

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	2014	2013	2014	2013
Net interest income	4 461 294	4 505 562	1 064 926	1 069 951
Net fee and commission income	2 043 735	2 142 844	487 846	508 868
Profit before income tax	3 359 689	3 454 230	801 969	820 287
Net profit for the period	2 725 116	2 794 990	650 494	663 735
Net profit attributable to equity holders of the Bank	2 714 714	2 784 779	648 011	661 310
Net profit attributable to non-controlling interest	10 402	10 211	2 483	2 425
Basic earnings per share (in PLN/EUR)	10.34	10.61	2.47	2.52
Diluted earnings per share (in PLN/EUR)	10.34	10.61	2.47	2.52
Declared /paid dividend per share (in PLN/EUR)	10.00	9.96	2.39	2.37
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	2014	2013	2014	2013
Net cash flows from operating activities	(5 238 396)	6 899 099	(1 250 423)	1 638 352
Net cash flows from investing activities	12 091 209	(5 240 553)	2 886 212	(1 244 491)
Net cash flows from financing activities	(1 912 491)	(3 857 474)	(456 518)	(916 047)
Net change in cash and cash equivalents	4 940 322	(2 198 928)	1 179 271	(522 186)
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Total assets	167 625 028	158 521 712	39 327 365	38 223 792
Amounts due to Central Bank	971	985	228	238
Amounts due to other banks	5 344 702	6 417 657	1 253 948	1 547 467
Amounts due to customers	125 609 000	119 796 706	29 469 770	28 886 166
Non-controlling interest	28 043	94 288	6 579	22 735
Equity attributable to equity holders of the Bank	24 017 689	23 419 883	5 634 913	5 647 155
Share capital	262 470	262 470	61 579	63 288
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	91.51	89.23	21.47	21.52
Diluted book value per share (in PLN/EUR)	91.51	89.23	21.47	21.52
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Total capital ratio (%)	17.3	18.3	17.3	18.3
Risk weighted assets	115 976 939	108 195 825	27 209 943	26 088 885
Core funds (Tier I)	20 063 716	19 836 692	4 707 251	4 783 153
Supplementary funds (Tier II)	-	-	-	-

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 31 December 2014 – 1 EUR = 4.2623 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2013 – 1 EUR = 4.1472 PLN,
- for profit and loss account items – an exchange rate calculated as the arithmetic mean of exchange rates announced by the National Bank of Poland as at the end of each month of 2014 and I Half 2013: 1 EUR = 4.1893 PLN and 1 EUR = 4.2110 PLN respectively,
- for cash flows items – an exchange rate used for profit and loss account items,
- for dividend calculation – an exchange rate used for profit and loss account items.