

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	31.12.2015	31.12.2014	31.12.2015	31.12.2014
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		4 309 151	3 996 822	1 029 715	954 055
II Net fee and commission income		1 938 100	1 847 761	463 128	441 067
III Operating profit		3 150 581	2 638 656	752 863	629 856
IV Profit before tax		3 178 292	2 640 041	759 485	630 187
V Net profit attributable to owners of BZ WBK S.A.		2 327 273	1 914 711	556 125	457 048
VI Total net cash flow		( 853 283)	60 496	( 203 901)	14 441
VII Total assets		139 708 700	134 501 874	32 783 926	31 556 172
VIII Deposits from banks		5 704 604	8 359 856	1 338 638	1 961 349
IX Deposits from customers		101 865 376	94 981 809	23 903 643	22 284 168
X Total liabilities		119 140 570	116 450 180	27 957 426	27 320 972
XI Total equity		20 568 130	18 051 694	4 826 500	4 235 200
XII Non-controlling interests in equity		1 176 101	1 520 799	275 983	356 802
XIII Profit of the period attributable to non-controlling interests		207 278	132 581	49 531	31 648
XIV Number of shares		99 234 534	99 234 534		
XV Net book value per share in PLN/EUR		207,27	181,91	48,64	42,68
XVI Capital ratio		14,62%	12,91%		
XVII Profit per share in PLN/EUR		23,45	19,91	5,60	4,75
XVIII Diluted earnings per share in PLN/EUR		23,41	19,86	5,59	4,74
XIX 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 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.