

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	30.09.2015	30.09.2014	30.09.2015	30.09.2014
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		3 172 870	2 925 831	762 984	699 909
II Net fee and commission income		1 443 870	1 375 822	347 209	329 120
III Operating profit		2 759 878	1 936 735	663 672	463 300
IV Profit before tax		2 773 711	1 937 771	666 998	463 548
V Net profit attributable to owners of BZ WBK S.A.		2 050 131	1 469 481	492 998	351 525
VI Total net cash flow		(3 139 399)	892 867	(754 935)	213 589
VII Total assets		135 062 349	130 387 841	31 864 849	31 226 881
VIII Deposits from banks		7 986 005	7 787 640	1 884 114	1 865 080
IX Deposits from customers		95 602 148	93 022 956	22 555 124	22 278 279
X Total liabilities		115 148 461	112 711 196	27 166 626	26 993 461
XI Total equity		19 913 888	17 676 645	4 698 223	4 233 420
XII Non-controlling interests in equity		1 141 642	1 469 135	269 344	351 846
XIII Profit of the period attributable to non-controlling interests		179 463	81 569	43 156	19 513
XIV Number of shares		99 234 534	99 234 534		
XV Net book value per share in PLN/EUR		200,67	178,13	47,34	42,66
XVI Capital ratio		13,93%	13,44%		
XVII Profit per share in PLN/EUR		20,66	15,45	4,97	3,70
XVIII Diluted earnings per share in PLN/EUR		20,63	15,42	4,96	3,69
XIX Declared or paid dividend per share in PLN/EUR*		-	10,70	-	2,56
Stand alone financial statements of Bank Zachodni WBK S.A.					
I Net interest income		2 308 183	2 536 772	555 052	606 840
II Net fee and commission income		1 192 010	1 214 425	286 644	290 511
III Operating profit		1 891 565	1 944 482	454 867	465 154
IV Profit before tax		1 891 565	1 944 482	454 867	465 154
V Profit for the period		1 545 779	1 618 298	371 716	387 125
VI Total net cash flow		(2 703 847)	556 469	(650 198)	133 117
VII Total assets		121 313 572	115 173 995	28 621 142	27 583 282
VIII Deposits from banks		5 935 316	4 999 418	1 400 301	1 197 322
IX Deposits from customers		89 045 554	86 690 160	21 008 247	20 761 624
X Total liabilities		103 146 271	98 445 793	24 334 986	23 577 007
XI Total equity		18 167 301	16 728 202	4 286 156	4 006 275
XII Number of shares		99 234 534	99 234 534		
XIII Net book value per share in PLN/EUR		183,07	168,57	43,19	40,37
XIV Capital ratio		14,85%	14,43%		
XV Profit per share in PLN/EUR		15,58	17,01	3,75	4,07
XVI Diluted earnings per share in PLN/EUR		15,56	16,98	3,74	4,06
XVII Declared or paid dividend per share in PLN/EUR*		-	10,70	-	2,56
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 – 4.2386 PLN rate to EUR as at 30.09.2015 stated by National Bank of Poland (NBP), 4.2623 PLN rate to EUR as at 31.12.2014; 4.1755 PLN rate to EUR as at 30.09.2014
- for profit and loss items – as at 30.09.2015: 4.1585 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2015), as at 30.09.2014: 4.1803 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2014)

As at 30.09.2015, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 190/A/NBP/2015 dd. 30.09.2015.