

Selected unconsolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	2019	2018	2019	2018
Net interest income	5 309 622	4 869 013	1 234 279	1 141 113
Net fee and commission income	2 080 273	2 023 259	483 582	474 175
Profit before income tax	3 015 766	3 020 751	701 047	707 950
Net profit for the period	2 247 467	2 310 600	522 448	541 517
Basic earnings per share (in PLN\EUR)	8.56	8.80	1.99	2.06
Diluted earnings per share (in PLN\EUR)	8.56	8.80	1.99	2.06
Paid dividend per share (in PLN\EUR)	6.60	7.70	1.53	1.80
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	2019	2018	2019	2018
Net cash flows from operating activities	(72 597)	(2 966 656)	(16 876)	(695 272)
Net cash flows from investing activities	(6 670 375)	12 168 295	(1 550 601)	2 851 788
Net cash flows from financing activities	(1 269 616)	(1 262 576)	(295 136)	(295 900)
Net change in cash and cash equivalents	(8 012 588)	7 939 063	(1 862 613)	1 860 616
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
Total assets	194 649 992	184 347 176	45 708 581	42 871 436
Amounts due to Central Bank	4 550	5 067	1 068	1 178
Amounts due to other banks	3 043 969	2 921 955	714 798	679 524
Amounts due to customers	158 544 670	150 132 028	37 230 168	34 914 425
Equity	22 526 788	21 821 998	5 289 841	5 074 883
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)	85.83	83.14	20.15	19.33
Diluted book value per share (in PLN\EUR)	85.83	83.14	20.15	19.33
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018
Total capital ratio (%) (Basel III)	18.7	18.7	18.7	18.7
Risk weighted assets	123 860 493	116 258 802	29 085 474	27 036 931
Core funds (Tier 1)	20 448 802	19 714 754	4 801 879	4 584 827
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 of 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.