	FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	for reporting period ended:	31.12.2013	31.12.2012	31.12.2013	31.12.2012
	Stand alone financial statements				
I	Net interest income	3 123 433	2 150 575	741 732	515 281
II	Net fee and commission income	1 559 105	1 195 784	370 246	286 511
III	Operating profit	1 969 380	1 703 995	467 675	408 279
IV	Profit before tax	1 969 380	1 703 995	467 675	408 279
V	Profit for the period	1 611 471	1 367 589	382 681	327 676
VI	Total net cash flow	2 717 695	449 078	645 380	107 600
VII	Total assets	103 367 046	59 196 103	24 924 538	14 479 747
VIII	Deposits from banks	6 278 784	1 291 655	1 513 981	315 947
IX	Deposits from customers	78 735 663	47 162 169	18 985 258	11 536 170
X	Total liabilities	89 782 614	50 912 042	21 648 971	12 453 413
XI	Total equity	13 584 432	8 284 061	3 275 567	2 026 335
XII	Number of shares	93 545 089	74 637 631		
XIII	Net book value per share in PLN/EUR	145.22	110.99	35.02	27.15
XIV	Solvency ratio	15.22%	16.49%		
XV	Profit per share in PLN/EUR	17.26	18.52	4.10	4.44
XVI	Diluted earnings per share in PLN/EUR	17.21	18.45	4.09	4.42
XVII	Declared or paid dividend per share in PLN/EUR	10.70	7.60	2.58	1.86

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

- for balance sheet items – 4.1472 PLN rate to EUR as at 31.12.2013 stated by National Bank of Poland (NBP), 4.0882 PLN rate to EUR as at 31.12.2012
- for profit and loss items – as at 31.12.2013: 4.2110 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2013), as at 31.12.2012: 4.1736 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2012)

As at 31.12.2013, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 251/A/NBP/2013 dd. 31.12.2013.