

# Selected unconsolidated financial data

| <b>INCOME STATEMENT</b>                           |                   |                   |                   |                   |
|---|-------------------|-------------------|-------------------|-------------------|
|   | PLN thousand      |                   | EUR thousand      |                   |
|   | <b>2018</b>       | <b>2017</b>       | <b>2018</b>       | <b>2017</b>       |
| Net interest income                               | 4 869 013         | 4 486 744         | 1 141 113         | 1 057 023         |
| Net fee and commission income                     | 2 023 259         | 2 078 097         | 474 175           | 489 575           |
| Profit before income tax                          | 3 020 751         | 2 727 785         | 707 950           | 642 633           |
| Net profit for the period                         | 2 310 600         | 2 088 129         | 541 517           | 491 938           |
| Basic earnings per share (in PLN EUR)             | 8.80              | 7.96              | 2.06              | 1.88              |
| Diluted earnings per share (in PLN EUR)           | 8.80              | 7.96              | 2.06              | 1.88              |
| Declared /paid dividend per share (in PLN EUR)    | 6.60              | 7.90              | 1.55              | 1.86              |
| <b>CASH FLOW STATEMENT</b>                        |                   |                   |                   |                   |
|   | PLN thousand      |                   | EUR thousand      |                   |
|   | <b>2018</b>       | <b>2017</b>       | <b>2018</b>       | <b>2017</b>       |
| Net cash flows from operating activities          | (2 966 656)       | 644 618           | (695 272)         | 151 864           |
| Net cash flows from investing activities          | 12 168 295        | (2 096 360)       | 2 851 788         | (493 877)         |
| Net cash flows from financing activities          | (1 262 576)       | (4 562)           | (295 900)         | (1 075)           |
| Net change in cash and cash equivalents           | 7 939 063         | (1 456 304)       | 1 860 616         | (343 088)         |
| <b>STATEMENT OF FINANCIAL POSITION</b>            |                   |                   |                   |                   |
|   | PLN thousand      |                   | EUR thousand      |                   |
|   | <b>30.12.2018</b> | <b>31.12.2017</b> | <b>30.12.2018</b> | <b>31.12.2017</b> |
| Total assets                                      | 184 347 176       | 182 077 008       | 42 871 436        | 43 654 129        |
| Amounts due to Central Bank                       | 5 067             | 6 079             | 1 178             | 1 457             |
| Amounts due to other banks                        | 2 921 955         | 3 438 801         | 679 524           | 824 475           |
| Amounts due to customers                          | 150 132 028       | 146 898 298       | 34 914 425        | 35 219 808        |
| Equity attributable to equity holders of the Bank | 21 821 998        | 22 258 534        | 5 074 883         | 5 336 626         |
| Share capital                                     | 262 470           | 262 470           | 61 040            | 62 929            |
| Number of shares                                  | 262 470 034       | 262 470 034       | 262 470 034       | 262 470 034       |
| Book value per share (in PLN EUR)                 | 83.14             | 84.80             | 19.33             | 20.33             |
| Diluted book value per share (in PLN EUR)         | 83.14             | 84.80             | 19.33             | 20.33             |
| <b>CAPITAL ADEQUACY</b>                           |                   |                   |                   |                   |
|   | PLN thousand      |                   | EUR thousand      |                   |
|   | <b>30.12.2018</b> | <b>31.12.2017</b> | <b>30.12.2018</b> | <b>31.12.2017</b> |
| Total capital ratio (%) (Basel III)               | 18.7              | 18.4              | 18.7              | 18.4              |
| Risk weighted assets                              | 116 258 802       | 112 975 284       | 27 036 931        | 27 086 548        |
| Core funds (Tier 1)                               | 19 714 754        | 19 529 433        | 4 584 827         | 4 682 307         |
| Supplementary funds (Tier 2)                      | 2 000 000         | 1 250 000         | 465 116           | 299 696           |

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 2018 – 1 EUR = 4.300 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2017 – 1 EUR = 4.1709 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 2018 and 2017: 1 EUR = 4.2669 PLN and 1 EUR = 4.2447 PLN respectively,
- for cash flows items – an exchange rate used for profit and loss account items,
- for dividend calculation – an exchange rate used for profit and loss account items.