

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2023	I HALF 2022	I HALF 2023	I HALF 2022
Net interest income	5 766 113	4 635 595	1 249 970	998 470
Net fee and commission income	1 399 257	1 420 854	303 329	306 040
Profit before income tax	4 056 143	2 003 874	879 285	431 618
Net profit	3 140 756	1 376 621	680 848	296 513
Net profit attributable to equity holders of the Bank	3 139 722	1 375 090	680 624	296 183
Net profit attributable to non-controlling interests	1 034	1 531	224	330
Basic earnings per share (in PLN\EUR)	11.96	5.24	2.59	1.13
Diluted earnings per share (in PLN\EUR)	11.96	5.24	2.59	1.13
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	11 517 299	9 567 827	2 496 705	2 060 832
Net cash flows from investing activities	(11 102 952)	2 982 791	(2 406 883)	642 469
Net cash flows from financing activities	(1 586 887)	2 301 895	(344 003)	495 810
Net change in cash and cash equivalents	(1 172 540)	14 852 513	(254 181)	3 199 111
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
Total assets	287 921 312	281 139 032	64 697 057	59 945 635
Amounts due to other banks	7 793 946	8 594 396	1 751 330	1 832 533
Amounts due to customers	221 760 569	210 747 090	49 830 476	44 936 372
Non-controlling interest	11 270	12 129	2 532	2 586
Equity attributable to equity holders of the Bank	25 954 446	22 762 883	5 832 067	4 853 597
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)	98.89	86.73	22.22	18.49
Diluted book value per share (in PLN\EUR)	98.89	86.73	22.22	18.49
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
Total capital ratio (%)	17.1	17.4	17.1	17.4
Risk weighted assets	147 893 336	148 270 784	33 232 217	31 614 914
Core funds (Tier 1)	22 709 961	23 119 666	5 103 018	4 929 671
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.