

FINANCIAL HIGHLIGHTS

	PLN k		EUR k		
	31.12.2018	31.12.2017	31.12.2018	31.12.2017	
Stand alone financial statement					
I	Net interest income	4 063 056	3 785 549	952 227	891 830
II	Net fee and commission income	1 616 903	1 726 648	378 941	406 777
III	Profit before tax	2 658 064	2 515 330	622 950	592 581
IV	Profit for the period	2 167 161	1 916 156	507 901	451 423
V	Total net cash flows	10 271 700	(4 048 528)	2 407 298	(953 784)
VI	Total assets	183 038 564	132 863 268	42 567 108	31 854 820
VII	Deposits from banks	1 039 979	1 414 448	241 856	339 123
VIII	Deposits from customers	139 469 776	102 155 522	32 434 832	24 492 441
IX	Total liabilities	159 178 207	112 024 431	37 018 188	26 858 575
X	Total equity	23 860 357	20 838 837	5 548 920	4 996 245
XI	Number of shares	102 088 305	99 333 481	-	-
XII	Net book value per share in PLN/EUR	233,72	209,79	54,35	50,30
XIII	Capital ratio	18,04%	18,95%	-	-
XIV	Profit per share in PLN/EUR	21,73	19,30	5,09	4,55
XV	Diluted earnings per share in PLN/EUR	21,69	19,27	5,08	4,54
XVI	Declared or paid dividend per share in PLN/EUR*	3,10	5,40	0,73	1,27

* Detailed information are described in Note 52.

The following rates were applied to determine the key EUR amounts for selected financials:

- for balance sheet items – average NBP exchange rate as at 31.12.2018: EUR 1 = PLN 4.3000 and as at 29.12.2017: EUR 1 = PLN 4.1709
- for profit and loss items – as at 31.12.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2018: EUR 1 = PLN 4.2669; as at 31.12.2017 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2017: EUR 1 = PLN 4.2447.

As at 31.12.2018, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 252/A/NBP/2018 dd. 31.12.2018.