

# Selected consolidated financial data

| <b>INCOME STATEMENT</b>                               |              |             |              |             |
|---|--------------|-------------|--------------|-------------|
|   | PLN thousand |             | EUR thousand |             |
|   | I HALF 2019  | I HALF 2018 | I HALF 2019  | I HALF 2018 |
| Net interest income                                   | 2 657 944    | 2 441 227   | 619 856      | 575 829     |
| Net fee and commission income                         | 1 236 261    | 1 205 327   | 288 307      | 284 309     |
| Profit before income tax                              | 1 212 879    | 1 277 328   | 282 854      | 301 292     |
| Net profit  | 825 998      | 932 302     | 192 630      | 219 908     |
| Net profit attributable to equity holders of the Bank | 824 447      | 932 140     | 192 268      | 219 870     |
| Net profit attributable to non-controlling interests  | 1 551        | 162         | 362          | 38          |
| Basic earnings per share (in PLN\EUR)                 | 3.14         | 3.55        | 0.73         | 0.84        |
| Diluted earnings per share (in PLN\EUR)               | 3.14         | 3.55        | 0.73         | 0.84        |
| Paid dividend per share (in PLN\EUR)                  | 6.60         | 7.90        | 1.55         | 1.86        |
| <b>CASH FLOW STATEMENT</b>                            |              |             |              |             |
|   | PLN thousand |             | EUR thousand |             |
|   | I HALF 2019  | I HALF 2018 | I HALF 2019  | I HALF 2018 |
| Net cash flows from operating activities              | (2 682 028)  | (6 339 405) | (625 473)    | (1 495 319) |
| Net cash flows from investing activities              | (5 602 722)  | 8 800 497   | (1 306 605)  | 2 075 834   |
| Net cash flows from financing activities              | (127 416)    | 1 174 847   | (29 715)     | 277 119     |
| Net change in cash and cash equivalents               | (8 412 166)  | 3 635 939   | (1 961 793)  | 857 634     |
| <b>STATEMENT OF FINANCIAL POSITION</b>                |              |             |              |             |
|   | PLN thousand |             | EUR thousand |             |
|   | 30.06.2019   | 31.12.2018  | 30.06.2019   | 31.12.2018  |
| Total assets  | 196 910 858  | 191 089 805 | 46 310 174   | 44 439 490  |
| Amounts due to Central Bank                           | 5 019        | 5 067       | 1 180        | 1 178       |
| Amounts due to other banks                            | 6 578 800    | 5 615 631   | 1 547 225    | 1 305 961   |
| Amounts due to customers                              | 150 363 387  | 149 491 059 | 35 362 979   | 34 765 363  |
| Non-controlling interests                             | 11 727       | 11 491      | 2 758        | 2 672       |
| Equity attributable to equity holders of the Bank     | 22 069 128   | 22 796 726  | 5 190 294    | 5 301 564   |
| Share capital   | 262 470      | 262 470     | 61 729       | 61 040      |
| Number of shares                                      | 262 470 034  | 262 470 034 | 262 470 034  | 262 470 034 |
| Book value per share (in PLN\EUR)                     | 84.08        | 86.85       | 19.77        | 20.20       |
| Diluted book value per share (in PLN\EUR)             | 84.08        | 86.85       | 19.77        | 20.20       |
| <b>CAPITAL ADEQUACY</b>                               |              |             |              |             |
|   | PLN thousand |             | EUR thousand |             |
|   | 30.06.2019   | 31.12.2018  | 30.06.2019   | 31.12.2018  |
| Capital adequacy ratio (%) (Bazylea III)              | 17.3         | 17.4        | 17.3         | 17.4        |
| Risk weighted assets                                  | 129 395 538  | 125 179 118 | 30 431 688   | 29 111 423  |
| Core funds (Tier 1)                                   | 20 390 463   | 19 796 894  | 4 795 499    | 4 603 929   |
| Supplementary funds (Tier 2)                          | 2 000 000    | 2 000 000   | 470 367      | 465 116     |

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 28 June 2019 – 1 EUR = 4,2520 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2018 – 1 EUR = 4.3000 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 2019 and 2018: 1 EUR = 4.2880 PLN and 1 EUR = 4.2395 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 2018 and 2017 respectively - 1 EUR = 4.2669 PLN and 1 EUR = 4.2447 PLN.