

INCOME STATEMENT

	PLN million		EUR million	
	I QUARTER 2024	I QUARTER 2023 RESTATED	I QUARTER 2024	I QUARTER 2023 RESTATED
Net interest income	2 998	2 693	694	573
Net fee and commission income	557	564	129	120
Profit before income tax	2 000	1 819	463	387
Net profit	1 579	1 374	365	292
Basic earnings per share (in PLN/EUR)	6.02	5.23	1.39	1.11
Diluted earnings per share (in PLN/EUR)	6.02	5.23	1.39	1.11
Paid dividend per share (in PLN/EUR)	-	-	-	-

CASH FLOW STATEMENT

	PLN million		EUR million	
	I QUARTER 2024	I QUARTER 2023	I QUARTER 2024	I QUARTER 2023
Net cash flows from operating activities	5 364	14 466	1 241	3 078
Net cash flows from investing activities	(3 238)	(9 096)	(749)	(1 935)
Net cash flows from financing activities	(40)	(3 400)	(9)	(723)
Net change in cash and cash equivalents	2 086	1 970	483	419

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	31.03.2024	31.12.2023	31.03.2024	31.12.2023
Total assets	304 474	294 477	70 793	67 727
Amounts due to other banks	2 310	2 826	537	650
Amounts due to customers	244 457	234 541	56 839	53 942
Equity	31 295	29 895	7 276	6 876
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)	119.23	113.90	27.72	26.20
Diluted book value per share (in PLN/EUR)	119.23	113.90	27.72	26.20

CAPITAL ADEQUACY

	PLN million		EUR million	
	31.03.2024	31.12.2023	31.03.2024	31.12.2023
Total capital ratio (%)	18.6	19.4	18.6	19.4
Risk weighted assets	139 369	135 299	32 405	31 118
Core funds (Tier 1)	23 599	23 858	5 487	5 487
Supplementary funds (Tier 2)	2 344	2 434	545	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 31 March 2024 - 1 EUR = 4.3009 PLN and as at 31 December 2023 - 1 EUR = 4.3480 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 I quarter 2024 and I quarter 2023 respectively - 1 EUR = 4.3211 PLN and 1 EUR = 4.7005 PLN.