

# Selected consolidated financial data

<b>INCOME STATEMENT</b>				
	PLN thousand		EUR thousand	
	I HALF 2020	I HALF 20219	I HALF 2020	I HALF 20219
Net interest income	2 793 799	2 657 944	629 050	619 856
Net fee and commission income	1 182 241	1 236 261	266 193	288 307
Profit before income tax	841 382	1 212 879	189 445	282 854
Net profit	546 907	825 998	123 141	192 630
Net profit attributable to equity holders of the Bank	546 049	824 447	122 948	192 268
Net profit attributable to non-controlling interests	858	1 551	193	362
Basic earnings per share (in PLN\EUR)	2.08	3.14	0.47	0.73
Diluted earnings per share (in PLN\EUR)	2.08	3.14	0.47	0.73
Paid dividend per share (in PLN\EUR)	-	6.60	-	1.55
<b>CASH FLOW STATEMENT</b>				
	PLN thousand		EUR thousand	
	I HALF 2020	I HALF 20219	I HALF 2020	I HALF 20219
Net cash flows from operating activities	26 262 905	(3 133 228)	5 913 337	(728 353)
Net cash flows from investing activities	(16 603 983)	(5 151 522)	(3 738 541)	(1 197 527)
Net cash flows from financing activities	(1 138 398)	(127 416)	(256 321)	(29 619)
Net change in cash and cash equivalents	8 520 524	(8 412 166)	1 918 475	(1 955 499)
<b>STATEMENT OF FINANCIAL POSITION</b>				
	PLN thousand		EUR thousand	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019
Total assets	235 303 681	203 322 919	52 687 792	47 745 196
Amounts due to Central Bank	-	4 550	-	1 068
Amounts due to other banks	7 719 577	6 539 539	1 728 521	1 535 644
Amounts due to customers	184 549 090	157 989 734	41 323 128	37 099 855
Non-controlling interests	11 027	11 739	2 469	2 757
Equity attributable to equity holders of the Bank	24 667 896	23 386 287	5 523 488	5 491 672
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)	93.98	89.10	21.04	20.92
Diluted book value per share (in PLN\EUR)	93.98	89.10	21.04	20.92
<b>CAPITAL ADEQUACY</b>				
	PLN thousand		EUR thousand	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019
Capital adequacy ratio (%) (Bazylea III)	18.0	17.1	18.0	17.1
Risk weighted assets	140 232 962	135 530 384	31 400 126	31 825 850
Core funds (Tier 1)	22 455 983	20 387 099	5 028 209	4 787 390
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:

- 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 flows 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.