

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	30.06.2015	30.06.2014	30.06.2015	30.06.2014
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		2 082 711	1 773 020	503 788	424 330
II Net fee and commission income		961 174	893 095	232 499	213 741
III Operating profit		2 098 526	1 205 160	507 614	288 426
IV Profit before tax		2 103 888	1 205 249	508 911	288 447
V Net profit attributable to owners of BZ WBK S.A.		1 577 410	953 580	381 561	228 217
VI Total net cash flow		(3 981 487)	(3 861 641)	(963 084)	(924 191)
VII Total assets		133 050 314	107 590 333	31 720 941	25 857 467
VIII Deposits from banks		9 071 646	7 423 986	2 162 799	1 784 226
IX Deposits from customers		93 731 661	77 777 112	22 346 858	18 692 377
X Total liabilities		113 558 575	92 973 204	27 073 854	22 344 494
XI Total equity		19 491 739	14 617 129	4 647 086	3 512 973
XII Non-controlling interests in equity		1 087 956	565 566	259 383	135 924
XIII Profit of the period attributable to non-controlling interests		122 955	21 362	29 742	5 112
XIV Number of shares		99 234 534	93 545 089		
XV Net book value per share in PLN/EUR		196,42	156,26	46,83	37,55
XVI Capital ratio		14,28%	13,33%		
XVII Profit per share in PLN/EUR		15,90	10,19	3,85	2,44
XVIII Diluted earnings per share in PLN/EUR		15,88	10,18	3,84	2,44
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		1 512 402	1 689 245	365 836	404 280
II Net fee and commission income		795 985	818 719	192 541	195 941
III Operating profit		1 416 609	1 194 891	342 664	285 969
IV Profit before tax		1 416 609	1 194 891	342 664	285 969
V Profit for the period		1 170 519	979 088	283 138	234 321
VI Total net cash flow		(3 286 902)	(3 845 949)	(795 071)	(920 436)
VII Total assets		120 095 201	104 666 024	28 632 272	25 154 660
VIII Deposits from banks		6 891 998	7 125 403	1 643 143	1 712 467
IX Deposits from customers		87 004 591	78 143 925	20 743 036	18 780 534
X Total liabilities		102 205 685	90 878 295	24 367 176	21 841 019
XI Total equity		17 889 516	13 787 729	4 265 095	3 313 641
XII Number of shares		99 234 534	93 545 089		
XIII Net book value per share in PLN/EUR		180,28	147,39	42,98	35,42
XIV Capital ratio		15,28%	13,73%		
XV Profit per share in PLN/EUR		11,80	10,47	2,85	2,51
XVI Diluted earnings per share in PLN/EUR		11,79	10,45	2,85	2,50
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 – 4.1944 PLN rate to EUR as at 30.06.2015 stated by National Bank of Poland (NBP), 4.2623 PLN rate to EUR as at 31.12.2014 and 4.1609 PLN rate to EUR as at 30.06.2014
- for profit and loss items – as at 30.06.2015: 4.1341 (an average PLN mid-rate to EUR in NBP on the last day of each month in H1 2015), as at 30.06.2014: 4.1784 (an average PLN mid-rate to EUR in NBP on the last day of each month in H1 2014)

As at 30.06.2015, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 124/A/NBP/2015 dd. 30.06.2015.