

FINANCIAL HIGHLIGHTS		PLN k		EUR k		
		for reporting period ended:	30.09.2016	30.09.2015	30.09.2016	30.09.2015
Consolidated financial statements of Bank Zachodni WBK Group						
I	Net interest income		3 495 572	3 172 870	800 122	762 984
II	Net fee and commission income		1 430 783	1 443 870	327 500	347 209
III	Operating profit		2 653 220	2 759 878	607 311	663 672
IV	Profit before tax		2 411 018	2 773 711	551 872	666 998
V	Net profit attributable to owners of BZ WBK S.A.		1 705 898	2 050 131	390 473	492 998
VI	Total net cash flow		(6 582 028)	(3 139 399)	(1 506 599)	(754 935)
VII	Total assets		142 038 919	135 062 349	32 940 380	31 864 849
VIII	Deposits from banks		1 574 087	1 970 432	365 048	464 878
IX	Deposits from customers		106 650 707	95 206 378	24 733 466	22 461 751
X	Total liabilities		121 264 952	115 148 461	28 122 670	27 166 626
XI	Total equity		20 773 967	19 913 888	4 817 710	4 698 223
XII	Non-controlling interests in equity		1 115 963	1 141 642	258 804	269 344
XIII	Profit of the period attributable to non-controlling interests		168 934	179 463	38 668	43 156
XIV	Number of shares		99 234 534	99 234 534		
XV	Net book value per share in PLN/EUR		209,34	200,67	48,55	47,34
XVI	Capital ratio		15,30%	13,93%		
XVII	Profit per share in PLN/EUR		17,19	20,66	3,93	4,97
XVIII	Diluted earnings per share in PLN/EUR		17,17	20,63	3,93	4,96
XIX	Declared or paid dividend per share in PLN/EUR*		13,00	-	3,01	-
Stand alone financial statements of Bank Zachodni WBK S.A.						
I	Net interest income		2 556 537	2 308 183	585 181	555 052
II	Net fee and commission income		1 194 152	1 192 010	273 336	286 644
III	Operating profit		2 384 555	1 891 565	545 815	454 867
IV	Profit before tax		2 128 064	1 891 565	487 105	454 867
V	Profit for the period		1 719 204	1 545 779	393 519	371 716
VI	Total net cash flow		(5 257 791)	(2 703 847)	(1203 486)	(650 198)
VII	Total assets		126 075 756	121 313 572	29 238 348	28 621 142
VIII	Deposits from banks		1 141 997	1 224 436	264 842	288 877
IX	Deposits from customers		97 877 385	88 649 784	22 698 837	20 914 874
X	Total liabilities		107 076 138	103 146 271	24 832 128	24 334 986
XI	Total equity		18 999 618	18 167 301	4 406 219	4 286 156
XII	Number of shares		99 234 534	99 234 534		
XIII	Net book value per share in PLN/EUR		191,46	183,07	44,40	43,19
XIV	Capital ratio		16,79%	14,85%		
XV	Profit per share in PLN/EUR		17,32	15,58	3,96	3,75
XVI	Diluted earnings per share in PLN/EUR		17,30	15,56	3,96	3,74
XVII	Declared or paid dividend per share in PLN/EUR*		13,00	-	3,01	-

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 45.

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

- for balance sheet items – 4.3120 PLN rate to EUR as at 30.09.2016 stated by National Bank of Poland (NBP), 4.2615 PLN rate to EUR as at 31.12.2015; 4.2386 PLN rate to EUR as at 30.09.2015
- for profit and loss items – as at 30.09.2016: 4.3688 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2016), 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 30.09.2016, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 190/A/NBP/2016 dd. 30.09.2016.