

INCOME STATEMENT

	PLN million		EUR million	
	I HALF 2024	I HALF 2023 RESTATED	I HALF 2024	I HALF 2023 RESTATED
Net interest income	6 007	5 752	1 393	1 247
Net fee and commission income	1 365	1 350	317	293
Profit before income tax	3 760	4 180	872	906
Net profit	2 938	3 264	681	707
Net profit attributable to equity holders of the Bank	2 936	3 263	681	707
Net profit attributable to non-controlling interests	2	1	-	-
Basic earnings per share (in PLN/EUR)	11.19	12.43	2.60	2.69
Diluted earnings per share (in PLN/EUR)	11.19	12.43	2.60	2.69
Paid dividend per share (in PLN/EUR)	19.20	-	4.45	-

CASH FLOW STATEMENT

	PLN million		EUR million	
	I HALF 2024	I HALF 2023 RESTATED	I HALF 2024	I HALF 2023 RESTATED
Net cash flows from operating activities	10 470	11 517	2 429	2 497
Net cash flows from investing activities	(7 499)	(11 102)	(1 740)	(2 407)
Net cash flows from financing activities	(2 163)	(1 587)	(502)	(344)
Net change in cash and cash equivalents	808	(1 172)	187	(254)

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	30.06.2024	31.12.2023 RESTATED	30.06.2024	31.12.2023 RESTATED
Total assets	316 046	305 789	73 278	70 329
Amounts due to other banks	6 572	7 597	1 524	1 747
Amounts due to customers	247 344	234 306	57 348	53 888
Non-controlling interest	12	12	3	3
Equity attributable to equity holders of the Bank	28 211	30 416	6 541	6 995
Share capital	262	262	61	60
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	107.48	115.88	24.92	26.65
Diluted book value per share (in PLN/EUR)	107.48	115.88	24.92	26.65

CAPITAL ADEQUACY

	PLN million		EUR million	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
Total capital ratio (%)	16.6	16.8	16.6	16.8
Risk weighted assets	159 514	154 181	36 984	35 460
Core funds (Tier 1)	24 144	23 502	5 598	5 405
Supplementary funds (Tier 2)	2 255	2 434	523	560

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 2024 - 1 EUR = 4.3130 PLN and as at 31 December 2023 - 1 EUR = 4.3480 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 I half 2024 and I half 2023 respectively - 1 EUR = 4.3109 PLN and 1 EUR = 4.6130 PLN.