

FINANCIAL HIGHLIGHTS		PLN k		EUR k		
		for reporting period ended:		30.09.2014	30.09.2013	30.09.2014
Consolidated financial statements of Bank Zachodni WBK Group						
I	Net interest income		2 925 831	2 414 718	699 909	571 788
II	Net fee and commission income		1 375 822	1 320 053	329 120	312 579
III	Operating profit		1 936 735	1 668 372	463 300	395 059
IV	Profit before tax		1 937 771	1 681 995	463 548	398 284
V	Net profit attributable to owners of BZ WBK S.A.		1 469 481	1 330 482	351 525	315 049
VI	Total net cash flow		892 867	2 502 161	213 589	592 494
VII	Total assets		130 387 841	105 965 265	31 226 881	25 132 288
VIII	Deposits from banks		7 787 640	11 342 679	1 865 080	2 690 197
IX	Deposits from customers		93 022 956	76 188 012	22 278 279	18 069 875
X	Total liabilities		112 711 196	92 218 134	26 993 461	21 871 815
XI	Total equity		17 676 645	13 747 131	4 233 420	3 260 473
XII	Non-controlling interests in equity		1 469 135	75 355	351 846	17 872
XIII	Profit of the period attributable to non-controlling interests		81 569	22 424	19 513	5 310
XIV	Number of shares		99 234 534	93 545 089		
XV	Net book value per share in PLN/EUR		178,13	146,96	42,66	34,86
XVI	Solvency ratio *		13,44%	14,21%		
XVII	Profit per share in PLN/EUR		15,45	14,27	3,70	3,38
XVIII	Diluted earnings per share in PLN/EUR		15,42	14,23	3,69	3,37
XIX	Declared or paid dividend per share in PLN/EUR		10,70	7,60	2,56	1,80
Stand alone financial statements of Bank Zachodni WBK S.A.						
I	Net interest income		2 536 772	2 299 002	606 840	544 387
II	Net fee and commission income		1 214 425	1 157 013	290 511	273 972
III	Operating profit		1 944 482	1 605 230	465 154	380 107
IV	Profit before tax		1 944 482	1 605 230	465 154	380 107
V	Profit for the period		1 618 298	1 307 788	387 125	309 675
VI	Total net cash flow		556 469	2 502 263	133 117	592 518
VII	Total assets		115 173 995	105 179 901	27 583 282	24 946 019
VIII	Deposits from banks		4 999 418	11 343 314	1 197 322	2 690 348
IX	Deposits from customers		86 690 160	76 364 993	20 761 624	18 111 850
X	Total liabilities		98 445 793	92 131 187	23 577 007	21 851 193
XI	Total equity		16 728 202	13 048 714	4 006 275	3 094 826
XII	Number of shares		99 234 534	93 545 089		
XIII	Net book value per share in PLN/EUR		168,57	139,49	40,37	33,08
XIV	Solvency ratio *		14,43%	14,39%		
XV	Profit per share in PLN/EUR		17,01	14,02	4,07	3,32
XVI	Diluted earnings per share in PLN/EUR		16,98	13,99	4,06	3,31
XVII	Declared or paid dividend per share in PLN/EUR		10,70	7,60	2,56	1,80
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 September 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 – 4.1755 PLN rate to EUR as at 30.09.2014 stated by National Bank of Poland (NBP), 4.1472 PLN rate to EUR as at 31.12.2013; 4.2163 PLN rate to EUR as at 30.09.2013
- for profit and loss items – as at 30.09.2014: 4.1803 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2014), as at 30.09.2013: 4.2231 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2013)

As at 30.09.2014, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 189/A/NBP/2014 dd. 30.09.2014.