

INCOME STATEMENT

	PLN million		EUR million	
	3 QUARTERS 2024	3 QUARTERS 2023 RESTATED	3 QUARTERS 2024	3 QUARTERS 2023 RESTATED
Net interest income	9 268	8 767	2 154	1 915
Net fee and commission income	2 078	2 053	483	449
Profit before income tax	6 070	6 434	1 411	1 406
Net profit	4 767	5 020	1 108	1 096
Net profit attributable to equity holders of the Bank	4 764	5 018	1 107	1 096
Net profit attributable to non-controlling interests	3	2	1	-
Basic earnings per share (in PLN/EUR)	18.15	19.12	4.22	4.18
Diluted earnings per share (in PLN/EUR)	18.15	19.12	4.22	4.18
Paid dividend per share (in PLN/EUR)	19.20	5.42	4.46	1.18

CASH FLOW STATEMENT

	PLN million		EUR million	
	3 QUARTERS 2024	3 QUARTERS 2023	3 QUARTERS 2024	3 QUARTERS 2023
Net cash flows from operating activities	14 224	30 864	3 306	6 743
Net cash flows from investing activities	(9 707)	(29 715)	(2 256)	(6 492)
Net cash flows from financing activities	1 283	(1 225)	298	(268)
Net change in cash and cash equivalents	5 800	(76)	1 348	(17)

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	30.09.2024	31.12.2023 RESTATED	30.09.2024	31.12.2023 RESTATED
Total assets	324 411	305 789	75 813	70 329
Amounts due to other banks	8 688	7 597	2 030	1 747
Amounts due to customers	251 263	234 306	58 719	53 888
Non-controlling interest	13	12	3	3
Equity attributable to equity holders of the Bank	30 644	30 416	7 161	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)	116.75	115.88	27.28	26.65
Diluted book value per share (in PLN/EUR)	116.75	115.88	27.28	26.65

CAPITAL ADEQUACY

	PLN million		EUR million	
	30.09.2024	31.12.2023	30.09.2024	31.12.2023
Total capital ratio (%)	16.9	16.8	16.9	16.8
Risk weighted assets	161 419	154 181	37 723	35 460
Core funds (Tier 1)	25 119	23 502	5 870	5 405
Supplementary funds (Tier 2)	2 164	2 434	506	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 September 2024 - 1 EUR = 4.2791 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 3 quarters 2024 and 3 quarters 2023 respectively - 1 EUR = 4.3022 PLN and 1 EUR = 4.5773 PLN.