

**INCOME STATEMENT**

	PLN thousand		EUR thousand	
	3 QUARTERS 2023	3 QUARTERS 2022	3 QUARTERS 2023	3 QUARTERS 2022
Net interest income	8 790 649	5 033 486	1 920 488	1 073 696
Net fee and commission income	2 127 928	2 135 173	464 887	455 455
Profit before income tax	6 269 950	1 419 911	1 369 792	302 882
Net profit	4 857 121	833 517	1 061 131	177 798
Net profit attributable to equity holders of the Bank	4 855 348	831 507	1 060 744	177 369
Net profit attributable to non-controlling interests	1 773	2 010	387	429
Basic earnings per share (in PLN EUR)	18.50	3.17	4.04	0.68
Diluted earnings per share (in PLN EUR)	18.50	3.17	4.04	0.68
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	30 863 571	6 270 647	6 742 746	1 337 595
Net cash flows from investing activities	(29 714 004)	6 757 486	(6 491 601)	1 441 443
Net cash flows from financing activities	(1 225 756)	2 981 287	(267 790)	635 940
Net change in cash and cash equivalents	(76 189)	16 009 420	(16 645)	3 414 978

**STATEMENT OF FINANCIAL POSITION**

	PLN thousand		EUR thousand	
	30.09.2023	31.12.2022	30.09.2023	31.12.2022
Total assets	309 934 759	281 139 032	66 859 686	59 945 635
Amounts due to other banks	7 791 984	8 594 396	1 680 901	1 832 533
Amounts due to customers	241 308 438	210 747 090	52 055 492	44 936 372
Non-controlling interest	12 009	12 129	2 591	2 586
Equity attributable to equity holders of the Bank	28 323 666	22 762 883	6 110 032	4 853 597
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)	107.91	86.73	23.28	18.49
Diluted book value per share (in PLN EUR)	107.91	86.73	23.28	18.49

**CAPITAL ADEQUACY**

	PLN thousand		EUR thousand	
	30.09.2023	31.12.2022	30.09.2023	31.12.2022
Total capital ratio (%)	17.3	17.4	17.3	17.4
Risk weighted assets	150 549 991	148 270 784	32 476 916	31 614 914
Core funds (Tier 1)	23 464 744	23 119 666	5 061 857	4 929 671
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.