate ³	4,1	8,7	-53%	4,1	7,1	-42%
Car	0,8	4,3	-80%	0,8	4,6	-82%
Mortgage	31,0	35,8	-13%	31,0	40,4	-23%
Retail	27,5	22,1	24%	27,5	74,1	-63%
Total loans	63,5	70,9	-10%	63,5	126,3	-50%

Cost of credit risk (%)²

	30.09.2021	30.06.2021	30.09.2020	change q/q	change y/y
Corporate loans ³	0,3%	0,3%	0,2%	0,0 p.p.	0,1 p.p.
Car loans	0,5%	0,6%	1,4%	-0,1 p.p.	-0,9 p.p.
Mortgage loans	-0,6%	-1,1%	1,2%	0,5 p.p.	-1,8 p.p.
Retail loans	7,7%	10,6%	6,9%	-2,9 p.p.	0,8 p.p.
Total loans	0,9%	1,0%	1,9%	-0,1 p.p.	-1,0 p.p.

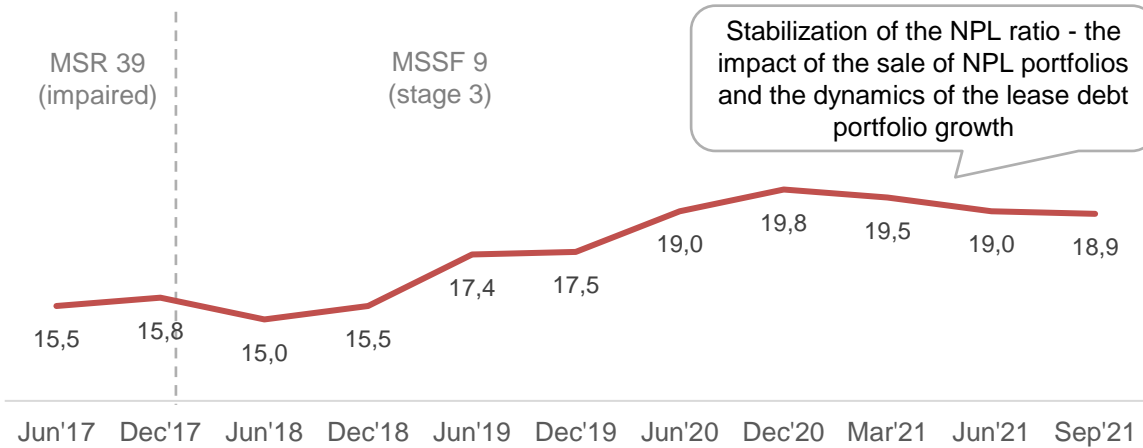
- **Total cost of risk below 1%** at the end of Q3 2021. One-off impact of updating the parameters of the IFRS9 model and releasing the PMA portfolio reserve - adjusting the model to the current risk profile.
- **Lower provisions** on the portfolio covered by COVID annexes due to the end of the quarantine period and return to regular payment discipline.
- **Stable level of coverage:** 61% acc. as at the end of September 2021.

¹ Stand-alone. ² Result on provision for NIL and other accounts receivable to average loans volume.

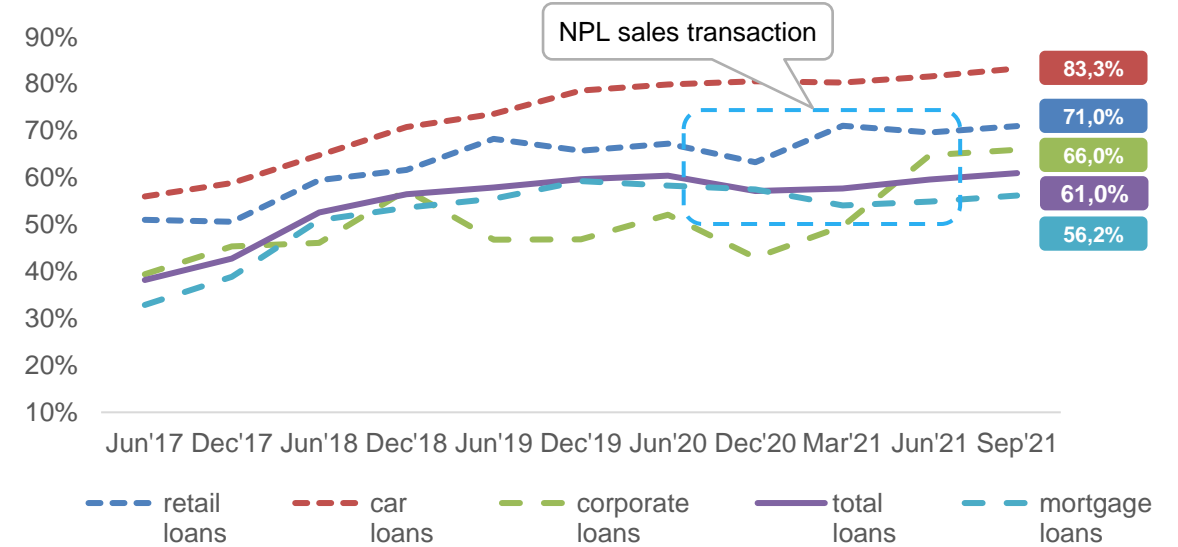
³ Including leasing and securitisation.

