

Selected separate financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2020	I HALF 2019	I HALF 2020	I HALF 2019
Net interest income	2 714 431	2 588 754	611 179	603 721
Net fee and commission income	998 827	1 002 970	224 895	233 902
Profit before income tax	876 833	1 273 916	197 427	297 089
Net profit for the period	605 722	916 260	136 384	213 680
Basic earnings per share (in PLN/EUR)	2.31	3.49	0.52	0.81
Diluted earnings per share (in PLN/EUR)	2.31	3.49	0.52	0.81
Paid dividend per share (in PLN/EUR)	-	6.60	-	1.55
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I HALF 2020	I HALF 2019	I HALF 2020	I HALF 2019
Net cash flows from operating activities	25 698 735	(3 390 549)	5 786 309	(790 706)
Net cash flows from investing activities	(16 701 005)	(5 042 099)	(3 760 387)	(1 175 863)
Net cash flows from financing activities	(387 738)	365 399	(87 303)	85 214
Net change in cash and cash equivalents	8 609 992	(8 067 249)	1 938 619	(1 881 355)
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.06.2020	30.06.2019	30.06.2020	30.06.2019
Total assets	227 290 681	194 649 992	50 893 569	45 708 581
Amounts due to Central Bank	-	4 550	-	1 068
Amounts due to other banks	3 473 942	3 043 969	777 864	714 798
Amounts due to customers	185 343 863	158 544 670	41 501 089	37 230 168
Equity attributable to equity holders of the Bank	23 858 179	22 526 788	5 342 181	5 289 841
Share capital	262 470	262 470	58 771	61 634
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	90.90	85.83	20.35	20.15
Diluted book value per share (in PLN/EUR)	90.90	85.83	20.35	20.15
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2020	30.06.2019	30.06.2020	30.06.2019
Total capital ratio (%) (Basel III)	19.9	18.7	19.9	18.7
Risk weighted assets	126 971 146	123 860 493	28 430 619	29 085 474
Core funds (Tier 1)	22 491 570	20 448 802	5 036 178	4 801 879
Supplementary funds (Tier 2)	2 750 000	2 750 000	615 764	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 30 June 2020 – 1 EUR = 4,4660 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 and for cash flow 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 2020 and I half 2019 1 EUR = 4.4413 PLN and 1 EUR = 4.2880 PLN respectively,
- for dividend calculation paid in 2019 for 2018 – arithmetic average values of exchange rates announced by the National Bank of Poland as at the last day of each month of 2018 1 EUR = 4.2669 PLN.