

Selected unconsolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2013	I HALF 2012	I HALF 2013	I HALF 2012
Net interest income	2 091 595	2 242 885	496 344	530 911
Net fee and commission income	1 009 021	1 015 011	239 445	240 262
Profit before income tax	1 790 289	1 815 900	424 843	429 840
Net profit for the period	1 470 767	1 496 838	349 019	354 315
Basic earnings per share (in PLN/EUR)	5.60	5.70	1.33	1.35
Diluted earnings per share (in PLN/EUR)	5.60	5.70	1.33	1.35
Declared/paid dividend per share (in PLN/EUR)	8.39	5.38	2.01	1.30
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2013	I HALF 2012	I HALF 2013	I HALF 2012
Net cash flows from operating activities	(127 357)	330 948	(30 223)	78 338
Net cash flows from investing activities	(323 560)	3 761 436	(76 782)	890 366
Net cash flows from financing activities	(2 705 090)	(1 023 945)	(641 929)	(242 377)
Net change in cash and cash equivalents	(3 156 007)	3 068 439	(748 934)	726 327
BALANCE SHEET				
	PLN thousand		EUR thousand	
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Total assets	146 668 791	147 262 054	33 878 959	36 021 245
Amounts due to Central Bank	965	-	223	-
Amounts due to other banks	3 769 307	6 305 678	870 671	1 542 409
Amounts due to customers	108 806 170	108 104 514	25 133 089	26 443 059
Equity	21 781 331	22 911 740	5 031 260	5 604 359
Share capital	262 470	262 470	60 628	64 202
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	82.99	87.29	19.17	21.35
Diluted book value per share (in PLN/EUR)	82.99	87.29	19.17	21.35
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Capital adequacy ratio (%)	18.97	18.67	x	x
Risk weighted assets	97 073 114	96 659 546	22 422 876	23 643 546
Core funds (Tier I)	18 419 081	18 050 174	4 254 615	4 415 189
Supplementary funds (Tier II)	-	-	-	-

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 June 2013 – 1 EUR = 4.3292 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2012 – 1 EUR = 4.0882 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 2013 and I Half 2012: 1 EUR = 4.2140 PLN and 1 EUR = 4.2246 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 2012 and 2011 respectively - 1 EUR = 4.1736 PLN and 1 EUR = 4.1401 PLN.