

FINANCIAL HIGHLIGHTS

	PLN k		EUR k	
	31.12.2019	31.12.2018* restated	31.12.2019	31.12.2018* restated
Stand alone financial statement				
I Net interest income	4 817 426	4 063 056	1 119 863	952 227
II Net fee and commission income	1 698 437	1 616 903	394 820	378 941
III Profit before tax	2 735 089	2 664 958	635 801	624 565
IV Profit for the period	2 113 524	2 174 055	491 312	509 516
V Total net cash flows	(2 031 081)	11 296 071	(472 147)	2 647 372
VI Total assets	181 471 487	183 850 769	42 613 946	42 755 993
VII Deposits from banks	1 506 141	1 039 979	353 679	241 856
VIII Deposits from customers	144 760 017	139 469 776	33 993 194	32 434 832
IX Total liabilities	157 293 901	160 055 160	36 936 457	37 222 130
X Total equity	24 177 586	23 795 609	5 677 489	5 533 863
XI Number of shares	102 088 305	102 088 305		
XII Net book value per share in PLN/EUR	236,83	233,09	55,61	54,21
XIII Capital ratio	19,58%	18,04%	-	-
XIV Profit per share in PLN/EUR	20,70	21,80	4,81	5,11
XV Diluted earnings per share in PLN/EUR	20,68	21,76	4,81	5,10
XVI Declared or paid dividend per share in PLN/EUR*	19,72	3,10	4,58	0,73

* Detailed information are described in Note 53.

The following rates were applied to determine the key EUR amounts for selected financial data:

- for balance sheet items – average NBP exchange rate as at 31.12.2019: EUR 1 = PLN 4.2585 and as at 31.12.2018: EUR 1 = PLN 4.3000
- for profit and loss items – as at 31.12.2019 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2019: EUR 1 = PLN 4.3018; as at 31.12.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2018: EUR 1 = PLN 4.2669

As at 31.12.2019, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 251/A/NBP/2019 dd. 31.12.2019.