

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	I QUARTER 2023	I QUARTER 2022	I QUARTER 2023	I QUARTER 2022
Net interest income	2 774 324	2 069 086	590 219	445 233
Net fee and commission income	685 928	704 994	145 927	151 703
Profit before income tax	1 911 081	1 243 328	406 570	267 543
Net profit	1 446 780	907 888	307 792	195 363
Net profit attributable to equity holders of the Bank	1 446 350	907 165	307 701	195 207
Net profit attributable to non-controlling interests	430	723	91	156
Basic earnings per share (in PLN EUR)	5.51	3.46	1.17	0.74
Diluted earnings per share (in PLN EUR)	5.51	3.46	1.17	0.74
Paid dividend per share (in PLN EUR)	-	-	-	-
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	I QUARTER 2023	I QUARTER 2022	I QUARTER 2023	I QUARTER 2022
Net cash flows from operating activities	15 821 592	12 335 481	3 365 938	2 654 390
Net cash flows from investing activities	(11 026 675)	3 091 244	(2 345 852)	665 184
Net cash flows from financing activities	(2 422 832)	1 732 652	(515 441)	372 838
Net change in cash and cash equivalents	2 372 085	17 159 377	504 645	3 692 412
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	31.03.2023	31.12.2022	31.03.2023	31.12.2022
Total assets	292 628 421	281 139 032	62 587 621	59 945 635
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	7 735 144	8 594 396	1 654 399	1 832 533
Amounts due to customers	227 212 654	210 747 090	48 596 440	44 936 372
Non-controlling interest	12 559	12 129	2 686	2 586
Equity attributable to equity holders of the Bank	25 144 356	22 762 883	5 377 897	4 853 597
Share capital	262 470	262 470	56 137	55 965
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN EUR)	95.80	86.73	20.49	18.49
Diluted book value per share (in PLN EUR)	95.80	86.73	20.49	18.49
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	31.03.2023	31.12.2022	31.03.2023	31.12.2022
Total capital ratio (%)	17.5	17.4	17.5	17.4
Risk weighted assets	145 207 666	148 270 784	31 057 142	31 614 914
Core funds (Tier 1)	22 740 565	23 119 666	4 863 772	4 929 671
Supplementary funds (Tier 2)	2 645 263	2 706 873	565 771	577 171

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 31 March 2023 - 1 EUR = 4.6755 PLN and as at 31 December 2022 - 1 EUR = 4.6899 PLN,
- for profit and loss account items and for cash flows items – an exchange rate calculated as the arithmetic average value of exchange rates announced by the National Bank of Poland as at the end of each month of I quarter 2023 and I quarter 2022 respectively - 1 EUR = 4.7005 PLN and 1 EUR = 4.6472 PLN.