

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>
Net interest income	4 060 109	3 996 851	890 668	899 786
Net fee and commission income	1 992 274	1 777 350	437 046	400 124
Profit before income tax	2 045 785	1 369 571	448 785	308 323
Net profit	1 482 819	918 007	325 286	206 665
Net profit attributable to equity holders of the Bank	1 481 208	916 900	324 933	206 416
Net profit attributable to non-controlling interests	1 611	1 107	353	249
Basic earnings per share (in PLN EUR)	5.64	3.49	1.24	0.79
Diluted earnings per share (in PLN EUR)	5.64	3.49	1.24	0.79
Paid dividend per share (in PLN EUR)	3.21	-	0.72	-
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>	<b>3 QUARTERS 2021</b>	<b>3 QUARTERS 2020</b>
Net cash flows from operating activities	2 257 964	24 991 401	495 330	5 626 160
Net cash flows from investing activities	4 090 796	(22 794 601)	897 400	(5 131 608)
Net cash flows from financing activities	(1 057 146)	(902 869)	(231 907)	(203 257)
Net change in cash and cash equivalents	5 291 614	1 293 931	1 160 823	291 295
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	<b>30.09.2021</b>	<b>31.12.2020</b>	<b>30.09.2021</b>	<b>31.12.2020</b>
Total assets	247 360 779	233 217 182	53 392 212	50 536 791
Amounts due to Central Bank	-	-	-	-
Amounts due to other banks	7 528 621	9 950 663	1 625 034	2 156 250
Amounts due to customers	196 193 674	178 303 984	42 347 919	38 637 424
Non-controlling interest	11 770	11 349	2 541	2 459
Equity attributable to equity holders of the Bank	24 987 358	25 483 628	5 393 459	5 522 152
Share capital	262 470	262 470	56 653	56 876
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN EUR)	95.20	97.09	20.55	21.04
Diluted book value per share (in PLN EUR)	95.20	97.09	20.55	21.04
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	<b>30.09.2021</b>	<b>31.12.2020</b>	<b>30.09.2021</b>	<b>31.12.2020</b>
Total capital ratio (%) (*)	17.6	19.2	17.6	19.2
Risk weighted assets (*)	147 974 737	138 449 778	31 939 981	30 001 252
Core funds (Tier 1) (*)	23 250 342	23 769 613	5 018 529	5 150 735
Supplementary funds (Tier 2)	2 750 000	2 750 000	593 581	595 909

(\*) Data for 31 December 2020 have been recalculated taking into account the retrospective recognition of part of the profit for 2020 after confirmation of the financial results by the General Shareholders Meeting in accordance 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 September 2021 – 1 EUR = 4.6329 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2020 – 1 EUR = 4.6148 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 3 quarters 2021 and 3 quarters 2020: 1 EUR = 4.5585 PLN and 1 EUR = 4.4420 PLN respectively,
- for dividend calculation – arithmetic average values of exchange rates announced by the National Bank of Poland as at the last day of each month of 2020 - 1 EUR = 4.4742 PLN.