

**Selected financial data**

	[PLN thousand]		[EUR thousand]*	
	period from 01.01.2020 to 31.12.2020	period from 01.01.2019 to 31.12.2019	period from 01.01.2020 to 31.12.2020	period from 01.01.2019 to 31.12.2019
Net interest income	52,088.7	25,059.2	11,719.0	5,830.4
<b>Net income on basic activities</b>	<b>52,081.0</b>	<b>24,773.6</b>	<b>11,717.3</b>	<b>5,764.0</b>
General and administrative expenses	-24,629.5	-23,835.4	-5,541.2	-5,545.7
Gross profit (loss)	24,695.6	13.8	5,556.1	3.2
<b>Net profit (loss)</b>	<b>19,827.6</b>	<b>-188.9</b>	<b>4,460.9</b>	<b>-44.0</b>
Profit/loss per ordinary share (PLN)	94.42	-0.91	21.24	-0.21

	[PLN thousand]		[EUR thousand]*	
	as at 31.12.2020	as at 31.12.2019	as at 31.12.2020	as at 31.12.2019
Amounts due from banks	65,823.7	7,249.2	14,263.6	1,702.3
Debt securities	50,186.9	264,803.9	10,875.2	62,182.4
Loans and advances granted to customers	3,690,920.7	3,060,898.9	799,800.8	718,774.0
<b>Total assets</b>	<b>3,813,219.1</b>	<b>3,339,126.8</b>	<b>826,302.1</b>	<b>784,108.7</b>
Liabilities to other banks	1,969,597.2	2,488,153.6	426,800.1	584,279.3
Liabilities under issue of bonds	975,131.6	0.0	211,305.3	0.0
Liabilities under issue of covered bonds	399,480.6	400,359.9	86,565.1	94,014.3
<b>Total liabilities</b>	<b>3,351,435.7</b>	<b>3,067,574.7</b>	<b>726,236.4</b>	<b>720,341.6</b>
Share capital	380,000.0	210,000.0	82,343.8	49,313.1
<b>Total equity</b>	<b>461,783.4</b>	<b>271,552.1</b>	<b>100,065.7</b>	<b>63,767.1</b>

\* Figures expressed in EUR have been calculated using the average NBP exchange rate of 31.12.2020 for the 2020 figures and of 31.12.2019 for the comparative figures.

**The basic ratios**

	as at 31.12.2020	as at 31.12.2019
<b>ROA</b> - return on assets (%)	0.52%	-0.01%
<b>ROE</b> - return on equity (%)	4.29%	-0.07%
<b>DR</b> - total debt ratio (%)	87.89%	91.87%
<b>TCR</b> - total capital ratio (%)	30.60%	17.03%
<b>LR</b> - leverage ratio (%)	11.76%	8.10%
<b>LCR</b> - liquidity coverage ratio (%)	8,555%	20,581%