

# Selected unconsolidated financial data

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	2014	2013	2014	2013
Net interest income	4 334 504	4 310 524	1 034 661	1 023 634
Net fee and commission income	1 832 488	1 911 297	437 421	453 882
Profit before income tax	3 270 105	3 436 400	780 585	816 053
Net profit for the period	2 662 266	2 800 000	635 492	664 925
Basic earnings per share (in PLN\EUR)	10.14	10.67	2.42	2.53
Diluted earnings per share (in PLN\EUR)	10.14	10.67	2.42	2.53
Declared /paid dividend per share (in PLN\EUR)	10.00	9.96	2.39	2.37
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	2014	2013	2014	2013
Net cash flows from operating activities	(5 188 029)	6 707 963	(1 238 400)	1 592 962
Net cash flows from investing activities	12 177 765	(5 022 865)	2 906 873	(1 192 796)
Net cash flows from financing activities	(2 051 426)	(3 889 547)	(489 682)	(923 664)
Net change in cash and cash equivalents	4 938 310	(2 204 449)	1 178 791	(523 498)
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Total assets	164 322 831	155 286 630	38 552 620	37 443 728
Amounts due to Central Bank	971	985	228	238
Amounts due to other banks	3 129 856	4 754 732	734 312	1 146 492
Amounts due to customers	126 381 270	119 868 743	29 650 956	28 903 536
Equity attributable to equity holders of the Bank	23 387 244	22 848 703	5 487 001	5 509 429
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)	89.10	87.05	20.90	20.99
Diluted book value per share (in PLN\EUR)	89.10	87.05	20.90	20.99
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Total capital ratio (%) (Bazylea III)	17.1	18.3	17.1	18.3
Risk weighted assets	114 304 930	105 392 508	26 817 664	25 412 931
Core funds (Tier I)	19 520 024	19 275 766	4 579 693	4 647 899
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 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 – arithmetic average values of exchange rates announced by the National Bank of Poland as at the last day of each month of 2014 and 2013 respectively - 1 EUR = 4.1893 PLN and 1 EUR = 4.2110 PLN.