

Selected consolidated financial data

INCOME STATEMENT				
	PLN thousand		EUR thousand	
	I Half 2011	I Half 2010	I Half 2011	I Half 2010
Net interest income	2 186 597	2 007 642	551 155	501 384
Net fee and commission income	1 241 976	1 160 671	313 053	289 863
Profit before income tax	1 683 172	1 505 250	424 261	375 918
Net profit for the period	1 367 626	1 226 549	344 725	306 316
Net profit attributable to equity holders of the Bank	1 362 604	1 221 827	343 459	305 136
Net profit attributable to non-controlling interest	5 022	4 722	1 266	1 179
Basic earnings per share (in PLN/EUR)	5.19	4.66	1.31	1.16
Diluted earnings per share (in PLN/EUR)	5.19	4.66	1.31	1.16
Paid dividend per share (in PLN/EUR)	6.80	2.90	1.70	0.67
CASH FLOW STATEMENT				
	PLN thousand		EUR thousand	
	I Half 2011	I Half 2010	I Half 2011	I Half 2010
Net cash flows from operating activities	(4 562 273)	4 661 621	(1 149 969)	1 164 183
Net cash flows from investing activities	4 328 693	(4 557 610)	1 091 093	(1 138 207)
Net cash flows from financing activities	(1 733 041)	(1 004 700)	(436 831)	(250 912)
Net change in cash and cash equivalents	(1 966 621)	(900 689)	(495 708)	(224 936)
BALANCE SHEET				
	PLN thousand		EUR thousand	
	30.06.2011	31.12.2010	30.06.2011	31.12.2010
Total assets	131 153 334	134 089 886	32 898 544	33 858 517
Amounts due to Central Bank	542 243	727 979	136 016	183 819
Amounts due to other banks	6 210 294	6 913 123	1 557 792	1 745 606
Amounts due to customers	97 313 524	99 807 236	24 410 155	25 201 938
Non-controlling interest	80 829	82 877	20 275	20 927
Equity attributable to equity holders of the Bank	19 796 138	20 174 112	4 965 669	5 094 087
Share capital	262 367	262 364	65 812	66 249
Number of shares	262 367 367	262 364 326	262 367 367	262 364 326
Book value per share (in PLN/EUR)	75.45	76.89	18.93	19.42
Diluted book value per share (in PLN/EUR)	75.43	76.87	18.92	19.41
CAPITAL ADEQUACY				
	PLN thousand		EUR thousand	
	30.06.2011	31.12.2010	30.06.2011	31.12.2010
Capital adequacy ratio (%)	18.38	17.61	x	x
Risk weighted assets	95 951 134	95 505 008	24 068 413	24 115 599
Core funds (Tier I)	17 590 451	16 819 902	4 412 394	4 247 128
Supplementary funds (Tier II)	42 815	-	10 740	-

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 2011 – 1 EUR = 3.9866 PLN and an exchange rate announced by the National Bank of Poland and as at 31 December 2010 – 1 EUR = 3.9603 PLN,
- for profit and loss account 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 of 2011 and I Half of 2010 - 1 EUR = 3.9673 PLN and 1 EUR = 4.0042 PLN respectively.
- for cash flows items – an exchange rate used for profit and loss account items,
- for dividends – arithmetic average values of exchange rates announced by the National Bank of Poland as at the last day of each month of 2010 and 2009 respectively - 1 EUR = 4.0044 PLN and 1 EUR = 4.3406