

ENCLOSURES

Authorities of the entities incorporated in the Capital Group of BSK SA as per 31.12.2000

BANK ŚLĄSKI S.A.

Members of the Supervisory Board:

Andrzej Wróblewski	Chairman of SB
Johannes Antonius Nijssen	Deputy Chairman of SB
Jerzy Rokita	Secretary of SB
Brunon Bartkiewicz	Member of SB
Ralf Hartmut Fiedler	Member of SB
Piotr Kukurba	Member of SB
Tomasz Szapiro	Member of SB
Maciej Michał Urmanowski	Member of SB
Piet van Zanten	Member of SB
Kazimierz Zarzycki	Member of SB

During the term of office, the following persons stepped down from the Supervisory Board as of June 9, 2000: Alexander Rinnooy Kan, Jacques P.M. Kemp and Hans Verkoren. At the same time, the Supervisory Board composition was supplemented with Messrs. Johannes Antonius Nijssen, Brunon Bartkiewicz and Ralf Hartmut Fiedler.

Members of the Management Board:

Marian Czakański	President of the Management Board
Frederik van Etten	1st Vice-President of the Management Board
Jacek Bartkiewicz	Vice-President of the Management Board
Krzysztof Brejda	Vice-President of the Management Board
Grzegorz Cywiński	Vice-President of the Management Board
Edward Foppema	Vice-President of the Management Board

The resignation of Mr. Stan Szczurek from the position of a Vice-President of Management Board was accepted as of March 20, 2001. Mr. Frederik van Etten was appointed 1st Vice-President of Management Board and Mr. Grzegorz Cywiński was appointed a Vice-President of Management Board as of May 1, 2000.

The following persons were appointed Management Board Members for the next term of office as of June 9, 2000:

Frederik van Etten	1st Vice-President of the Management Board
Jacek Bartkiewicz	Vice-President of the Management Board
Krzysztof Brejda	Vice-President of the Management Board
Grzegorz Cywiński	Vice-President of the Management Board
Edward Foppema	Vice-President of the Management Board

On 9 June 2000, the Supervisory Board appointed Mr. Marian Czakański a President of Management Board as of the day of getting the permit of Banking Supervision, which took place on July 20, 2000.

DOM MAKLERSKI BANKU ŚLĄSKIEGO S.A. (BROKERAGE HOUSE)

Members of the Supervisory Board:

Jacek Bartkiewicz	Chairman of SB
Grzegorz Cywiński	Deputy Chairman of SB
Zbigniew Hojka	Member of SB
Jerzy Rokita	Member of SB
Stawomir Stawczyk	Member of SB

On 18 April 2000 pursuant to the resolution no 9 of the General Shareholders Meeting the membership of the Supervisory Board of the Brokerage House of BSK SA was changed. The Chairman, Mr. Stan Szczurek was recalled, as well as members: Mr. Thomas Collin and Mr. Artur Kozioł. Simultaneously a new member of the Supervisory Board was elected – Mr. Zbigniew Hojka. The Supervisory Board elected from among its members the Chairman – Mr. Jacek Bartkiewicz and Deputy Chairman – Mr. Grzegorz Cywiński.

Members of the Management Board:

Marek Słomski	President of the Management Board
Marek Kempny	Vice-President of the Management Board
Urszula Sikora	Member of the Management Board

On 3rd October, upon the motion of the President of the Management Board of the Brokerage House of BSK SA, the Supervisory Board changed an appointment to the position of the Vice-President of the Management Board. Mr. Marek Szywacz completed his work in the Brokerage House of BSK SA and Mr. Marek Kempny replaced him.

BSK LEASING S.A.**Members of the Supervisory Board:**

Krzysztof Brejda	Chairman of SB
Grzegorz Cywiński	Member of SB
Witold Okarma	Member of SB
Tomasz Ślęzak	Member of SB
Kazimierz Zarzycki	Member of SB

Changes in the Supervisory Board:

Membership of the Supervisory Board till 19th April 2000:

Stan Szczurek	Chairman of SB
Anna Kalus-Zielińska	Member of SB
Andrzej Kosecki	Member of SB
Witold Okarma	Member of SB
Kazimierz Zarzycki	Member of SB

On 19th April 2000 the term of office of the Supervisory Board of BSK Leasing S.A. expired. On the same day the following persons were appointed for the new third term of office at the General Shareholders Meeting:

Krzysztof Brejda	Chairman of SB
Grzegorz Cywiński	Member of SB
Andrzej Kosecki	Member of SB
Witold Okarma	Member of SB
Kazimierz Zarzycki	Member of SB

The Extraordinary Shareholders Meeting of BSK Leasing S.A. on 18th December 2000 accepted the resignation of Mr. Andrzej Kosecki from the function of the Member of the Supervisory Board and appointed Mr. Tomasz Ślęzak as a new member of the Supervisory Board.