Asset Quality – key risk indicators

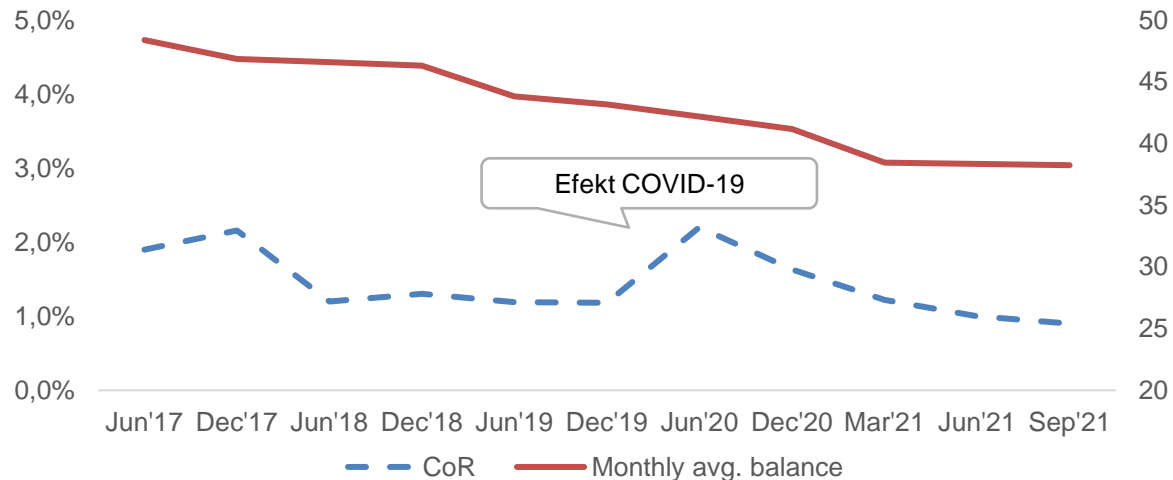
NPL ratio (%)



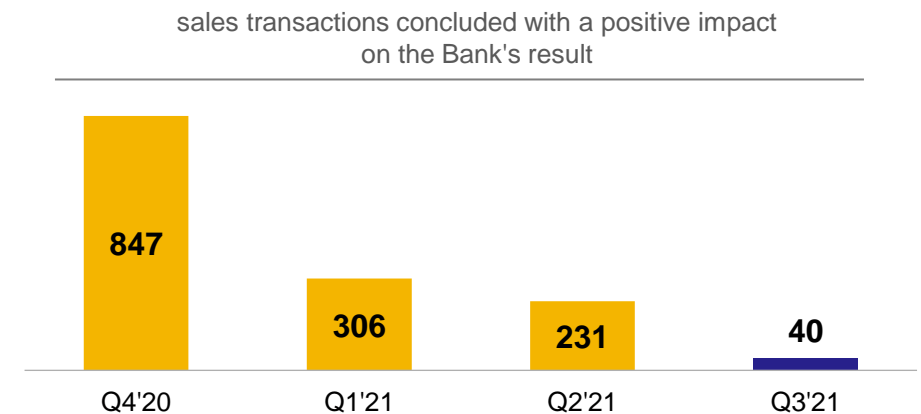
Coverage ratio¹



Cost of risk (%) and size of the loan portfolio (PLN bn)



