

# Selected consolidated financial data

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	2019	2018	2019	2018
Net interest income	5 468 046	4 993 966	1 271 107	1 170 397
Net fee and commission income	2 533 664	2 462 584	588 978	577 137
Profit before income tax	3 002 489	3 047 344	697 961	714 182
Net profit	2 166 617	2 287 810	503 654	536 176
Net profit attributable to equity holders of the Bank	2 165 047	2 287 160	503 289	536 024
Net profit attributable to non-controlling interests	1 570	650	365	152
Basic earnings per share (in PLN\EUR)	8.25	8.71	1.92	2.04
Diluted earnings per share (in PLN\EUR)	8.25	8.71	1.92	2.04
Paid dividend per share (in PLN\EUR)	6.60	7.70	1.53	1.80
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	2019	2018	2019	2018
Net cash flows from operating activities	(2 492 862)	(6 096 600)	(579 493)	(1 428 812)
Net cash flows from investing activities	(6 753 829)	11 926 723	(1 570 001)	2 795 173
Net cash flows from financing activities	958 397	2 064 103	222 790	483 748
Net change in cash and cash equivalents	(8 288 294)	7 894 226	(1 926 704)	1 850 109
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
Total assets	203 322 919	191 089 805	47 745 196	44 439 490
Amounts due to Central Bank	4 550	5 067	1 068	1 178
Amounts due to other banks	6 539 539	5 615 631	1 535 644	1 305 961
Amounts due to customers	157 989 734	149 491 059	37 099 855	34 765 363
Non-controlling interests	11 739	11 491	2 757	2 672
Equity attributable to equity holders of the Bank	23 386 287	22 796 726	5 491 672	5 301 564
Share capital	262 470	262 470	61 634	61 040
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	89.10	86.85	20.92	20.20
Diluted book value per share (in PLN\EUR)	89.10	86.85	20.92	20.20
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
Capital adequacy ratio (%) (Bazylea III)	17.1	17.4	17.1	17.4
Risk weighted assets	135 530 384	125 179 118	31 825 850	29 111 423
Core funds (Tier 1)	20 387 099	19 796 894	4 787 390	4 603 929
Supplementary funds (Tier 2)	2 750 000	2 000 000	645 767	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 31 December 2019 – 1 EUR = 4.2585 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 average values of exchange rates announced by the National Bank of Poland as at the end of each month 2019 and 2018 respectively: 1 EUR = 4.3018 PLN and 1 EUR = 4.2669 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 2019 and 2018 respectively - 1 EUR = 4.3018 PLN and 1 EUR = 4.2669 PLN.