

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I QUARTER 2020	I QUARTER 20219	I QUARTER 2020	I QUARTER 20219
Net interest income	1 428 251	1 300 396	324 876	302 572
Net fee and commission income	614 394	603 579	139 753	140 439
Profit before income tax	334 020	436 386	75 978	101 537
Net profit	187 451	243 065	42 638	56 555
Net profit attributable to equity holders of the Bank	186 898	242 341	42 513	56 387
Net profit attributable to non-controlling interests	553	724	126	168
Basic earnings per share (in PLN\EUR)	0.71	0.92	0.16	0.21
Diluted earnings per share (in PLN\EUR)	0.71	0.92	0.16	0.21
Paid dividend per share (in PLN\EUR)	-	-	-	-
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I QUARTER 2020	I QUARTER 20219	I QUARTER 2020	I QUARTER 20219
Net cash flows from operating activities	7 972 346	254 080	1 813 422	59 064
Net cash flows from investing activities	150 499	(4 920 073)	34 233	(1 143 724)
Net cash flows from financing activities	(2 097 002)	(499 221)	(476 992)	(116 049)
Net change in cash and cash equivalents	6 025 843	(5 165 214)	1 370 663	(1 200 709)
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	31.03.2020	31.12.2019	31.03.2020	31.12.2019
Total assets	217 359 832	203 322 919	47 747 256	47 745 196
Amounts due to Central Bank	4 565	4 550	1 003	1 068
Amounts due to other banks	7 570 574	6 539 539	1 663 022	1 535 644
Amounts due to customers	167 481 250	157 989 734	36 790 469	37 099 855
Non-controlling interests	12 292	11 739	2 700	2 757
Equity attributable to equity holders of the Bank	23 769 697	23 386 287	5 221 470	5 491 672
Share capital	262 470	262 470	57 657	61 634
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	90.56	89.10	19.89	20.92
Diluted book value per share (in PLN\EUR)	90.56	89.10	19.89	20.92
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	31.03.2020	31.12.2019	31.03.2020	31.12.2019
Capital adequacy ratio (%) (Bazylea III)	16.4	17.1	16.4	17.1
Risk weighted assets	140 332 782	135 530 384	30 826 787	31 825 850
Core funds (Tier 1)	20 292 650	20 387 099	4 457 670	4 787 390
Supplementary funds (Tier 2)	2 750 000	2 750 000	604 090	645 767

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 March 2020 – 1 EUR = 4.5523 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2019 – 1 EUR = 4.2585 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 I quarter 2020 and I quarter 2019 respectively: 1 EUR = 4.3963 PLN and 1 EUR = 4.2978 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.