

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	31.03.2015	31.03.2014	31.03.2015	31.03.2014
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		1 050 213	867 751	253 130	207 130
II Net fee and commission income		459 180	441 930	110 675	105 488
III Operating profit		1 353 589	571 179	326 253	136 339
IV Profit before tax		1 354 270	571 079	326 417	136 315
V Net profit attributable to owners of BZ WBK S.A.		1 035 766	449 492	249 648	107 293
VI Total net cash flow		(3 233 495)	1 717 542	(779 362)	409 973
VII Total assets		131 422 610	112 084 295	32 140 526	26 870 351
VIII Deposits from banks		7 719 169	10 003 802	1 887 789	2 398 246
IX Deposits from customers		92 476 789	80 114 033	22 615 991	19 206 011
X Total liabilities		112 284 966	97 208 729	27 460 251	23 304 181
XI Total equity		19 137 644	14 875 566	4 680 275	3 566 170
XII Non-controlling interests in equity		1 019 542	564 976	249 338	135 444
XIII Profit of the period attributable to non-controlling interests		54 929	10 850	13 239	2 590
XIV Number of shares		99 234 534	93 545 089		
XV Net book value per share in PLN/EUR		192,85	159,02	47,16	38,12
XVI Solvency ratio		12,81%	13,79%		
XVII Profit per share in PLN/EUR		10,44	4,81	2,52	1,15
XVIII Diluted earnings per share in PLN/EUR		10,43	4,80	2,51	1,15
XIX Declared or paid dividend per share in PLN/EUR *		-	10,70	-	2,57

Stand alone financial statements of Bank Zachodni WBK S.A.

I Net interest income		763 424	827 150	184 006	197 439
II Net fee and commission income		385 628	404 346	92 947	96 516
III Operating profit		869 923	573 610	209 676	136 919
IV Profit before tax		869 923	573 610	209 676	136 919
V Profit for the period		709 858	462 808	171 095	110 471
VI Total net cash flow		(3 109 992)	1 736 260	(749 594)	414 441
VII Total assets		118 117 293	109 043 791	28 886 596	26 141 441
VIII Deposits from banks		5 164 075	9 679 068	1 262 919	2 320 396
IX Deposits from customers		86 091 498	80 248 546	21 054 414	19 238 258
X Total liabilities		100 434 704	95 008 797	24 562 168	22 776 783
XI Total equity		17 682 589	14 034 994	4 324 429	3 364 657
XII Number of shares		99 234 534	93 545 089		
XIII Net book value per share in PLN/EUR		178,19	150,03	43,58	35,97
XIV Solvency ratio		14,05%	15,10%		
XV Profit per share in PLN/EUR		7,15	4,95	1,72	1,18
XVI Diluted earnings per share in PLN/EUR		7,15	4,94	1,72	1,18
XVII Declared or paid dividend per share in PLN/EUR *		-	10,70	-	2,57

FINANCIAL HIGHLIGHTS for the period ended 31.12.2014	Consolidated statement of financial position		Statement of financial position	
	PLN k	EUR k	PLN k	EUR k
I Total assets	134 501 874	31 556 172	121 607 365	28 530 926
II Deposits from banks	8 359 856	1 961 349	6 171 077	1 447 828
III Deposits from customers	94 981 809	22 284 168	90 149 236	21 150 373
IV Total liabilities	116 450 180	27 320 972	104 495 353	24 516 189
V Total equity	18 051 694	4 235 200	17 112 012	4 014 737
VI Non-controlling interests in equity	1 520 799	356 802	-	-

* On 23 April 2015, the AGM of Bank Zachodni WBK adopted a resolution to distribute the net profit of PLN 1,994,632 k in respect of 2014 as follows: PLN 1,041,980 k to be allocated to reserves and the remainder of PLN 952,652 k to be left undistributed.

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

- for balance sheet items – 4.0890 PLN rate to EUR as at 31.03.2015 stated by National Bank of Poland (NBP), 4.2623 PLN rate to EUR as at 31.12.2014; 4.1713 PLN rate to EUR as at 31.03.2014
- for profit and loss items – as at 31.03.2015: 4.1489 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2015), as at 31.03.2014: 4.1894 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2014)

As at 31.03.2015, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 062/A/NBP/2015 dd. 31.03.2015.