

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2015	I HALF 2014	I HALF 2015	I HALF 2014
Net interest income	2 058 425	2 269 979	497 914	543 265
Net fee and commission income	993 817	1 039 063	240 395	248 675
Profit before income tax	1 538 660	1 629 302	372 187	389 934
Net profit for the period	1 243 988	1 328 499	300 909	317 944
Net profit attributable to equity holders of the Bank	1 243 626	1 319 321	300 821	315 748
Net profit attributable to non-controlling interest	362	9 178	88	2 197
Basic earnings per share (in PLN/EUR)	4.74	5.03	1.15	1.20
Diluted earnings per share (in PLN/EUR)	4.74	5.03	1.15	1.20
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	1 193 744	(7 363 476)	288 755	(1 762 272)
Net cash flows from investing activities	(2 958 227)	10 083 038	(715 567)	2 413 134
Net cash flows from financing activities	(2 499 405)	(2 245 568)	(604 583)	(537 423)
Net change in cash and cash equivalents	(4 263 888)	473 994	(1 031 395)	113 439
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2015	31.12.2014	30.06.2015	31.12.2014
Total assets	170 896 550	167 625 028	40 743 980	39 327 365
Amounts due to Central Bank	906	971	216	228
Amounts due to other banks	8 866 616	5 344 702	2 113 918	1 253 948
Amounts due to customers	125 310 720	125 609 000	29 875 720	29 469 770
Non-controlling interests	15 306	28 043	3 649	6 579
Equity attributable to equity holders of the Bank	22 102 286	24 017 689	5 269 475	5 634 913
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)	84.21	91.51	20.08	21.47
Diluted book value per share (in PLN/EUR)	84.21	91.51	20.08	21.47
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2015	31.12.2014	30.06.2015	31.12.2014
Capital adequacy ratio (%) (Bazylea III)	17.8	17.3	17.8	17.3
Risk weighted assets	112 261 101	115 976 939	26 764 520	27 209 943
Core funds (Tier I)	20 026 880	20 063 716	4 774 671	4 707 251
Supplementary funds (Tier II)	-	-	-	-

The following exchange rates were used in translation selected unconsolidated and consolidated 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.