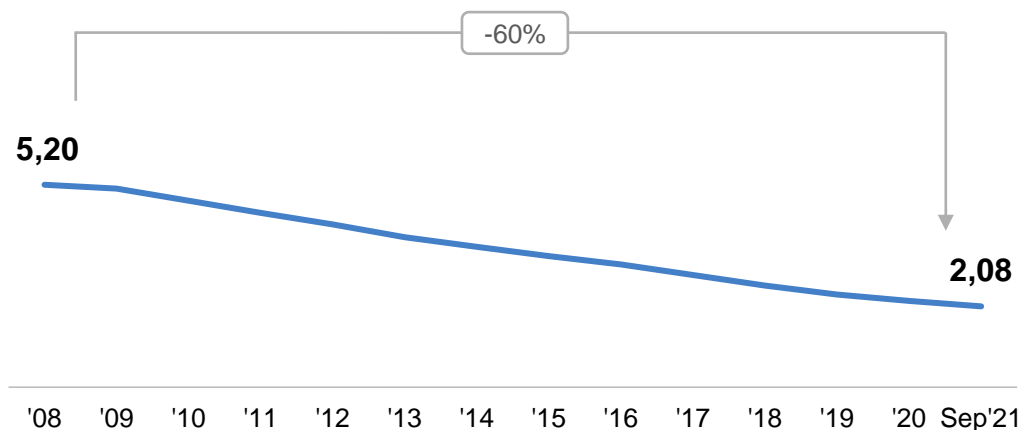
NPL sales (PLN m)



¹ Allowances for NIL in stage 3 / stage 3 gross balance.

Legal risk of foreign currency loans

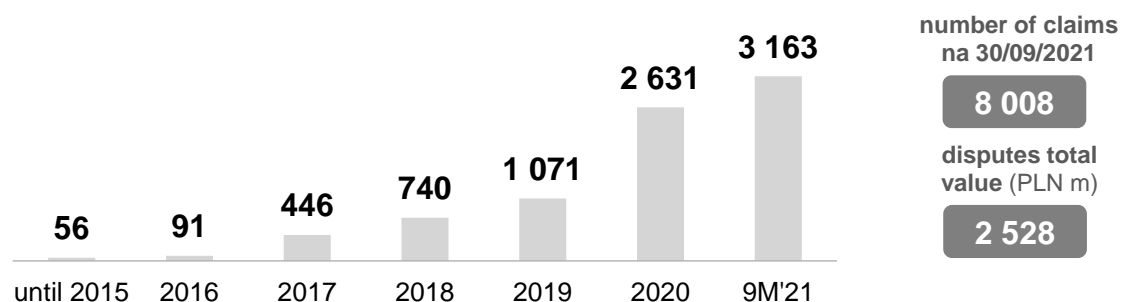
CHF mortgage loans (CHF bn)



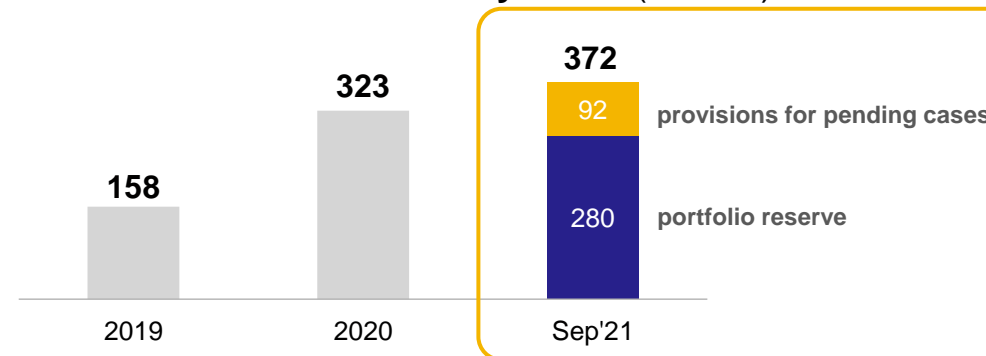
- The amortization of the balance of CHF mortgage loans (in the original currency) in the last 12 months 2020 of nearly **8%**.
- Foreign currency loans account for **26%** of the total portfolio.
- The total number of lawsuits regarding indexed loans **at the end of September 2021 was 8 008**.
- The total value of **provisions for the legal risk of foreign currency loans is PLN 372 million** (4,4% of the value of the CHF portfolio).
- **Final rulings²**

	cumulative	9M'21
TOTAL rulings regarding mortgage loans	199	38
FAVOURABLE to the Bank	141	23 ³
UNFAVOURABLE for the Bank	58	15

Number of new claims regarding loans in CHF in the following years¹



Provisions for legal risk of foreign currency loans (PLN m)



¹ Lawsuits filed against the Bank.

² Court cases brought against the Bank by clients who took out mortgage loans indexed to a foreign currency.

³ Eleven court cases discontinued.

