

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2020	3 QUARTERS 2019	3 QUARTERS 2020	3 QUARTERS 2019
Net interest income	3 996 851	4 049 374	899 786	939 835
Net fee and commission income	1 777 350	1 879 038	400 124	436 113
Profit before income tax	1 369 571	2 070 102	308 323	480 458
Net profit	918 007	1 482 892	206 665	344 170
Net profit attributable to equity holders of the Bank	916 900	1 480 661	206 416	343 652
Net profit attributable to non-controlling interests	1 107	2 231	249	518
Basic earnings per share (in PLN\EUR)	3.49	5.64	0.79	1.31
Diluted earnings per share (in PLN\EUR)	3.49	5.64	0.79	1.31
Paid dividend per share (in PLN\EUR)	-	6.60	-	1.55
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	3 QUARTERS 2019	3 QUARTERS 2018	3 QUARTERS 2019	3 QUARTERS 2018
Net cash flows from operating activities	24 991 401	(2 715 092)	5 626 160	(630 156)
Net cash flows from investing activities	(22 794 601)	(2 335 547)	(5 131 608)	(542 066)
Net cash flows from financing activities	(902 869)	(1 744 955)	(203 257)	(404 994)
Net change in cash and cash equivalents	1 293 931	(6 795 594)	291 295	(1 577 216)
STATEMENT OF FINANCIAL POSITION				
	PLN thousand		EUR thousand	
	30.09.2020	31.12.2019	30.09.2020	31.12.2019
Total assets	232 113 949	203 322 919	51 275 503	47 745 196
Amounts due to Central Bank	-	4 550	-	1 068
Amounts due to other banks	7 399 735	6 539 539	1 634 650	1 535 644
Amounts due to customers	181 797 104	157 989 734	40 160 180	37 099 855
Non-controlling interests	11 275	11 739	2 491	2 757
Equity attributable to equity holders of the Bank	25 138 168	23 386 287	5 553 187	5 491 672
Share capital	262 470	262 470	57 981	61 634
Number of shares	262 470 034	262 470 034	262 470 034	262 470 034
Book value per share (in PLN\EUR)	95.78	89.10	21.16	20.92
Diluted book value per share (in PLN\EUR)	95.78	89.10	21.16	20.92
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.09.2020	31.12.2019	30.09.2020	31.12.2019
Capital adequacy ratio (%) (Bazylea III)	18.8	17.1	18.8	17.1
Risk weighted assets	136 301 105	135 530 384	30 109 814	31 825 850
Core funds (Tier 1)	22 834 363	20 387 099	5 044 262	4 787 390
Supplementary funds (Tier 2)	2 750 000	2 750 000	607 493	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 September 2020 – 1 EUR = 4.5268 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 – 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 2020 and 3 quarters 2019: 1 EUR = 4.4420 PLN and 1 EUR = 4.3086 PLN respectively,
- for cash flows items – an exchange rate used for profit and loss account items,
- 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.