

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2013	I HALF 2012	I HALF 2013	I HALF 2012
Net interest income	2 216 502	2 378 534	525 985	563 020
Net fee and commission income	1 125 421	1 129 568	267 067	267 379
Profit before income tax	1 750 372	1 758 946	415 371	416 358
Net profit for the period	1 411 616	1 419 107	334 982	335 915
Net profit attributable to equity holders of the Bank	1 407 316	1 414 780	333 962	334 891
Net profit attributable to non-controlling interest	4 300	4 327	1 020	1 024
Basic earnings per share (in PLN/EUR)	5.36	5.39	1.27	1.28
Diluted earnings per share (in PLN/EUR)	5.36	5.39	1.27	1.28
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	(679 126)	465 842	(161 159)	110 269
Net cash flows from investing activities	(441 503)	3 636 661	(104 771)	860 829
Net cash flows from financing activities	(2 671 146)	(1 108 503)	(633 874)	(262 392)
Net change in cash and cash equivalents	(3 791 775)	2 994 000	(899 804)	708 706
BALANCE SHEET				
	PLN thousand		EUR thousand	
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Total assets	150 784 640	150 949 830	34 829 678	36 923 299
Amounts due to Central Bank	965	-	223	-
Amounts due to other banks	5 211 288	7 782 672	1 203 753	1 903 692
Amounts due to customers	108 964 354	107 992 608	25 169 628	26 415 686
Non-controlling interest	88 420	92 237	20 424	22 562
Equity attributable to equity holders of the Bank	22 194 108	23 366 545	5 126 607	5 715 607
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)	84.56	89.03	19.53	21.78
Diluted book value per share (in PLN/EUR)	84.56	89.03	19.53	21.78
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
Capital adequacy ratio (%)	19.31	18.98	x	x
Risk weighted assets	104 203 499	103 753 902	24 069 920	25 378 871
Core funds (Tier I)	19 848 758	19 212 566	4 584 856	4 699 517
Supplementary funds (Tier II)	275 286	481 438	63 588	117 763

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.