

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2022	I HALF 2021	I HALF 2022	I HALF 2021
Net interest income	4 470 794	2 554 873	962 973	561 856
Net fee and commission income	1 253 773	1 101 150	270 053	242 160
Profit before income tax	2 051 765	1 205 400	441 934	265 086
Net profit	1 460 512	891 073	314 582	195 961
Basic earnings per share (in PLN/EUR)	5.56	3.39	1.20	0.75
Diluted earnings per share (in PLN/EUR)	5.56	3.39	1.20	0.75
Paid dividend per share (in PLN/EUR)	-	-	-	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2022	I HALF 2021	I HALF 2022	I HALF 2021
Net cash flows from operating activities	7 704 752	1 457 684	1 659 541	320 567
Net cash flows from investing activities	4 435 222	2 148 513	955 311	472 491
Net cash flows from financing activities	2 357 697	(647 496)	507 829	(142 394)
Net change in cash and cash equivalents	14 497 671	2 958 701	3 122 681	650 664
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021
Total assets	268 658 724	241 275 213	57 398 351	52 457 976
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	8 770 146	5 069 257	1 873 723	1 102 156
Amounts due to customers	203 543 856	195 451 091	43 486 702	42 494 910
Equity	20 837 606	23 099 821	4 451 909	5 022 355
Share capital	262 470	262 470	56 076	57 066
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	79.39	88.01	16.96	19.14
Diluted book value per share (in PLN/EUR)	79.39	88.01	16.96	19.14
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2022	31.12.2021 (*)	30.06.2022	31.12.2021 (*)
Total capital ratio (%) (*)	18.4	19.6	18.4	19.6
Risk weighted assets (*)	138 898 236	135 635 109	29 675 306	29 489 740
Tier 1 capital (*)	22 788 090	23 787 500	4 868 626	5 171 870
Supplementary funds (Tier 2)	2 750 000	2 750 000	587 532	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:

- for balance sheet items – an exchange rate announced by the National Bank of Poland as at 30 June 2022 - 1 EUR = 4.6806 PLN and 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 I half 2022 and I half 2021 respectively - 1 EUR = 4.6427 PLN and 1 EUR = 4.5472 PLN.