Agenda

01 Summary

02 Business overview

03 Financial results

04 Credit risk

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Key financial information

Appendix 1

	Q3 2021	Q2 2021	change q/q	Q3 2021	Q3 2020	change y/y
Net interest income	220,8	226,8	-2,6%	220,8	255,2	-13,5%
Net fee and commission income	21,7	32,8	-34,0%	21,7	14,7	47,8%
Result on banking operations	249,6	262,9	-5,1%	249,3	250,9	-0,5%
Cost of legal risk of foreign currency loans	-	-	x	-	-	x
Administrative expenses	-176,2	-184,9	-4,8%	-176,2	-193,8	-9,2%
Administrative expenses (excl. Banking Guarantee Fund contributions)	-163,5	-171,5	-4,7%	-163,5	-169,8	-3,7%
Impairment charges (incl. COVID-19)	-50,5	-65,3	-22,7%	-50,5	-125,1	-59,6%
Net result	11,2	3,5	217,8%	11,2	-69,8	x

	30/09/2021	30/06/2021	change q/q	30/09/2021	30/09/2020	change y/y
Total assets	48 749,5	48 385,1	0,8%	48 749,5	48 172,1	1,2%
Loan balance	33 283,7	33 239,7	0,1%	33 283,7	35 138,0	-5,3%
Deposit balance	44 649,7	44 134,7	1,2%	44 649,7	42 075,7	6,1%
Equity (attributable to equity holders of the parent company)	1 826,2	1 841,1	-0,8%	1 826,2	2 139,9	-14,7%

Key financial information – key indicators

Appendix 2

	30.09.2021	30.06.2021	30.09.2020	Change q/q	Change y/y
ROE	-4,7%	-7,8%	-21,2%	3,1 p.p.	16,5 p.p.
C/I	76,9%	80,2%	82,2%	-3,3 p.p.	-5,3 p.p.
C/I (excl. Banking Guarantee Fund contributions)	68,7%	70,3%	67,6%	-1,6 p.p.	-0,9 p.p.
Met interest margin	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
Cost of deposits^{1,2}	0,49%	0,52%	0,90%	-0,03 p.p.	-0,41 p.p.
Cost of risk^{2,3}	0,9%	1,0%	1,9%	-0,1 p.p.	-1,0 p.p.
Coverage ratio⁴	60,0%	58,8%	59,8%	1,2 p.p.	0,2 p.p.
LCR	161%	173%	142%	-12 p.p.	19 p.p.
NSFR	126%	128%		-2 p.p.	
Loans/deposits	74,5%	75,3%	83,5%	-0,8 p.p.	-9,0 p.p.
TCR	7,1%	7,3%	8,6%	-0,2 p.p.	-1,5 p.p.
T1 / CET1	6,2%	6,3%	7,2%	-0,1 p.p.	-1,0 p.p.

¹ Interest expenses from deposits / avg. deposit balance; quarterly.

² Stand-alone GNB.

³ Result on provision for NIL and other accounts receivable to average loans volume.

⁴ Stage 3 and POCI

Key financial data

(consolidated data; quarterly)

Appendix 3

PLN m	30.09.2021	30.06.2021	30.09.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
Equity (attributable to equity holders of the parent company)	1 826,2	1 841,1	2 139,9	-0,8%	-14,7%
Sub debt	711,2	707,9	1 126,9	0,5%	-36,9%
Balance sheet total	48 749,5	48 385,1	48 172,1	0,8%	1,2%
Loans balance	33 283,7	33 239,7	35 138,0	0,1%	-5,3%
Deposits balance	44 649,7	44 134,7	42 075,7	1,2%	6,1%

PLN m	3Q 2021	2Q 2021	3Q 2020	3Q'21/ vs. 2Q'21	3Q'21 vs. 3Q'20
Net interest income	220,8	226,8	255,2	-2,6%	-13,5%
Net fee and commission income	21,6	32,8	14,7	-34,1%	46,9%
Administrative expenses	-176,2	-184,9	-193,8	-4,7%	-9,1%
Administrative expenses (excl. Banking Guarantee Fund contributions)	-163,5	-171,5	-169,8	-4,7%	-3,7%
Cost of legal risk of foreign currency loans	-	-	-	x	x
Impairment charges	-50,5	-65,3	-125,1	-22,7%	-59,6%
Net profit/loss	11,2	3,5	-69,8	x	x
C/I¹	76,9%	80,2%	82,2%	-3,3 p.p.	-5,3 p.p.
ROE¹	-4,7%	-7,8%	-21,3%	3,1 p.p.	16,6 p.p.
NIM¹	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
TCR	7,1%	7,3%	8,6%	-0,2 p.p.	-1,5 p.p.

