

FINANCIAL HIGHLIGHTS		PLN k		EUR k		
		for reporting period ended:		31.12.2014	31.12.2013	31.12.2014
Stand alone financial statements						
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 *		13.46%	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 of Bank Zachodni WBK SA has not finalised its analysis 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.