

# Selected consolidated financial data

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	3 QUARTERS 2019	3 QUARTERS 2018	3 QUARTERS 2019	3 QUARTERS 2018
Net interest income	4 049 374	3 699 216	939 835	869 688
Net fee and commission income	1 879 038	1 824 314	436 113	428 897
Profit before income tax	2 070 102	2 070 578	480 458	486 794
Net profit	1 482 892	1 538 611	344 170	361 728
Net profit attributable to equity holders of the Bank	1 480 661	1 537 933	343 652	361 569
Net profit attributable to non-controlling interests	2 231	678	518	159
Basic earnings per share (in PLN\EUR)	5.64	5.86	1.31	1.38
Diluted earnings per share (in PLN\EUR)	5.64	5.86	1.31	1.38
Paid dividend per share (in PLN\EUR)	6.60	7.90	1.55	1.86
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	3 QUARTERS 2019	3 QUARTERS 2018	3 QUARTERS 2019	3 QUARTERS 2018
Net cash flows from operating activities	(2 715 092)	(8 184 431)	(630 156)	(1 924 164)
Net cash flows from investing activities	(2 335 547)	11 260 832	(542 066)	2 647 427
Net cash flows from financing activities	(1 744 955)	(159 959)	(404 994)	(37 606)
Net change in cash and cash equivalents	(6 795 594)	2 916 442	(1 577 216)	685 657
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	30.09.2019	31.12.2018	30.09.2019	31.12.2018
Total assets	198 804 400	191 089 805	45 455 551	44 439 490
Amounts due to Central Bank	5 037	5 067	1 152	1 178
Amounts due to other banks	6 138 182	5 615 631	1 403 462	1 305 961
Amounts due to customers	153 720 835	149 491 059	35 147 438	34 765 363
Non-controlling interests	12 407	11 491	2 837	2 672
Equity attributable to equity holders of the Bank	22 811 520	22 796 726	5 215 731	5 301 564
Share capital	262 470	262 470	60 012	61 040
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	86.91	86.85	19.87	20.20
Diluted book value per share (in PLN\EUR)	86.91	86.85	19.87	20.20
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	30.09.2019	31.12.2018	30.09.2019	31.12.2018
Capital adequacy ratio (%) (Bazylea III)	17.2	17.4	17.2	17.4
Risk weighted assets	132 825 798	125 179 118	30 369 901	29 111 423
Core funds (Tier 1)	20 523 790	19 796 894	4 692 654	4 603 929
Supplementary funds (Tier 2)	2 350 000	2 000 000	537 315	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 30 September 2019 – 1 EUR = 4.3736 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 3 quarters 2019 and 3 quarters 2018: 1 EUR = 4.3086 PLN and 1 EUR = 4.2535 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.