

Financial Highlights

Quarterly financial information

Consolidated financial statement

General Information about Issuer

Accounting policy

Financial Risk Management

Operational Segments

Transactions with Related Entities

Fair Value

Conditional Liabilities and Assets

Notes to the Consolidated Financial Statements

Supplementary Information



Financial Highlights

	PLN millions		EUR millions	
	period from 1.01.2014 to 31.12.2014	period from 1.01.2013 to 31.12.2013	period from 1.01.2014 to 31.12.2014	period from 1.01.2013 to 31.12.2013
Interest income	2.583.219	2.672.170	616.623	634.569
Fee and commission income	695.321	697.600	165.975	165.661
Operating income	2.308.366	2.080.135	551.015	493.976
Operating profit / (loss)	838.705	682.707	200.202	162.125
Profit /(loss) before taxes	838.459	680.563	200.143	161.616
Profit /(loss) after taxes	650.920	535.795	155.377	127.237
Total comprehensive income of the period	669.232	538.963	159.748	127.989
Net cash flows from operating activities	-477.552	2.965.573	-113.993	704.244

Net cash flows from investing activities	-1.549.021	-2.118.436	-369.757	-503.072
Net cash flows from financing activities	672.262	-388.722	160.471	-92.311
Net cash flows, total	-1.354.311	458.415	-323.279	108.861
Total assets	60.740.482	57.016.715	14.250.635	13.748.243
Liabilities to banks and other monetary institutions	2.037.269	2.348.562	477.974	566.301
Liabilities to customers	47.591.244	45.305.121	11.165.625	10.924.267
Total equity	5.765.479	5.363.133	1.352.669	1.293.194
Share capital	1.213.117	1.213.117	284.616	292.515
Number of shares	1.213.116.777	1.213.116.777	1.213.116.777	1.213.116.777
Book value per share (in PLN/EUR)	4.75	4.42	1.12	1.07
Diluted book value per share (in PLN/EUR)	4.75	4.42	1.12	1.07
Capital adequacy ratio	15,23%	14,54%	15,23%	14,54%
Basic earnings (losses) per ordinary share (in PLN/EUR)	0.54	0.44	0.13	0.10
Diluted earnings (losses) per ordinary share (in PLN/EUR)	0.54	0.44	0.13	0.10
Pledged or paid dividend per share (in PLN/EUR)	0.22	-	0.05	-

Rates used for conversion of financial data to EURO

Following rates were used to calculate values in EURO:

- For balance-sheet items 4.2623 EUR/PLN rate of 31 December 2014 (for comparable data as of 31 December 2013: 4.1472 EUR/PLN),
- For items from the Profit and Loss Account for the period 1 January – 31 December 2014 – 4.1893 EUR/PLN, rate calculated as the average of rates at end of reporting months (for comparable data for the period 1 January – 31 December 2013: 4.2110 EUR/PLN).