

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2022	3 QUARTERS 2021	3 QUARTERS 2022	3 QUARTERS 2021
Net interest income	4 888 739	3 879 254	1 042 820	850 994
Net fee and commission income	1 880 214	1 700 266	401 070	372 988
Profit before income tax	1 495 776	1 955 946	319 065	429 077
Net profit	941 327	1 442 608	200 795	316 466
Basic earnings per share (in PLN/EUR)	3.59	5.50	0.77	1.21
Diluted earnings per share (in PLN/EUR)	3.59	5.50	0.77	1.21
Paid dividend per share (in PLN/EUR)	4.30	-	0.94	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2022	3 QUARTERS 2021	3 QUARTERS 2022	3 QUARTERS 2021
Net cash flows from operating activities	4 971 295	3 669 487	1 060 430	804 977
Net cash flows from investing activities	9 498 739	3 587 579	2 026 182	787 009
Net cash flows from financing activities	1 356 231	(1 664 761)	289 298	(365 199)
Net change in cash and cash equivalents	15 826 265	5 592 305	3 375 910	1 226 787
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.09.2022	31.12.2021	30.09.2022	31.12.2021
Total assets	268 880 228	241 275 213	55 213 813	52 457 976
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	4 568 523	5 069 257	938 134	1 102 156
Amounts due to customers	209 464 443	195 451 091	43 012 946	42 494 910
Equity	20 296 519	23 099 821	4 167 834	5 022 355
Share capital	262 470	262 470	53 897	57 066
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	77.33	88.01	15.88	19.14
Diluted book value per share (in PLN/EUR)	77.33	88.01	15.88	19.14
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.09.2022	31.12.2021 (*)	30.09.2022	31.12.2021 (*)
Total capital ratio (%)	18.8	19.6	18.8	19.6
Risk weighted assets	135 067 132	135 635 109	27 735 663	29 489 740
Core funds (Tier 1)	22 643 903	23 787 500	4 649 863	5 171 870
Supplementary funds (Tier 2)	2 750 000	2 750 000	564 705	597 904

(*) Data have been recalculated taking into account the retrospective recognition of part of the profit, in line with the EBA position expressed in Q&A 2018_3822 and Q&A 2018_4085.

The following exchange rates were used in translation selected financial data from PLN to EUR:

- for balance sheet items – an exchange rate announced by the National Bank of Poland as at 30 September 2022 - 1 EUR = 4. 8698 9 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2021 - 1 EUR 4.5994 PLN.
- for profit and loss account items and for cash flows items – an exchange rate calculated as the arithmetic average values of exchange rates announced by the National Bank of Poland as at the end of each month of 3 quarters 2022 and 3 quarters 2021 respectively: 1 EUR = 4.6880 PLN and 1 EUR = 4.5585 PLN respectively.
- for dividend calculation – arithmetic average values of exchange rates announced by the National Bank of Poland as at the last day of each month 2021 – 1 EUR = 4.5775 PLN.