

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2021	I HALF 2020	I HALF 2021	I HALF 2020
Net interest income	2 554 873	2 714 431	561 856	611 179
Net fee and commission income	1 101 150	998 827	242 160	224 895
Profit before income tax	1 205 400	876 833	265 086	197 427
Net profit	891 073	605 722	195 961	136 384
Basic earnings per share (in PLN/EUR)	3.39	2.31	0.75	0.52
Diluted earnings per share (in PLN/EUR)	3.39	2.31	0.75	0.52
Declared dividend per share (in PLN/EUR)	3.21	-	0.72	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2021	I HALF 2020	I HALF 2021	I HALF 2020
Net cash flows from operating activities	1 457 684	26 182 938	320 567	5 895 332
Net cash flows from investing activities	2 148 513	(17 185 208)	472 491	(3 869 409)
Net cash flows from financing activities	(647 496)	(387 738)	(142 394)	(87 303)
Net change in cash and cash equivalents	2 958 701	8 609 992	650 664	1 938 620
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
Total assets	233 282 219	222 380 996	51 601 977	48 188 653
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	3 794 793	5 225 544	839 407	1 132 345
Amounts due to customers	192 750 351	178 827 283	42 636 337	38 750 820
Equity	24 758 331	24 647 371	5 476 538	5 340 940
Share capital	262 470	262 470	58 058	56 876
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	94.33	93.91	20.87	20.35
Diluted book value per share (in PLN/EUR)	94.33	93.91	20.87	20.35
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
Total capital ratio (%) (*)	20.3	21.3	20.3	21.3
Risk weighted assets (*)	128 558 617	124 918 610	28 437 139	27 069 128
Tier 1 capital (*)	23 276 030	23 853 213	5 148 653	5 168 851
Tier 2 capital	2 750 000	2 750 000	608 299	595 909

(*) Data for 31 December 2020 have been recalculated taking into account the retrospective recognition of part of the profit for 2020 after confirmation of the financial results by the General Shareholders Meeting in accordance 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 31 June 2021 – 1 EUR = 4.5208 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 of I half 2021 and I half 2020 respectively – 1 EUR = 4.5472 PLN and 1 EUR = 4.4413 PLN respectively,
- for dividend calculation – 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 2020 – 1 EUR = 4.4742 PLN.