

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2018	3 QUARTERS 2017	3 QUARTERS 2018	3 QUARTERS 2017
Net interest income	3 699 216	3 403 330	869 688	799 542
Net fee and commission income	1 824 314	1 735 852	428 897	407 802
Profit before income tax	2 070 578	1 899 226	486 794	446 184
Net profit for the period	1 538 611	1 421 577	361 728	333 970
Net profit attributable to equity holders of the Bank	1 537 933	1 420 998	361 569	333 834
Net profit attributable to non-controlling interest	678	579	159	136
Basic earnings per share (in PLN/EUR)	5.86	5.41	1.38	1.27
Diluted earnings per share (in PLN/EUR)	5.86	5.41	1.38	1.27
Declared/paid dividend per share (in PLN/EUR)	7.90	8.68	1.86	1.98
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2018	3 QUARTERS 2017	3 QUARTERS 2018	3 QUARTERS 2017
Net cash flows from operating activities	(8 184 431)	(7 814 876)	(1 924 164)	(1 835 943)
Net cash flows from investing activities	11 260 832	9 424 434	2 647 427	2 214 076
Net cash flows from financing activities	(159 959)	(1 541 269)	(37 606)	(362 089)
Net change in cash and cash equivalents	2 916 442	68 289	685 657	16 044
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.09.2018	31.12.2017	30.09.2018	31.12.2017
Total assets	183 298 465	185 465 570	42 912 971	44 466 559
Amounts due to Central Bank	5 045	6 079	1 181	1 457
Amounts due to other banks	4 689 311	4 981 291	1 097 839	1 194 296
Amounts due to customers	143 767 613	146 186 268	33 658 195	35 049 094
Non-controlling interests	11 526	-	2 698	-
Equity attributable to equity holders of the Bank	21 988 784	23 267 814	5 147 910	5 578 607
Share capital	262 470	262 470	61 448	62 929
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN/EUR)	83.78	88.65	19.61	21.25
Diluted book value per share (in PLN/EUR)	83.78	88.65	19.61	21.25
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.09.2018	31.12.2017	30.09.2018	31.12.2017
Capital adequacy ratio (%) (Bazylea III)	17.0	17.1	17.0	17.1
Risk weighted assets	124 036 058	119 779 594	29 038 736	28 717 925
Core funds (Tier 1)	19 855 913	19 252 010	4 648 573	4 615 793
Supplementary funds (Tier 2)	1 250 000	1 250 000	292 644	299 696

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 September 2018 – 1 EUR = 4.2714 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2017 – 1 EUR = 4.1709 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 3 Quarters 2018 and 3 Quarters 2017: 1 EUR = 4.2535 PLN and 1 EUR = 4.2566 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 2017 and 2016 respectively - 1 EUR = 4.2447 PLN and 1 EUR = 4.3757 PLN.