

INCOME STATEMENT

	PLN thousand		EUR thousand	
	I QUARTER 2023	I QUARTER 2022	I QUARTER 2023	I QUARTER 2022
Net interest income	2 693 209	1 990 740	572 962	428 374
Net fee and commission income	587 505	619 955	124 988	133 404
Profit before income tax	1 818 407	1 141 686	386 854	245 672
Net profit	1 373 666	831 854	292 238	179 001
Basic earnings per share (in PLN/EUR)	5.23	3.17	1.11	0.68
Diluted earnings per share (in PLN/EUR)	5.23	3.17	1.11	0.68
Paid dividend per share (in PLN/EUR)	-	-	-	-

CASH FLOW STATEMENT

	PLN thousand		EUR thousand	
	I QUARTER 2023	I QUARTER 2022	I QUARTER 2023	I QUARTER 2022
Net cash flows from operating activities	14 464 858	10 662 352	3 077 302	2 294 360
Net cash flows from investing activities	(9 095 806)	4 372 429	(1 935 072)	940 874
Net cash flows from financing activities	(3 399 867)	1 910 841	(723 299)	411 181
Net change in cash and cash equivalents	1 969 185	16 945 622	418 931	3 646 415

STATEMENT OF FINANCIAL POSITION

	PLN thousand		EUR thousand	
	31.03.2023	31.12.2022	31.03.2023	31.12.2022
Total assets	282 987 870	271 704 511	60 525 691	57 933 967
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	3 552 742	4 134 618	759 864	881 600
Amounts due to customers	227 606 879	210 988 577	48 680 757	44 987 863
Equity	24 496 513	22 189 537	5 239 335	4 731 345
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)	93.33	84.54	19.96	18.03
Diluted book value per share (in PLN/EUR)	93.33	84.54	19.96	18.03

CAPITAL ADEQUACY

	PLN thousand		EUR thousand	
	31.03.2023	31.12.2022	31.03.2023	31.12.2022
Total capital ratio (%)	19.9	19.5	19.9	19.5
Risk weighted assets	128 817 088	133 254 758	27 551 511	28 413 134
Core funds (Tier 1)	22 994 941	23 255 239	4 918 178	4 958 579
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.