

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:		31.03.2016	31.03.2015	31.03.2016
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income	1 124 666	1 050 213	258 194	253 130	
II Net fee and commission income	472 728	459 180	108 526	110 675	
III Operating profit	829 166	1 353 589	190 355	326 253	
IV Profit before tax	769 225	1 354 270	176 594	326 417	
V Net profit attributable to owners of BZ WBK S.A.	556 473	1 035 766	127 752	249 648	
VI Total net cash flow	(6 565 575)	(3 233 495)	(1 507 283)	(779 362)	
VII Total assets	137 785 835	131 422 610	32 280 441	32 140 526	
VIII Deposits from banks	3 271 098	7 719 169	766 352	1 887 789	
IX Deposits from customers	102 198 247	92 476 789	23 942 987	22 615 991	
X Total liabilities	116 492 064	112 284 966	27 291 740	27 460 251	
XI Total equity	21 293 771	19 137 644	4 988 701	4 680 275	
XII Non-controlling interests in equity	1 221 092	1 019 542	286 077	249 338	
XIII Profit of the period attributable to non-controlling interests	64 929	54 929	14 906	13 239	
XIV Number of shares	99 234 534	99 234 534			
XV Net book value per share in PLN/EUR	214,58	192,85	50,27	47,16	
XVI Capital ratio	14,06%	12,80%			
XVII Profit per share in PLN/EUR	5,61	10,44	1,29	2,52	
XVIII Diluted earnings per share in PLN/EUR	5,61	10,43	1,29	2,51	
XIX Declared or paid dividend per share in PLN/EUR *	13,00	-	3,05	-	
Stand alone financial statements of Bank Zachodni WBK S.A.					
I Net interest income	822 361	763 424	188 792	184 006	
II Net fee and commission income	383 842	385 628	88 120	92 947	
III Operating profit	619 450	869 923	142 209	209 676	
IV Profit before tax	557 457	869 923	127 977	209 676	
V Profit for the period	458 258	709 858	105 204	171 095	
VI Total net cash flow	(5 864 732)	(3 109 992)	(1 346 388)	(749 594)	
VII Total assets	122 836 586	118 117 293	28 778 134	28 886 596	
VIII Deposits from banks	1 605 701	5 164 075	376 183	1 262 919	
IX Deposits from customers	94 027 658	86 091 498	22 028 783	21 054 414	
X Total liabilities	103 549 267	100 434 704	24 259 504	24 562 168	
XI Total equity	19 287 319	17 682 589	4 518 630	4 324 429	
XII Number of shares	99 234 534	99 234 534			
XIII Net book value per share in PLN/EUR	194,36	178,19	45,53	43,58	
XIV Capital ratio	15,26%	13,63%			
XV Profit per share in PLN/EUR	4,62	7,15	1,06	1,72	
XVI Diluted earnings per share in PLN/EUR	4,62	7,15	1,06	1,72	
XVII Declared or paid dividend per share in PLN/EUR *	13,00	-	3,05	-	
FINANCIAL HIGHLIGHTS for the period ended 31.12.2015					
		Consolidated statement of financial position		Statement of financial position	
		PLN k	EUR k	PLN k	EUR k
I Total assets		139 708 700	32 783 926	125 477 589	29 444 465
II Deposits from banks		5 704 604	1 338 638	3 935 893	923 593
III Deposits from customers		101 865 376	23 903 643	94 641 472	22 208 488
IV Total liabilities		119 140 570	27 957 426	106 768 460	25 054 197
V Total equity		20 568 130	4 826 500	18 709 129	4 390 268
VI Non-controlling interests in equity		1 176 101	275 983	-	-

* Detailed information are described in Note 43.

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

- for balance sheet items – 4.2684 PLN rate to EUR as at 31.03.2016 stated by National Bank of Poland (NBP), 4.2615 PLN rate to EUR as at 31.12.2015; 4.0890 PLN rate to EUR as at 31.03.2015
- for profit and loss items – as at 31.03.2016: 4.3559 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2016), 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 31.03.2016, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 062/A/NBP/2016 dd. 31.03.2016.