¹ YTD

Key financial data

(consolidated data; cumulative)

Appendix 4

PLN m	30.09.2021	30.06.2021	30.09.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
Equity (attributable to equity holders of the parent company)	1 826,2	1 841,1	2 139,9	-0,8%	-14,7%
Sub debt	711,2	707,9	1 126,9	0,5%	-36,9%
Balance sheet total	48 749,5	48 385,1	48 172,1	0,8%	1,2%
Loans balance	33 283,7	33 239,7	35 138,0	0,1%	-5,3%
Deposits balance	44 649,7	44 134,7	42 075,7	1,2%	6,1%

PLN m	9M 2021	9M 2020	9M'21 vs.9M'20
Net interest income	665,4	795,9	-16,4%
Net fee and commission income	76,6	35,0	118,9%
Administrative expenses	-561,9	-676,4	-16,9%
Administrative expenses (excl. Banking Guarantee Fund contributions)	-501,7	-556,7	-9,9%
Cost of legal risk of foreign currency loans	-	-11,4	X
Impairment charges	-229,7	-586,6	-60,8%
Net profit/loss	-73,2	-426,3	-82,8%
C/I¹	76,9%	82,2%	-5,3 p.p.
ROE¹	-4,7%	-21,3%	16,6 p.p.
NIM¹	1,9%	2,2%	-0,3 p.p.
TCR	7,1%	8,6%	-1,5 p.p.

¹ YTD

Key financial data

(stand-alone data; quarterly)

Appendix 5

PLN m	30.09.2021	30.06.2021	30.09.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
Equity	1 840,7	1 860,4	2 150,0	-1,1%	-14,4%
Sub debt	711,2	707,9	1 125,2	0,5%	-36,8%
Balance sheet total	48 535,0	48 505,1	48 057,8	0,1%	1,0%
Loans balance	33 404,4	33 366,4	35 281,8	0,1%	-5,3%
Deposits balance	44 315,1	44 115,8	41 838,5	0,5%	5,9%

PLN m	3Q 2021	2Q 2021	3Q 2020	3Q'21/ vs. 2Q'21	3Q'21 vs. 3Q'20
Net interest income	217,1	220,6	249,3	-1,6%	-12,9%
Net fee and commission income	15,2	25,7	6,6	-40,9%	130,3%
Administrative expenses	-166,9	-175,9	-185,7	-5,1%	-10,1%
Administrative expenses (excl. Banking Guarantee Fund contributions)	-154,1	-162,7	-161,7	-5,3%	-4,7%
Cost of legal risk of foreign currency loans	-	-	-	x	x
Impairment charges	-53,2	-70,2	-126,6	-24,2%	-58,0%
Net profit/loss	6,3	5,3	-75,3	18,9%	x
C/I¹	74,2%	76,0%	81,5%	-1,8 p.p.	-7,3 p.p.
ROE¹	-4,1%	-6,6%	-21,8%	2,5 p.p.	17,7 p.p.
NIM¹	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
TCR	6,8%	7,1%	8,4%	-0,3 p.p.	-1,6 p.p.

¹ YTD

Key financial data

(stand-alone data; cumulative)

Appendix 6

PLN m	30.09.2021	30.06.2021	30.09.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
Equity	1 840,7	1 860,4	2 150,0	-1,1%	-14,4%
Sub debt	711,2	707,9	1 125,2	0,5%	-36,8%
Balance sheet total	48 535,0	48 505,1	48 057,8	0,1%	1,0%
Loans balance	33 404,4	33 366,4	35 281,8	0,1%	-5,3%
Deposits balance	44 315,1	44 115,8	41 838,5	0,5%	5,9%

PLN m	9M 2021	9M 2020	9M'21 vs.9M'20
Net interest income	651,1	777,0	-16,2%
Net fee and commission income	56,0	10,6	428,3%
Administrative expenses	-535,2	-650,0	-17,7%
Administrative expenses (excl. Banking Guarantee Fund contributions)	-475,1	-530,3	-10,4%
Cost of legal risk of foreign currency loans	-	-11,4	x
Impairment charges	-239,7	-595,0	-59,7%
Net profit/loss	-61,7	-427,3	-85,6%
C/I¹	74,2%	81,5%	-7,3 p.p.
ROE¹	-4,1%	-21,8%	17,7 p.p.
NIM¹	1,9%	2,2%	-0,3 p.p.
TCR	6,8%	8,4%	-1,6 p.p.

¹ YTD

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