	FINANCIAL HIGHLIGHTS for reporting period ended:	PLN k 31.12.2011	PLN k 31.12.2010	EUR k 31.12.2011	EUR k 31.12.2010
	Stand alone financial statements				
I	Net interest income	1 923 748	1 668 277	464 659	416 615
II	Net fee and commission income	1 090 749	1 021 867	263 458	255 189
III	Operating profit	1 427 118	1 182 309	344 704	295 256
IV	Profit before tax	1 427 118	1 182 309	344 704	295 256
V	Profit for the period	1 158 502	916 855	279 823	228 964
VI	Total net cash flow	2 956 376	626 276	714 079	156 399
VII	Total assets	59 093 543	52 034 756	13 379 266	13 139 095
VIII	Deposits from banks	2 413 078	2 144 007	546 341	541 375
IX	Deposits from customers	46 992 079	42 099 210	10 639 395	10 630 308
X	Total liabilities	52 269 487	45 926 983	11 834 244	11 596 844
XI	Total equity	6 824 056	6 107 773	1 545 023	1 542 250
XII	Number of shares	73 076 013	73 076 013		
XIII	Net book value per share in PLN/EUR	93,38	83,58	21,14	21,10
XIV	Solvency ratio	14,60%	15,29%		
XV	Profit per share in PLN/EUR	15,85	12,55	3,83	3,13
XVI	Diluted earnings per share in PLN/EUR	15,79	12,50	3,81	3,12
XVII	Declared or paid dividend per share in PLN/EUR	8,00	8,00	1,81	2,02

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

- for balance sheet items – 4.4168 PLN rate to EUR as at 30.12.2011 stated by National Bank of Poland (NBP), 3.9603 PLN rate to EUR as at 31.12.2010
- for profit and loss items – as at 31.12.2011: 4.1401 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2011), as at 31.12.2010: 4.0044 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2010)

As at 31.12.2011, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 252/A/NBP 2011 dd. 30.12.2011.