

INCOME STATEMENT

	PLN million		EUR million	
	3 QUARTERS 2024	3 QUARTERS 2023 RESTATED	3 QUARTERS 2024	3 QUARTERS 2023 RESTATED
Net interest income	8 999	8 525	2 092	1 862
Net fee and commission income	1 716	1 728	399	378
Profit before income tax	6 007	6 441	1 396	1 407
Net profit	4 754	5 074	1 105	1 109
Basic earnings per share (in PLN/EUR)	18.11	19.33	4.21	4.22
Diluted earnings per share (in PLN/EUR)	18.11	19.33	4.21	4.22
Paid dividend per share (in PLN/EUR)	19.20	5.42	4.46	1.18

CASH FLOW STATEMENT

	PLN million		EUR million	
	3 QUARTERS 2024	3 QUARTERS 2023	3 QUARTERS 2024	3 QUARTERS
Net cash flows from operating activities	12 575	30 504	2 923	6 664
Net cash flows from investing activities	(4 088)	(25 407)	(950)	(5 551)
Net cash flows from financing activities	(2 634)	(5 426)	(612)	(1 185)
Net change in cash and cash equivalents	5 853	(329)	1 361	(72)

STATEMENT OF FINANCIAL POSITION

	PLN million		EUR million	
	30.09.2024	31.12.2023 RESTATED	30.09.2024	31.12.2023 RESTATED
Total assets	309 382	294 552	72 301	67 744
Amounts due to other banks	3 444	2 826	805	650
Amounts due to customers	251 524	234 541	58 780	53 942
Equity	30 187	29 987	7 055	6 897
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)	115.01	114.25	26.88	26.28
Diluted book value per share (in PLN/EUR)	115.01	114.25	26.88	26.28

CAPITAL ADEQUACY

	PLN million		EUR million	
	30.09.2024	31.12.2023	30.09.2024	31.12.2023
Total capital ratio (%)	19.5	19.4	19.5	19.4
Risk weighted assets	142 400	135 299	33 278	31 118
Core funds (Tier 1)	25 565	23 858	5 974	5 487
Supplementary funds (Tier 2)	2 164	2 434	506	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 30 September 2024 - 1 EUR = 4.2791 PLN and as at 31 December 2023 - 1 EUR = 4.3480 PLN,
- for profit and loss account items, for cash flows items and for dividend calculation – 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 2024 and 3 quarters 2023 respectively - 1 EUR = 4.3022 PLN and 1 EUR = 4.5773 PLN.