

Selected unconsolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2015	I HALF 2014	I HALF 2015	I HALF 2014
Net interest income	1 995 631	2 207 056	482 724	528 206
Net fee and commission income	869 817	935 865	210 401	223 977
Profit before income tax	1 626 901	1 642 871	393 532	393 182
Net profit for the period	1 348 775	1 354 050	326 256	324 059
Basic earnings per share (in PLN\EUR)	5.14	5.16	1.24	1.23
Diluted earnings per share (in PLN\EUR)	5.14	5.16	1.24	1.23
Declared /paid dividend per share (in PLN\EUR)	10.00	9.96	2.39	2.37
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2015	I HALF 2014	I HALF 2015	I HALF 2014
Net cash flows from operating activities	1 374 494	(7 464 318)	332 477	(1 786 406)
Net cash flows from investing activities	(2 810 244)	10 214 802	(679 772)	2 444 668
Net cash flows from financing activities	(2 620 306)	(2 307 982)	(633 827)	(552 360)
Net change in cash and cash equivalents	(4 056 056)	442 502	(981 122)	105 902
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2015	31.12.2014	30.06.2015	31.12.2014
Total assets	167 951 259	164 322 831	40 041 784	38 552 620
Amounts due to Central Bank	906	971	216	228
Amounts due to other banks	7 588 419	3 129 856	1 809 179	734 312
Amounts due to customers	125 479 322	126 381 270	29 915 917	29 650 956
Equity	21 595 790	23 387 244	5 148 720	5 487 001
Share capital	262 470	262 470	62 576	61 579
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	82.28	89.10	19.62	21.00
Diluted book value per share (in PLN\EUR)	82.28	89.10	19.62	21.00
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2015	31.12.2014	30.06.2015	31.12.2014
Capital adequacy ratio (%) (Bazylea III)	17.4	17.4	17.4	17.4
Risk weighted assets	111 871 932	114 304 930	26 671 737	26 817 664
Core funds (Tier I)	19 443 566	19 520 024	4 635 601	4 579 693
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 30 June 2015 – 1 EUR = 4.1944 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2014 – 1 EUR = 4.2623 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 I Half 2015 and I Half 2014: 1 EUR = 4.1341 PLN and 1 EUR = 4.1784 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.