

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:		31.12.2014	31.12.2013	31.12.2014
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

* 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 S.A. 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.