

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2019	I QUARTER 2021	I QUARTER 2020
Net interest income	1 277 332	1 386 759	279 375	315 438
Net fee and commission income	522 258	513 502	114 227	116 803
Profit before income tax	302 381	240 616	66 136	54 731
Net profit	166 947	113 078	36 514	25 721
Basic earnings per share (in PLN\EUR)	0.64	0.43	0.14	0.10
Diluted earnings per share (in PLN\EUR)	0.64	0.43	0.14	0.10
Paid dividend per share (in PLN\EUR)	-	-	-	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2020	I QUARTER 2021	I QUARTER 2020
Net cash flows from operating activities	3 077 257	6 410 809	673 051	1 458 228
Net cash flows from investing activities	1 070 460	28 851	234 129	6 563
Net cash flows from financing activities	(447 881)	(338 984)	(97 960)	(77 107)
Net change in cash and cash equivalents	3 699 836	6 100 676	809 220	1 387 684
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2020	I QUARTER 2021	I QUARTER 2020
Total assets	237 626 617	222 380 996	50 989 554	48 188 653
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	3 977 434	5 225 544	853 472	1 132 345
Amounts due to customers	196 176 536	178 827 283	42 095 259	38 750 820
Equity	24 376 880	24 647 371	5 230 753	5 340 940
Share capital	262 470	262 470	56 320	56 876
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	92.87	93.91	19.93	20.35
Diluted book value per share (in PLN\EUR)	92.87	93.91	19.93	20.35
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	I QUARTER 2021	I QUARTER 2020	I QUARTER 2021	I QUARTER 2020
Total capital ratio (%) (Basel III)	20.5	20.8	20.5	20.8
Risk weighted assets	128 050 814	126 133 226	27 476 947	27 332 328
Core funds (Tier 1)	23 549 173	23 447 481	5 053 145	5 080 931
Supplementary funds (Tier 2)	2 750 000	2 750 000	590 091	595 909

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 31 March 2021 - 1 EUR = 4.6603 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 I quarter 2021 and I quarter 2020 respectively: 1 EUR = 4.5721 PLN and 1 EUR = 4.3963 PLN respectively.