

INCOME STATEMENT

	PLN thousand		EUR thousand	
	I HALF 2023	I HALF 2022	I HALF 2023	I HALF 2022
Net interest income	5 601 331	4 470 794	1 214 249	962 973
Net fee and commission income	1 194 210	1 253 773	258 879	270 053
Profit before income tax	4 118 519	2 051 765	892 807	441 934
Net profit	3 235 021	1 460 512	701 284	314 582
Basic earnings per share (in PLN/EUR)	12.33	5.56	2.67	1.20
Diluted earnings per share (in PLN/EUR)	12.33	5.56	2.67	1.20
Paid dividend per share (in PLN/EUR)	-	-	-	-

CASH FLOW STATEMENT

	PLN thousand		EUR thousand	
	I HALF 2023	I HALF 2022	I HALF 2023	I HALF 2022
Net cash flows from operating activities	10 646 475	7 704 752	2 307 929	1 659 541
Net cash flows from investing activities	(7 229 106)	4 435 222	(1 567 116)	955 311
Net cash flows from financing activities	(4 808 617)	2 357 697	(1 042 406)	507 829
Net change in cash and cash equivalents	(1 391 248)	14 497 671	(301 593)	3 122 681

STATEMENT OF FINANCIAL POSITION

	PLN thousand		EUR thousand	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
Total assets	276 607 680	271 704 511	62 154 839	57 933 967
Amounts due to other banks	3 885 581	4 134 618	873 105	881 600
Amounts due to customers	222 128 149	210 988 577	49 913 073	44 987 863
Equity	25 466 957	22 189 537	5 722 526	4 731 345
Share capital	262 470	262 470	58 978	55 965
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	97.03	84.54	21.80	18.03
Diluted book value per share (in PLN/EUR)	97.03	84.54	21.80	18.03

CAPITAL ADEQUACY

	PLN thousand		EUR thousand	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
Total capital ratio (%)	19.5	19.5	19.5	19.5
Risk weighted assets	130 892 321	133 254 758	29 412 022	28 413 134
Core funds (Tier 1)	22 965 703	23 255 239	5 160 484	4 958 579
Supplementary funds (Tier 2)	2 582 968	2 706 873	580 403	577 171

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 2023 - 1 EUR = 4.4503 PLN and as at 31 December 2022 - 1 EUR = 4.6899 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 2023 and I half 2022 respectively - 1 EUR = 4.6130 PLN and 1 EUR = 4.6427 PLN.