

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 20219	I QUARTER 2021	I QUARTER 2020
Net interest income	1 333 599	1 428 251	291 682	324 876
Net fee and commission income	615 863	614 394	134 700	139 753
Profit before income tax	401 549	334 020	87 826	75 978
Net profit	246 096	187 451	53 826	42 639
Net profit attributable to equity holders of the Bank	245 648	186 898	53 728	42 513
Net profit attributable to non-controlling interests	448	553	98	126
Basic earnings per share (in PLN/EUR)	0.94	0.71	0.21	0.16
Diluted earnings per share (in PLN/EUR)	0.94	0.71	0.21	0.16
Paid dividend per share (in PLN/EUR)	-	-	-	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2020	I QUARTER 2021	I QUARTER 2020
Net cash flows from operating activities	3 060 367	8 152 006	669 357	1 854 288
Net cash flows from investing activities	1 717 792	(29 161)	375 712	(6 633)
Net cash flows from financing activities	(1 441 431)	(2 097 002)	(315 267)	(476 992)
Net change in cash and cash equivalents	3 336 728	6 025 843	729 802	1 370 663
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2020	I QUARTER 2021	I QUARTER 2020
Total assets	247 192 314	233 217 182	53 042 146	50 536 791
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	8 224 946	9 950 663	1 764 896	2 156 250
Amounts due to customers	195 667 652	178 303 984	41 986 064	38 637 424
Non-controlling interest	11 797	11 349	2 531	2 459
Equity attributable to equity holders of the Bank	25 292 519	25 483 628	5 427 230	5 522 152
Share capital	262 470	262 470	56 320	56 876
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	96.36	97.09	20.68	21.04
Diluted book value per share (in PLN/EUR)	96.36	97.09	20.68	21.04
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2020	I QUARTER 2021	I QUARTER 2020
Total capital ratio (%) (Basel III)	18.5	18.7	18.5	18.7
Risk weighted assets	141 554 218	139 751 592	30 374 486	30 283 347
Core funds (Tier 1)	23 480 570	23 331 784	5 038 425	5 055 860
Supplementary funds (Tier 2)	2 750 000	2 750 000	590 091	595 909

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 2021 - 1 EUR = 4.6603 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2020 - 1 EUR = 4.6148 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 I quarter 2021 and I quarter 2020 respectively: 1 EUR = 4.45721 PLN and 1 EUR = 4.3963 PLN respectively.