Members of the Management Board:

Andrzej Kosecki	President of the Management Board
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Changes in the Management Board:

On 24 November 2000 the Supervisory Board revoked Mr. Artur Koziol from the position of the President of the Management Board (resolution No 5/6/24.11.2000), Mr. Bohdan Tillack from the position of the Vice-President of the Management Board (resolution No 7/6/24.11.2000) and Mr. Jan Gwóźdź from the position of the Vice-President of the Management Board (resolution No 6/6/24.11.2000). Simultaneously the Supervisory Board appointed Mr. Andrzej Kosecki to the position of the President of the Management Board (resolution No 9/6/24.11.2000).

ŚLĄSKI BANK HIPOTECZNY S.A.**Members of the Supervisory Board:**

Frederik van Etten	Chairman of SB
Jacek Bartkiewicz	Deputy Chairman of SB
Sławomir Stawczyk	Secretary of SB
Krzysztof Brejda	Member of SB
Zbigniew Hojka	Member of SB

Members of the Management Board:

Lech Gajewski	President of the Management Board
Gabryel Główka	Vice-President of the Management Board
Jadwiga Jasińska-Ścisłowska	Vice-President of the Management Board

The Company was registered on 20th December 2000.

POWSZECHNE TOWARZYSTWO EMERYTALNE NATIONALE-NEDERLANDEN POLSKA S.A.

Members of the Supervisory Board:

Janina Józwiak	Chairwoman of SB
Józef Okolski	Deputy Chairman of SB
Marian Czakański	Member of SB
Jerzy Hausner	Member of SB
Andrzej Wierciński	Member of SB
Robert John Wylie	Member of SB

Changes in the composition of the Supervisory Board:

- on 10.08.2000 – Mr. Krzysztof Stupnicki was recalled from the position of the Secretary of the Supervisory Board,
- on 12.08.2000 – Mr. Marian Czakański was appointed the Supervisory Board member,
- on 23.03.2000 – Messrs. Ludovicus Wijngaarden and Felix Potvliege were recalled from positions of Supervisory Board members.

Members of the Management Board:

Michał Szczurek	President of the Management Board
Willebrordus Olsthoorn	Vice-President of the Management Board
Jerzy Stremlau	Vice-President of the Management Board

On 12 July 2000, pursuant to the Resolution of the general Shareholders Meeting Mr. Marian Czakański was recalled from the position of the President of the Management Board and Mr. Michał Szczurek was appointed to take this position.

On 24 March 2000 Mr. Jerzy Stremlau was appointed the Vice-President of the Management Board.

CENTRUM BANKU ŚLĄSKIEGO Sp. z o.o.

Members of the Supervisory Board:

Edward Foppema	Chairman of SB
Jean Louis Zeller	Deputy Chairman of SB
Jacek Frejlich	Member of SB
Jerzy Gajewski	Member of SB
Marek Szywacz	Member of SB

Changes in the membership of the Supervisory Board:

Ludovicus Wijngaarden	recalled pursuant to the decision of BSK SA dated 12.01.00 – resolution 8/1/00
Stanisław Szczurek	recalled pursuant to the decision of BSK SA dated 23.02.00 – resolution 32/6/00
Mirosław Boda	recalled pursuant to the decision of BSK SA dated 8.11.00 – resolution 167/36/00
Edward Foppema	appointed pursuant to the decision of BSK SA dated 12.01.00 – resolution 8/1/00
Jacek Frejlich	appointed pursuant to the decision of BSK SA dated 23.02.00 – resolution 32/6/00
Marek Szywacz	appointed pursuant to the decision of BSK SA dated 8.11.00 – resolution 167/36/00

Members of the Management Board:

Ryszard Żmija	President of the Management Board
Patrick Delcol	Vice-President of the Management Board

A change on the position of the President of the Management Board took place on 15 March 2000. Pursuant to the decision of BSK SA dated 9 March 2000 Mr. Piotr Dyszlewski was recalled from the position of the President and Mr. Ryszard Żmija was appointed to this position.

ING BSK ASSET MANAGEMENT S.A.

Members of the Supervisory Board:

G.H. Bergsma	Chairman of SB
Marek Szywacz	Deputy Chairman of SB
Marek Słomski	Secretary of SB
Cok den Boer	Member of SB
Frederik van Etten	Member of SB
Hans Yntema	Member of SB

Pursuant to the Resolution 62/11/00 of 30 March 2000, the Management Board of BSK SA recalled Mr. Stan Szczurek from the Supervisory Board of ING BSK Asset Management S.A. and appointed Mr. Marek Szywacz.

