

Appendix No 5

Statement containing information about the accounting status of Sygma Bank Polska Spółka Akcyjna as at 30 November 2015

Pursuant to Article 499 § 2 item 4) of the Code of Commercial Companies and Partnerships, the Management Board of Sygma Bank Polska S.A. with its registered office in Warsaw hereby certifies that the book value of the company as at 30 November 2015 equals to the amount presented below. This accounting information is prepared pursuant to the Accounting Act and Regulation from the Minister of Finance dated 1 October 2010 regarding special rules of bank accounting.

Balance sheet as at 30 November 2015 (unaudited)

ASSETS	As at 30 November 2015 in PLN thousand
Cash and Central Bank balances	336
Due from other financial institutions	183,194
Due from customers	1,475,733
Debt securities	50,294
Other securities and other financial assets	17
Intangible fixed assets, including:	4,718
Property, plant and equipment	8,568
Other assets	4,439
Prepayments and accruals	65,817
TOTAL ASSETS	1,793,116

TOTAL LIABILITIES AND EQUITY	As at 30 November 2015 in PLN thousand
Liabilities and equity capital	
Liabilities due to the financial sector	1,437,891
Liabilities due to the non-financial sector	6,352
Special funds and other liabilities	11,203
Accruals and deferred income	47,193
Provisions	21,333
Total liabilities	1,523,972
Equity capital	
Share capital (fund)	187,553
Revaluation reserve (fund)	(72)
Profit (loss) from previous years	4,213
Net profit (loss)	77,450
Total equity capital	269,144
TOTAL LIABILITIES AND EQUITY	1,793,116