

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2022	I HALF 2021	I HALF 2022	I HALF 2021
Net interest income	4 635 595	2 673 051	998 470	587 845
Net fee and commission income	1 420 854	1 288 617	306 040	283 387
Profit before income tax	2 003 874	1 196 579	431 618	263 146
Net profit	1 376 621	851 454	296 513	187 248
Net profit attributable to equity holders of the Bank	1 375 090	850 428	296 183	187 022
Net profit attributable to non-controlling interests	1 531	1 026	330	226
Basic earnings per share (in PLN/EUR)	5.24	3.24	1.13	0.71
Diluted earnings per share (in PLN/EUR)	5.24	3.24	1.13	0.71
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	9 567 827	1 864 199	2 060 832	409 966
Net cash flows from investing activities	2 982 791	3 089 523	642 469	679 434
Net cash flows from financing activities	2 301 895	(2 280 284)	495 810	(501 470)
Net change in cash and cash equivalents	14 852 513	2 673 438	3 199 111	587 930
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021
Total assets	277 567 994	250 566 605	59 301 798	54 478 107
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	12 520 528	8 575 469	2 674 984	1 864 476
Amounts due to customers	203 214 068	195 161 943	43 416 243	42 432 044
Non-controlling interest	11 727	11 857	2 505	2 578
Equity attributable to equity holders of the Bank	21 505 404	23 851 429	4 594 583	5 185 770
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)	81.93	90.87	17.50	19.76
Diluted book value per share (in PLN/EUR)	81.93	90.87	17.50	19.76
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021
Total capital ratio (%) (*)	16.6	17.7	16.6	17.7
Risk weighted assets (*)	153 625 645	149 628 164	32 821 785	32 532 105
Core funds (Tier I) (*)	22 679 596	23 659 934	4 845 446	5 144 135
Supplementary funds (Tier II)	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 an exchange rate announced by the National Bank of Poland and as 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 year 2022 and I half year 2021 respectively - 1 EUR = 4.6427 PLN and 1 EUR = 4.5472 PLN.