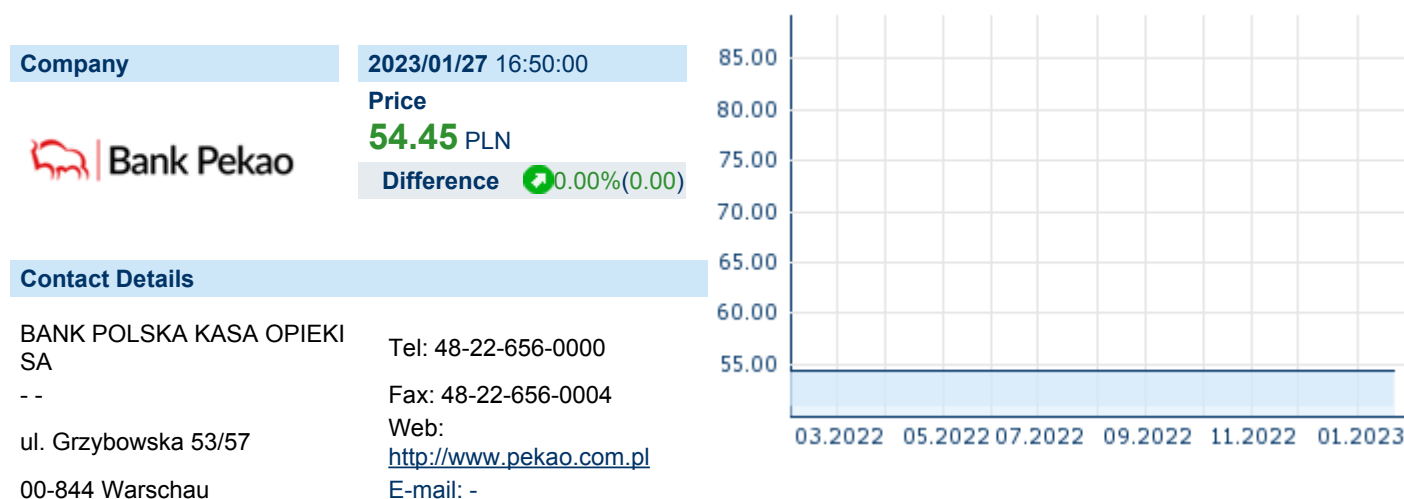


BANK POLSKA KASA OPIEKI SA

ISIN: PLPEKAO00016 WKN: - Asset Class: Stock



Company Profile

BANK POLSKA KASA OPIEKI SA engages in the provision of retail, corporate and investment banking services. It operates through the following business segments: Retail Banking, Private Banking, Corporate and Investment Banking, Enterprise Banking, and Assets and Liabilities Management and Other. The Retail Banking segment covers activities related to retail customers, small and micro companies. The Private Banking segment provides services for the wealthiest individual customers. The Corporate and Investment Banking segment is involved with activities related to the medium and large companies, interbank market, debt securities and other instruments. The Enterprise banking segment provides all banking activities related to the companies with annual turnover from PLN 5 million to PLN 100 million and below 5 million in the case of companies conducting full accounting. The Assets and Liabilities Management and Other segment engages in the supervision and monitoring of fund transfers as well as central management in the capital group. The company was founded on October 29, 1929 and is headquartered in Warsaw, Poland.

Financial figures, Fiscal year: from 01.01. to 31.12.

Financial figures	2021		2020		2019	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Current assets	14,689,683,000		11,183,572,000		9,049,323,000	
Common stock capital		262,470,000		262,470,000		262,470,000
Fixed assets	235,876,922,000		222,033,610,000		194,273,596,000	
Equity capital of a company		23,863,286,000		25,494,977,000		23,398,026,000
Cash and cash equivalents	4,696,553,000		4,456,279,000		5,162,682,000	
Accrued liabilities		1,301,007,000		965,184,000		802,073,000
Other assets	-		-		-	
Current liabilities		197,066,181,000		171,750,919,000		119,825,322,000
Prepayments and accrued income	-		-		-	
Non-current liabilities		29,637,138,000		35,971,286,000		60,099,571,000
Different income		-		-		-
Other liabilities		13,523,166,000		9,569,998,000		5,486,749,000
Total assets	250,566,605,000	250,566,605,000	233,217,182,000	233,217,182,000	203,322,919,000	203,322,919,000

Balance notes

	2021	2020	2019
Accounting standard	IFRS	IFRS	IFRS
Employees	14,702	14,994	15,678
Equity ratio	9.53%	10.94%	11.51%
Debt-equity ratio	949.49%	814.35%	768.54%

Others

	2021	2020	2019
Tax Expense Rate	27.50%	36.06%	27.84%

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Income statement

	2021	2020	2019
Turnover	9,359,624,000	9,070,666,000	9,947,392,000
Net income	2,174,897,000	1,101,712,000	2,165,047,000
EBIT	-570,586,609	-743,745,283	-528,194,757
Operating income before taxes	2,999,780,000	1,725,015,000	3,002,489,000
Cash Flow	3,432,383,000	-1,277,473,000	2,642,364,000
Net interest income	5,687,423,000	5,228,290,000	5,490,453,000
Research and development expenses	-	-	-
Income taxes	825,062,000	622,114,000	835,872,000
Result from investments in subsidiaries, associates and other	1,840,000	0	0
Revenues per employee	135,155	128,432	134,700

Board of Directors

Beata Kozłowska-Chyla	Chairman of Supervisory Board
Stanisław Ryszard Kaczoruk	Member of Supervisory Board
Joanna Dynysiuk	Member of Supervisory Board
Justyna Glebikowska-Michalak	Member of Supervisory Board
Małgorzata Sadurska	Member of Supervisory Board
Marcin Izdebski	Member of Supervisory Board
Marian Majcher	Member of Supervisory Board
Michał Rafał Kaszyński	Member of Supervisory Board
Sabina Bigos-Jaworowska	Member of Supervisory Board

Members of Management Board

Leszek Skiba	Chairman of Managing Board
Błażej Szczecki	Member of Executive Committee
Bogdan Serwatka	Member of Executive Committee
Jarosław Robert Fuchs	Member of Executive Committee
Jerzy Kwiecinski	Member of Executive Committee
Magdalena Zmitrowicz	Member of Executive Committee
Marcin Gadomski	Member of Executive Committee
Marcin Jablczynski	Member of Executive Committee
Paweł Straczynski	Member of Executive Committee
Wojciech Werochowski	Member of Executive Committee