

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	30.06.2014	30.06.2013	30.06.2014	30.06.2013
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		1 773 020	1 550 398	424 330	367 916
II Net fee and commission income		893 095	874 889	213 741	207 615
III Operating profit		1 205 160	990 253	288 426	234 991
IV Profit before tax		1 205 249	997 130	288 447	236 623
V Net profit attributable to owners of BZ WBK S.A.		953 580	793 103	228 217	188 207
VI Total net cash flow		(3 861 641)	(3 552 491)	(924 191)	(843 021)
VII Total assets		107 590 333	101 348 904	25 857 467	23 410 539
VIII Deposits from banks		7 423 986	8 016 541	1 784 226	1 851 737
IX Deposits from customers		77 777 112	74 596 252	18 692 377	17 230 955
X Total liabilities		92 973 204	88 099 628	22 344 494	20 350 094
XI Total equity		14 617 129	13 249 276	3 512 973	3 060 444
XII Non-controlling interests in equity		565 566	67 458	135 924	15 582
XIII Profit of the period attributable to non-controlling interests		21 362	14 539	5 112	3 450
XIV Number of shares		93 545 089	93 545 089		
XV Net book value per share in PLN/EUR		156,26	141,64	37,55	32,72
XVI Solvency ratio *		13,33%	14,33%		
XVII Profit per share in PLN/EUR		10,19	8,52	2,44	2,02
XVIII Diluted earnings per share in PLN/EUR		10,18	8,50	2,44	2,02
XIX Declared or paid dividend per share in PLN/EUR		10,70	7,60	2,57	1,76
Stand alone financial statements of Bank Zachodni WBK S.A.					
I Net interest income		1 689 245	1 472 718	404 280	349 482
II Net fee and commission income		818 719	765 706	195 941	181 705
III Operating profit		1 194 891	974 277	285 969	231 200
IV Profit before tax		1 194 891	974 277	285 969	231 200
V Profit for the period		979 088	805 462	234 321	191 140
VI Total net cash flow		(3 845 949)	(3 552 613)	(920 436)	(843 050)
VII Total assets		104 666 024	100 754 112	25 154 660	23 273 148
VIII Deposits from banks		7 125 403	8 016 533	1 712 467	1 851 735
IX Deposits from customers		78 143 925	74 864 829	18 780 534	17 292 994
X Total liabilities		90 878 295	88 161 546	21 841 019	20 364 397
XI Total equity		13 787 729	12 592 566	3 313 641	2 908 751
XII Number of shares		93 545 089	93 545 089		
XIII Net book value per share in PLN/EUR		147,39	134,61	35,42	31,09
XIV Solvency ratio *		13,73%	14,43%		
XV Profit per share in PLN/EUR		10,47	8,65	2,51	2,05
XVI Diluted earnings per share in PLN/EUR		10,45	8,63	2,50	2,05
XVII Declared or paid dividend per share in PLN/EUR		10,70	7,60	2,57	1,76

FINANCIAL HIGHLIGHTS for the period ended 31.12.2013	Consolidated statement of financial position		Statement of financial position	
	PLN k	EUR k	PLN k	EUR k
I Total assets	106 059 967	25 573 873	103 367 046	24 924 538
II Deposits from banks	6 278 797	1 513 985	6 278 784	1 513 981
III Deposits from customers	78 542 982	18 938 798	78 735 663	18 985 258
IV Total liabilities	91 577 024	22 081 651	89 782 614	21 648 971
V Total equity	14 482 943	3 492 222	13 584 432	3 275 567
VI Non-controlling interests in equity	610 855	147 293	-	-

\* In the capital adequacy area, starting from January 1st, 2014, by the decision of the European Parliament and of the EBA the new regulations of the so-called CRD IV/CRR package come into force. The CRD IV/CRR package consists of two parts, the Directive of CRD IV and the Regulation of CRR. As at June 30th, 2014 the capital ratio is calculated on the basis of own funds and total capital requirement, estimated by applying standard method for particular risks in accordance with the aforementioned recommendations.

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

- for balance sheet items – 4.1609 PLN rate to EUR as at 30.06.2014 stated by National Bank of Poland (NBP), 4.1472 PLN rate to EUR as at 31.12.2013 and 4.3292 PLN rate to EUR as at 28.06.2013
- for profit and loss items – as at 30.06.2014: 4.1784 (an average PLN mid-rate to EUR in NBP on the last day of each month in H1 2014), as at 30.06.2013: 4.2140 (an average PLN mid-rate to EUR in NBP on the last day of each month in H1 2013)

As at 30.06.2014, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 124/A/NBP/2014 dd. 30.06.2014.