In the second half of 2000 Mr. John Wylie was recalled from the Supervisory Board as a member and Mr. Cok den Boer was appointed.

Members of the Management Board:

Krzysztof Stupnicki	President of the Management Board
Tomasz Lewandowski	Member of the Management Board
Miroslaw Panek	Member of the Management Board

FINPLUS Sp. z o.o.

Members of the Supervisory Board:

Frederik van Etten	Chairman of SB
Marc Alarent	Member of SB
Jean-Louis Camblin	Member of SB
Zbigniew Hojka	Member of SB

Changes in the authorities of the company took place on 12th January 2000 pursuant to the resolution of the Management Board of Bank Śląski no 8/01/00. Mr. Frederik van Etten was elected as the Chairman of the Supervisory Board, thus replacing Mr. Ludovicus Wijngaarden.

On 13th May 2000 Mr. Zbigniew Hojka replaced Mr. Albertus ten Cate in the Supervisory Board.

Members of the Management Board:

Gauthier van Weddingen	President of the Management Board
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CENTRUM ELEKTRONICZNYCH USŁUG PŁATNICZYCH „eSERVICE” S.A.

Members of the Supervisory Board:

Marek Panek	Chairman of SB
Janusz Wojtas	Deputy Chairman of SB
Krzysztof Brejda	Member of SB
Edward Foppema	Member of SB
Zbigniew Hojka	Member of SB
Janusz Strzelecki	Member of SB

The composition of the Supervisory Board was changed on 19 June 2000. The following persons were appointed new members of the Supervisory Board: Krzysztof Brejda, Zbigniew Hojka and Marek Panek replacing Messrs. Jacek Bartkiewicz, Albertus Willem ten Cate, Krzysztof Mazur. The other members of the Supervisory Board remained for another term in the Supervisory Board.

On 26 October 2000 Mr. Marek Panek assumed the function of the Supervisory Board Chairman replacing Mr. Edward Foppema.

Members of the Management Board:

Michel Peekel	President of the Management Board
Jan Szewc	Vice-President of the Management Board

The composition of the Management Board was not changed in 2000.

Finplus Spółka z o.o.
ul. Kolejowa 5/7
01-217 Warszawa

Financial statement
for the period 1 Jan 2000 – 31 Dec 2000

BALANCE SHEET as at 31 Dec 2000

	31.12.2000 in PLN	31.12.1999 in PLN
ASSETS		
Fixed assets	10 401 796.24	9 055 026.07
Intangible assets	10 145 089.13	–
Tangible fixed assets	256 707.11	9 055 026.07
Buildings	57 176.28	30 317.00
Equipments	46 176.18	30 654.83
Other fixed assets	153 354.65	172 817.47
Assets under construction	–	8 821 236.77
Current assets	435 853.42	1 919.21
Receivables and claims	434 141.72	33.27
Due from deliveries and services	414 584.20	–
Other receivables	19 557.52	33.27
Current placement	1 711.70	1 885.94
Amounts in the bank	1 711.70	1 885.94
Interperiod settlements	732 253.26	340 415.35
Prepayments	49 515.65	172 259.14
Other interperiod settlements	682 737.61	168 156.21
Total assets	11 569 902.92	9 397 360.63
LIABILITIES		
Equity	-6 575 193.89	2 365 831.20
Share capital	14 800 000.00	8 800 000.00
Undistributed result of last year	-6 434 168.80	–
Loss (negative value)	-6 434 168.80	–
Net result of current year	-14 941 025.09	-6 434 168.80
Net loss (negative value)	-14 941 025.09	-6 434 168.80
Short-term liabilities	17 953 196.32	6 397 237.46
Loans, bonds and securities	8 582 787.67	2 888 816.33
Loans taken from the bank	7 103 467.96	292 485.03
Due to deliveries and services	2 014 506.08	3 032 106.48
Due to public settlements	246 792.45	146 559.42
Due to salaries	–	37 270.20
Other	5 642.16	–

Interperiod settlements and deferred income	191 900.49	634 291.97
Interperiod settlements	95 899.73	594 341.08
Deferred income	96 000.76	39 950.89
Total liabilities	11 569 902.92	9 397 360.63

