

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	30.06.2016	30.06.2015	30.06.2016	30.06.2015
Consolidated financial statements of Bank Zachodni WBK Group					
I Net interest income		2 277 192	2 082 711	519 848	503 788
II Net fee and commission income		943 560	961 174	215 400	232 499
III Operating profit		1 926 477	2 098 526	439 785	507 614
IV Profit before tax		1 773 929	2 103 888	404 960	508 911
V Net profit attributable to owners of BZ WBK S.A.		1 279 965	1 577 410	292 196	381 561
VI Total net cash flow		(4 910 084)	(3 981 487)	(1 120 896)	(963 084)
VII Total assets		142 248 818	133 050 314	32 142 994	31 720 941
VIII Deposits from banks		2 403 002	1 648 033	542 990	392 913
IX Deposits from customers		105 757 908	93 611 657	23 897 392	22 318 247
X Total liabilities		121 969 504	113 558 575	27 560 616	27 073 854
XI Total equity		20 279 314	19 491 739	4 582 378	4 647 086
XII Non-controlling interests in equity		1 061 599	1 087 956	239 882	259 383
XIII Profit of the period attributable to non-controlling interests		114 763	122 955	26 199	29 742
XIV Number of shares		99 234 534	99 234 534		
XV Net book value per share in PLN/EUR		204,36	196,42	46,18	46,83
XVI Capital ratio		14,44%	14,28%		
XVII Profit per share in PLN/EUR		12,90	15,90	2,94	3,85
XVIII Diluted earnings per share in PLN/EUR		12,89	15,88	2,94	3,84
XIX Declared or paid dividend per share in PLN/EUR*		13,00	-	2,94	-
Stand alone financial statements of Bank Zachodni WBK S.A.					
I Net interest income		1 661 623	1 512 402	379 323	365 836
II Net fee and commission income		771 675	795 985	176 161	192 541
III Operating profit		1 827 668	1 416 609	417 228	342 664
IV Profit before tax		1 668 079	1 416 609	380 796	342 664
V Profit for the period		1 377 027	1 170 519	314 354	283 138
VI Total net cash flow		(4 261 536)	(3 286 902)	(972 842)	(795 071)
VII Total assets		127 363 932	120 095 201	28 779 558	28 632 272
VIII Deposits from banks		1 624 151	858 257	366 998	204 620
IX Deposits from customers		97 462 495	86 884 587	22 022 934	20 714 426
X Total liabilities		108 721 171	102 205 685	24 566 980	24 367 176
XI Total equity		18 642 761	17 889 516	4 212 577	4 265 095
XII Number of shares		99 234 534	99 234 534		
XIII Net book value per share in PLN/EUR		187,87	180,28	42,45	42,98
XIV Capital ratio		15,63%	15,28%		
XV Profit per share in PLN/EUR		13,88	11,80	3,17	2,85
XVI Diluted earnings per share in PLN/EUR		13,87	11,79	3,17	2,85
XVII Declared or paid dividend per share in PLN/EUR*		13,00	-	2,94	-

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	1 066 763	250 326	548 558	128 724
III Deposits from customers	101 245 186	23 758 110	94 021 282	22 062 955
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 47.

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

- for balance sheet items – 4.4255 PLN rate to EUR as at 30.06.2016 stated by National Bank of Poland (NBP), 4.2615 PLN rate to EUR as at 31.12.2015; 4.1944 PLN rate to EUR as at 30.06.2015
- for profit and loss items – as at 30.06.2016: 4.3805 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2016), as at 30.06.2015: 4.1341 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2015)

As at 30.06.2016, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2016 dd. 30.06.2016.