

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>
Net interest income	3 879 254	3 875 571	850 994	872 483
Net fee and commission income	1 700 266	1 505 078	372 988	338 829
Profit before income tax	1 955 946	1 349 443	429 077	303 792
Net profit	1 442 608	931 840	316 466	209 779
Basic earnings per share (in PLN/EUR)	5.50	3.55	1.21	0.80
Diluted earnings per share (in PLN/EUR)	5.50	3.55	1.21	0.80
Paid dividend per share (in PLN/EUR)	3.21	-	0.72	-
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>
Net cash flows from operating activities	3 669 487	25 629 572	804 977	5 769 827
Net cash flows from investing activities	3 587 579	(23 099 930)	787 009	(5 200 344)
Net cash flows from financing activities	(1 664 761)	(1 131 219)	(365 199)	(254 664)
Net change in cash and cash equivalents	5 592 305	1 398 423	1 226 787	314 819
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	<b>30.09.2021</b>	<b>31.12.2020</b>	<b>30.09.2021</b>	<b>31.12.2020</b>
Total assets	236 535 652	222 380 996	51 055 635	48 188 653
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	3 263 956	5 225 544	704 517	1 132 345
Amounts due to customers	196 643 881	178 827 283	42 445 095	38 750 820
Equity	24 120 097	24 647 371	5 206 263	5 340 940
Share capital	262 470	262 470	56 653	56 876
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	91.90	93.91	19.84	20.35
Diluted book value per share (in PLN/EUR)	91.90	93.91	19.84	20.35
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	<b>30.09.2021</b>	<b>31.12.2020</b>	<b>30.09.2021</b>	<b>31.12.2020</b>
Total capital ratio (%) (*)	19.5	21.3	19.5	21.3
Risk weighted assets (*0)	133 829 641	124 918 610	28 886 797	27 069 128
Core funds (Tier 1) (*)	23 353 329	23 853 213	5 040 758	5 168 851
Supplementary funds (Tier 2)	2 750 000	2 750 000	593 581	595 909

(\*) Data for 31 December 2020 have been recalculated taking into account the retrospective recognition of part of the profit for 2020 after confirmation of the financial results by the General Shareholders Meeting in accordance 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 :

- for balance sheet items – an exchange rate announced by the National Bank of Poland as at 30 September 2021 - 1 EUR = 4.6329 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2020 - 1 EUR = 4.6148 PLN,
- for profit and loss account items and for cash flows items – an exchange rate calculated as the arithmetic average values of exchange rates announced by the National Bank of Poland as at the end of each month of 3 quarters 2021 and 3 quarters 2020 respectively: 1 EUR = 4.5585 PLN and 1 EUR = 4.4420 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 2020 – 1 EUR = 4.4742 PLN