

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	31.12.2014	31.12.2013	31.12.2014	31.12.2013
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		3 996 822	3 276 560	954 055	778 095
II Net fee and commission income		1 847 761	1 778 556	441 067	422 360
III Operating profit		2 638 656	2 498 420	629 856	593 308
IV Profit before tax		2 640 041	2 514 717	630 187	597 178
V Net profit attributable to owners of BZ WBK S.A.		1 914 711	1 982 328	457 048	470 750
VI Total net cash flow		60 496	2 722 294	14 441	646 472
VII Total assets		134 501 874	106 059 967	31 556 172	25 573 873
VIII Deposits from banks		8 359 856	6 278 797	1 961 349	1 513 985
IX Deposits from customers		94 981 809	78 542 982	22 284 168	18 938 798
X Total liabilities		116 450 180	91 577 024	27 320 972	22 081 651
XI Total equity		18 051 694	14 482 943	4 235 200	3 492 222
XII Non-controlling interests in equity		1 520 799	610 855	356 802	147 293
XIII Profit of the period attributable to non-controlling interests		132 581	32 283	31 648	7 666
XIV Number of shares		99 234 534	93 545 089		
XV Net book value per share in PLN/EUR		181,91	154,82	42,68	37,33
XVI Solvency ratio *		12,91%	13,92%		
XVII Profit per share in PLN/EUR		19,91	21,24	4,75	5,04
XVIII Diluted earnings per share in PLN/EUR		19,86	21,17	4,74	5,03
XIX Declared or paid dividend per share in PLN/EUR **		-	10,70	-	2,58
Stand alone financial statements of Bank Zachodni WBK S.A.					
I Net interest income		3 314 647	3 123 433	791 217	741 732
II Net fee and commission income		1 622 314	1 559 105	387 252	370 246
III Operating profit		2 478 396	1 969 380	591 601	467 675
IV Profit before tax		2 478 396	1 969 380	591 601	467 675
V Profit for the period		1 994 632	1 611 471	476 125	382 681
VI Total net cash flow		(144 509)	2 717 695	(34 495)	645 380
VII Total assets		121 607 365	103 367 046	28 530 926	24 924 538
VIII Deposits from banks		6 171 077	6 278 784	1 447 828	1 513 981
IX Deposits from customers		90 149 236	78 735 663	21 150 373	18 985 258
X Total liabilities		104 495 353	89 782 614	24 516 189	21 648 971
XI Total equity		17 112 012	13 584 432	4 014 737	3 275 567
XII Number of shares		99 234 534	93 545 089		
XIII Net book value per share in PLN/EUR		172,44	145,22	40,46	35,02
XIV Solvency ratio *		13,47%	15,22%		
XV Profit per share in PLN/EUR		20,74	17,26	4,95	4,10
XVI Diluted earnings per share in PLN/EUR		20,69	17,21	4,94	4,09
XVII Declared or paid dividend per share in PLN/EUR **		-	10,70	-	2,58

\* 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 December 31st, 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.

\*\* As of the date of publication of this report, the Management Board did not make a decision in respect of recommendation on dividend payout for 2014.

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

- for balance sheet items – 4.2623 PLN rate to EUR as at 31.12.2014 stated by National Bank of Poland (NBP), 4.1472 PLN rate to EUR as at 31.12.2013
- for profit and loss items – as at 31.12.2014: 4.1893 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2014), as at 31.12.2013: 4.2110 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2013)

As at 31.12.2014, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 252/A/NBP/2014 dd. 31.12.2014.