PROFIT AND LOSS ACCOUNT – classification using nature of expense

For period 1 Jan 2000 – 31 Dec 2000

	2000 in PLN	1999 in PLN
Income on sale and similar	492 134.26	–
Income on sale of products	125 886.26	–
Income on sale of goods and materials	366 248.00	–
Cost of operating activities	13 746 477.41	6 488 451.28
The amount of sold goods and materials	279 816.15	–
Materials and energy consumption	203 610.39	88 065.94
External services	5 918 895.80	4 420 943.72
Taxes and levies	305 170.00	60 034.16
Salaries	4 625 783.42	1 521 865.50
Employee benefits	738 612.56	120 955.65
Depreciation	819 635.24	32 928.10
Other	854 953.15	243 658.21
Loss on sale	13 254 343.15	6 488 451.28
Other operating income	2 858.44	2 540.53
Other operating income	2 858.44	2 540.53
Other operating expenses	45 586.47	2 117.79
Other operating expenses	43 586.47	2 117.79
Loss on operating activities	13 295 071.18	6 488 028.54
Financial income	141 717.93	125 841.71
Interests received	2 821.97	112 670.89
Other	138 895.96	13 143.82
Financial costs	1 787 671.84	71 954.97
Interests to be paid, including due to subsidiary and associated undertakings	1 767 928.14	68 760.58
Other	19 743.70	3 194.39
Gross loss on activity	14 941 025.09	6 434 168.80
Loss before taxation	14 941 025.09	6 434 168.80
Net loss	14 941 025.09	6 434 168.80

Centrum
Banku Śląskiego Sp. z o.o.
ul. Sokolska 34
40-086 Katowice

BALANCE SHEET

as at 31 Dec 2000

		in PLN	
		previous	year current
ASSETS			
A. Fixed asstes (02+08+16+21)	01	234 573 619.06	358 569 065.22
I. Intangible fixed asstes (03 to 07)	02	13 516 750.00	13 520 078.06
1. Formation and further expansion cost of public limited company	03		
2. Research and development cost	04		
3. Goodwill	05		
4. Other intangible fixed assets	06	13 516 750.00	13 520 078.06
5. Prepayments for intangible fixed assets	07		
II. Tangible fixed assets (09 to 15)	08	221 056 869.06	345 048 987.16
1. Land	09		
2. Buildings	10		176 803 132.80
3. Equipments	11		
4. Means of transport	12	52 431.07	27 777.43
5. Other fixed assets	13		9 420.33
6. Assets under construction	14	176 144 202.72	156 434 592.92
7. Prepayments	15	44 860 235.27	11 774 063.68
III. Financial tangible assets (17 to 20)	16	0.00	0.00
1. Investments	17		
2. Securities	18		
3. Given long-term loans	19		
4. Other financial tangible assets	20		
IV. Long-term receivables	21		
B. Current assets (23+29+35+38)	22	23 997 765.61	26 087 705.58
I. Stock (24 to 28)	23	0.00	0.00
1. Stock of materials	24		
2. Half-processed products and work-in-progress	25		
3. Products	26		
4. Goods	27		
5. Prepayments	28		
II. Receivables and claims (30 to 34)	29	4 115 919.70	3 421 567.30
1. Due from deliveries and services	30	12 828.04	1 447 339.13
2. Due from public settlements	31	4 103 069.66	1 974 184.17
3. Due from internal settlements	32		
4. Other receivables	33	22.00	44.00
5. Claims	34		
III. Securities held in trading portfolio (36+37)	35	0.00	0.00
1. Issuer own shares	36		
2. Other securities	37		
IV. Current placement (39 to 41)	38	19 881 845.91	22 666 138.28
1. Cash	39	3 537.81	3 910.59
2. Amounts in bank	40	19 878 308.10	22 662 227.69
3. Other (bills, cheques)	41		
C. Interperiod settlements (43+44)	42	0.00	38 287.04
1. Prepayments	43		
2. Other interperiod settlements	44		38 287.04
TOTAL ASSETS (A+B+C) (01+22+42)	45	258 571 384.67	384 695 057.84

