

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	I HALF 2021	I HALF 2020	I HALF 2021	I HALF 2020
Net interest income	2 673 051	2 793 799	587 845	629 050
Net fee and commission income	1 288 617	1 182 241	283 387	266 193
Profit before income tax	1 196 579	841 382	263 146	189 445
Net profit	851 454	546 907	187 248	123 141
Net profit attributable to equity holders of the Bank	850 428	546 049	187 022	122 948
Net profit attributable to non-controlling interests	1 026	858	226	193
Basic earnings per share (in PLN\ EUR)	3.24	2.08	0.71	0.47
Diluted earnings per share (in PLN\ EUR)	3.24	2.08	0.71	0.47
Declared dividend per share (in PLN\ EUR)	3.21	-	0.72	-
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	I HALF 2021	I HALF 2020	I HALF 2021	I HALF 2020
Net cash flows from operating activities	1 864 199	26 747 108	409 966	6 022 360
Net cash flows from investing activities	3 089 523	(17 088 186)	679 434	(3 847 564)
Net cash flows from financing activities	(2 280 284)	(1 138 398)	(501 470)	(256 321)
Net change in cash and cash equivalents	2 673 438	8 520 524	587 930	1 918 475
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
Total assets	243 093 053	233 217 182	53 772 132	50 536 791
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	7 833 580	9 950 663	1 732 786	2 156 250
Amounts due to customers	192 462 141	178 303 984	42 572 585	38 637 424
Non-controlling interest	11 185	11 349	2 474	2 459
Equity attributable to equity holders of the Bank	25 553 480	25 483 628	5 652 424	5 522 152
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)	97.36	97.09	21.54	21.04
Diluted book value per share (in PLN\ EUR)	97.36	97.09	21.54	21.04
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
Capital adequacy ratio (%) (*)	18.1	19.2	18.1	19.2
Risk weighted assets (*)	143 047 149	138 449 778	31 641 999	30 001 252
Tier 1 capital (*)	23 211 076	23 769 613	5 134 285	5 150 735
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 30 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 I half 2021 and I half 2020 respectively: 1 EUR = 4.5472 PLN and 1 EUR = 4.4413 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 of 2020 - 1 EUR = 4.4742 PLN.