

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	2015	2014	2015	2014
Net interest income	4 166 570	4 461 294	995 644	1 064 926
Net fee and commission income	2 005 526	2 043 735	479 241	487 846
Profit before income tax	2 831 118	3 359 689	676 524	801 969
Net profit for the period	2 293 478	2 725 116	548 050	650 494
Net profit attributable to equity holders of the Bank	2 292 459	2 714 714	547 806	648 011
Net profit attributable to non-controlling interest	1 019	10 402	244	2 483
Basic earnings per share (in PLN/EUR)	8.73	10.34	2.09	2.47
Diluted earnings per share (in PLN/EUR)	8.73	10.34	2.09	2.47
Declared/paid dividend per share (in PLN/EUR)	8.70	10.00	2.08	2.39
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	2015	2014	2015	2014
Net cash flows from operating activities	(1 300 152)	(5 238 396)	(310 684)	(1 250 423)
Net cash flows from investing activities	3 923 505	12 091 209	937 561	2 886 212
Net cash flows from financing activities	(3 666 142)	(1 912 491)	(876 061)	(456 518)
Net change in cash and cash equivalents	(1 042 789)	4 940 322	(249 184)	1 179 271
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Total assets	168 785 567	167 625 028	39 607 079	39 327 365
Amounts due to Central Bank	914	971	214	228
Amounts due to other banks	5 958 449	5 344 702	1 398 205	1 253 948
Amounts due to customers	128 867 691	125 609 000	30 239 984	29 469 770
Non-controlling interests	15 964	28 043	3 746	6 579
Equity attributable to equity holders of the Bank	23 408 229	24 017 689	5 492 955	5 634 913
Share capital	262 470	262 470	61 591	61 579
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	89.25	91.51	20.94	21.47
Diluted book value per share (in PLN/EUR)	89.25	91.51	20.94	21.47
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Capital adequacy ratio (%) (Bazylea III)	17.7	17.3	17.7	17.3
Risk weighted assets	114 450 402	115 976 939	26 856 835	27 209 943
Core funds (Tier I)	20 209 595	20 063 716	4 742 366	4 707 251
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 2015 – 1 EUR = 4.2615 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 2015 and 2014: 1 EUR = 4.1848 PLN and 1 EUR = 4.1893 PLN respectively,,
- for cash flows items – an exchange rate used for profit and loss account items,
- for dividend calculation – an exchange rate used for income statement items calculation.