

INCOME STATEMENT

	PLN thousand		EUR thousand	
	3 QUARTERS 2023	3 QUARTERS 2022	3 QUARTERS 2023	3 QUARTERS 2022
Net interest income	8 546 083	4 888 739	1 867 058	1 042 820
Net fee and commission income	1 803 716	1 880 214	394 057	401 070
Profit before income tax	6 274 372	1 495 776	1 370 758	319 065
Net profit	4 908 322	941 327	1 072 318	200 795
Basic earnings per share (in PLN\EUR)	18.70	3.59	4.09	0.77
Diluted earnings per share (in PLN\EUR)	18.70	3.59	4.09	0.77
Paid dividend per share (in PLN\EUR)	5.42	4.30	1.18	0.92

CASH FLOW STATEMENT

	PLN thousand		EUR thousand	
	3 QUARTERS 2023	3 QUARTERS 2022	3 QUARTERS 2023	3 QUARTERS 2022
Net cash flows from operating activities	30 503 459	4 971 295	6 664 072	1 060 430
Net cash flows from investing activities	(25 407 016)	9 498 739	(5 550 656)	2 026 182
Net cash flows from financing activities	(5 426 003)	1 356 231	(1 185 416)	289 298
Net change in cash and cash equivalents	(329 560)	15 826 265	(72 000)	3 375 910

STATEMENT OF FINANCIAL POSITION

	PLN thousand		EUR thousand	
	30.09.2023	31.12.2022	30.09.2023	31.12.2022
Total assets	297 571 650	271 704 511	64 192 694	57 933 967
Amounts due to other banks	3 570 016	4 134 618	770 130	881 600
Amounts due to customers	241 672 073	210 988 577	52 133 936	44 987 863
Equity	27 792 104	22 189 537	5 995 363	4 731 345
Share capital	262 470	262 470	56 621	55 965
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	105.89	84.54	22.84	18.03
Diluted book value per share (in PLN\EUR)	105.89	84.54	22.84	18.03

CAPITAL ADEQUACY

	PLN thousand		EUR thousand	
	30.09.2023	31.12.2022	30.09.2023	31.12.2022
Total capital ratio (%)	19.9	19.5	19.9	19.5
Risk weighted assets	132 502 102	133 254 758	28 583 593	28 413 134
Core funds (Tier 1)	23 811 474	23 255 239	5 136 654	4 958 579
Supplementary funds (Tier 2)	2 519 989	2 706 873	543 617	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 30 September 2023 - 1 EUR = 4.6356 PLN and as at 31 December 2022 - 1 EUR = 4.6899 PLN,
- for profit and loss account items, for cash flows items and 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 3 quarters 2023 and 3 quarters 2022 respectively - 1 EUR = 4.5773 PLN and 1 EUR = 4.6880 PLN.