

FINANCIAL HIGHLIGHTS		PLN k		EUR k		
		for reporting period ended:		31.12.2015	31.12.2014	31.12.2015
Stand alone financial statements						
I	Net interest income		3 134 852	3 314 647	749 104	791 217
II	Net fee and commission income		1 613 244	1 622 314	385 501	387 252
III	Operating profit		2 176 553	2 478 396	520 109	591 601
IV	Profit before tax		2 176 553	2 478 396	520 109	591 601
V	Profit for the period		1 756 210	1 994 632	419 664	476 125
VI	Total net cash flow		(383 623)	(144 509)	(91 671)	(34 495)
VII	Total assets		125 477 589	121 607 365	29 444 465	28 530 926
VIII	Deposits from banks		3 935 893	6 171 077	923 593	1 447 828
IX	Deposits from customers		94 641 472	90 149 236	22 208 488	21 150 373
X	Total liabilities		106 768 460	104 495 353	25 054 197	24 516 189
XI	Total equity		18 709 129	17 112 012	4 390 268	4 014 737
XII	Number of shares		99 234 534	99 234 534		
XIII	Net book value per share in PLN/EUR		188.53	172.44	44.24	40.46
XIV	Capital ratio		15.80%	13.46%		
XV	Profit per share in PLN/EUR		17.70	20.74	4.23	4.95
XVI	Diluted earnings per share in PLN/EUR		17.67	20.69	4.22	4.94
XVII	Declared or paid dividend per share in PLN/EUR*		*	0	*	0

*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 2015.

As at the date of publication of this report, the Management Board of Bank Zachodni WBK had yet to conclude its analysis of how to allocate the currently undistributed 2014 profit, the payment of which was deferred in accordance with the KNF's recommendation.

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

- for balance sheet items – 4.2615 PLN rate to EUR as at 31.12.2015 stated by National Bank of Poland (NBP), 4.2623 PLN rate to EUR as at 31.12.2014
- for profit and loss items – as at 31.12.2015: 4.1848 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2015), 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 31.12.2015, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 254/A/NBP/2015 dd. 31.12.2015.