

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2022	3 QUARTERS 2021	3 QUARTERS 2022	3 QUARTERS 2021
Net interest income	5 033 486	4 060 109	1 073 696	890 668
Net fee and commission income	2 135 173	1 992 274	455 455	437 046
Profit before income tax	1 419 911	2 045 785	302 882	448 785
Net profit	833 517	1 482 819	177 798	325 286
Net profit attributable to equity holders of the Bank	831 507	1 481 208	177 369	324 933
Net profit attributable to non-controlling interests	2 010	1 611	429	353
Basic earnings per share (in PLN/EUR)	3.17	5.64	0.68	1.24
Diluted earnings per share (in PLN/EUR)	3.17	5.64	0.68	1.24
Paid dividend per share (in PLN/EUR)	4.30	-	0.94	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2022	3 QUARTERS 2021	3 QUARTERS 2022	3 QUARTERS 2021
Net cash flows from operating activities	6 270 647	2 257 964	1 337 595	495 330
Net cash flows from investing activities	6 757 486	4 090 796	1 441 443	897 400
Net cash flows from financing activities	2 981 287	(1 057 146)	635 940	(231 907)
Net change in cash and cash equivalents	16 009 420	5 291 614	3 414 978	1 160 823
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.09.2022	31.12.2021	30.09.2022	31.12.2021
Total assets	279 562 501	250 566 605	57 407 389	54 478 107
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	9 141 333	8 575 469	1 877 148	1 864 476
Amounts due to customers	209 241 118	195 161 943	42 967 087	42 432 044
Non-controlling interest	12 206	11 857	2 506	2 578
Equity attributable to equity holders of the Bank	20 937 008	23 851 429	4 299 357	5 185 770
Share capital	262 470	262 470	53 897	57 066
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	79.77	90.87	16.38	19.76
Diluted book value per share (in PLN/EUR)	79.77	90.87	16.38	19.76
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.09.2022	31.12.2021 (*)	30.09.2022	31.12.2021 (*)
Total capital ratio (%)	16.8	17.7	16.8	17.7
Risk weighted assets	150 128 316	149 628 164	30 828 436	32 532 105
Core funds (Tier 1)	22 533 634	23 659 934	4 627 220	5 144 135
Supplementary funds (Tier 2)	2 750 000	2 750 000	564 705	597 904

(*) Data have been recalculated taking into account the retrospective recognition of part of the profit, in line with the EBA position expressed in Q&A 2018_3822 and Q&A 2018_4085.

The following exchange rates were used in translation selected financial data from PLN to EUR.

- or balance sheet items – an exchange rate announced by the National Bank of Poland as at 30 September 2022 – 1 EUR = 4.8698 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2021 – 1 EUR = 4.5994 PLN.
- for profit and loss account items and for cash flows items – 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 2022 and 3 quarters 2021: 1 EUR = 4.6880 PLN and 1 EUR = 4.5585 PLN respectively.
- for dividend calculation – arithmetic average values of exchange rates announced by the National Bank of Poland as at the last day of each month of 2021 - 1 EUR = 4.5775 PLN.