LIABILITIES		year	
		previous	current
A. Equity (47+48+49+55+56+57+60)	46	90 643 397.67	93 745 835.48
I. Share capital	47	91 791 000.00	91 791 000.00
II. Unpaid contribution to share capital (negative value)	48		
III. Equity reserves (50 to 54)	49	87 526.12	87 526.12
1. Surplus capital	50		
2. Mandatory reserve	51		
3. Statutory	52	87 526.12	87 526.12
4. Contribution of shareholders	53		
5. Other	54		
IV. Revaluation reserve	55		
V. Other reserves	56		
VI. Undistributed result of last year (+,-) (58 or 59)	57	0.00	-1 235 128.45
1. Profit (positive value)	58		
2. Loss (negative value)	59		-1 235 128.45
VII. Net financial result of current year (+,-) (61 to 63)	60	-1 235 128.45	3 102 437.81
1. Net profit (positive value)	61		3 102 437.81
2. Net loss (negative value)	62	-1 235 128.45	
3. Charges to net profit of current year	63		
B. Provision (65+66)	64	0.00	0.00
1. Provision for deferred income tax	65		
2. Other provision	66		
C. Long-term liabilities (68 to 70)	67	159 170 609.96	279 922 058.05
1. Long-term loans, bonds and other securities	68		
2. Long-term loans taken from banks	69	159 170 609.96	279 922 058.05
3. Other long-term liabilities	70		
D. Short-term liabilities and funds (72+82)	71	8 757 377.04	11 027 164.31
I. Short-term liabilities (73 to 81)	72	8 757 377.04	11 027 164.31
1. Loans, bonds and other securities	73		
2. Loans taken from banks	74	4 214 894.30	3 259 322.49
3. Prepayments	75	242 864.23	0.00
4. Due to deliveries and services	76	4 220 948.02	7 467 668.17
5. Due to bills	77		
6. Due to public settlements	78	25 073.78	246 576.94
7. Due to salaries	79		
8. Due to internal settlements	80		
9. Other short-term liabilities	81	53 596.71	53 596.71
II. Funds	82		
E. Interperiod settlements and deferred income (84+85)	83	0.00	0.00
1. Interperiod settlements	84		
2. Deferred income	85		
TOTAL LIABILITIES (A+B+C+D+E) (46+64+67+71+83)	86	258 571 384.67	384 695 057.84

in PLN

Expenses and losses		amount for year	
		previous	current
A. Cost of operating activities (02 to 09)	01	1 812 882.86	10 846 499.35
I. The amount of sold goods and materials	02		
II. Materials and energy consumption	03		208 990.04
III. External services	04	1 755 591.03	9 596 277.04
IV. Taxes and levies	05		5 597.32
V. Salaries	06		187 036.99
VI. Employee benefits	07		18 522.66
VII. Depreciation	08		736 656.49
VIII. Other	09	57 291.83	93 418.81
B. Profit on sale (27-01)>0	10	64 631.95	4 140 298.34
C. Other operating expenses (12+13)	11	2 595 684.83	4 546.70
I. The amount of sold tangible assets	12	8 302.00	0.00
II. Other operating expenses	13	2 587 382.83	4 546.70
D. Profit on operating activity (27-01+33-11)>0	14	0.00	4 136 351.71
E. Financial costs (16+17+19)	15	3 496.40	131 741.30
I. Revaluation of financial fixed assets and short-term securities	16		
II. Interests to be paid	17		
including due to subsidiary and associated undertakings	18		
III. Other	19	3 496.40	131 741.30
F. Gross profit on activity (27-01+33-11+38-15)>0	20	0.00	4 432 054.02
G. Extraordinary loss	21		
H. Profit before taxation (27-01+33-11+38-15+44-21)>0	22		4 432 054.02
I. Obligatory charges to net result (24+25)	23	0.00	1 329 616.21
I. Income tax	24	0.00	1 329 616.21
II. Other obligatory charges to profit (loss)	25	0.00	0.00
J. Net profit (22-23) >0	26	0.00	3 102 437.81

Income and gains

A. Income on sale and similar (28 to 31)	27	1 877 514.81	14 986 797.69
I. Income on sale of products	28	1 877 514.81	14 986 797.69
II. Change in inventories of product (increase – positive value, decrease – negative value)	29		
III. Income on sale goods and materials	30		
IV. Cost of producing of services for own needs	31		
B. Loss on sale (27-01)<0	32		

C. Other operating income (34 to 36)	33	70 801.00	600.07
I. Income on sale of fixed assets	34	8 302.00	0.00
II. Dotation	35		
III. Other operating income	36	62 499.00	600.07
D. Loss on operating activities (27-01 + 33-11) < 0	37	-2 460 251.88	0.00
E. Financial income (39+41+42)	38	1 228 619.83	427 443.61
I. Dividends	39		
including subsidiary and associated undertakings	40		
II. Interests received	41	589 544.33	427 443.61
III. Other	42	639 075.50	0.00
F. Gross loss on activity (27-01 + 33-11 + 38-15) < 0	43	-1 235 128.45	
G. Extraordinary gains	44		
H. Loss before taxation (27-01 + 33-11 + 38-15 + 44-21) < 0	45	-1 235 128.45	0.00
I. Net loss (45+23) or (22-23) < 0	46	-1 235 128.45	0.00

Bank Śląski S.A.

Infoline: 0 800 65 66 66

Internet: www.bsk.com.pl