

**INCOME STATEMENT**

	PLN million		EUR million	
	I HALF 2024	I HALF 2023 RESTATED	I HALF 2024	I HALF 2023 RESTATED
Net interest income	5 832	5 587	1 353	1 211
Net fee and commission income	1 132	1 145	263	248
Profit before income tax	3 773	4 243	875	920
Net profit	2 986	3 359	693	728
Basic earnings per share (in PLN/EUR)	11.38	12.80	2.64	2.77
Diluted earnings per share (in PLN/EUR)	11.38	12.80	2.64	2.77
Paid dividend per share (in PLN/EUR)	19.20	-	4.45	-

**CASH FLOW STATEMENT**

	PLN million		EUR million	
	I HALF 2024	I HALF 2023	I HALF 2024	I HALF 2023
Net cash flows from operating activities	9 282	10 646	2 153	2 308
Net cash flows from investing activities	(3 965)	(7 229)	(920)	(1 567)
Net cash flows from financing activities	(4 612)	(4 808)	(1 070)	(1 042)
Net change in cash and cash equivalents	705	(1 391)	163	(301)

**STATEMENT OF FINANCIAL POSITION**

	PLN million		EUR million	
	30.06.2024	31.12.2023 RESTATED	30.06.2024	31.12.2023 RESTATED
Total assets	302 552	294 552	70 149	67 744
Amounts due to other banks	2 216	2 826	514	650
Amounts due to customers	247 630	234 541	57 415	53 942
Equity	27 823	29 987	6 451	6 897
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)	106.00	114.25	24.58	26.28
Diluted book value per share (in PLN/EUR)	106.00	114.25	24.58	26.28

**CAPITAL ADEQUACY**

	PLN million		EUR million	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
Total capital ratio (%)	19.0	19.4	19.0	19.4
Risk weighted assets	140 681	135 299	32 618	31 118
Core funds (Tier 1)	24 535	23 858	5 689	5 487
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.