

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	31.12.2016	31.12.2015	31.12.2016	31.12.2015
Consolidated financial statement of Bank Zachodni WBK Group					
I Net interest income		4 770 372	4 309 151	1 090 196	1 029 715
II Net fee and commission income		1 914 720	1 938 100	437 580	463 128
III Operating profit		3 453 821	3 150 581	789 319	752 863
IV Profit before tax		3 122 054	3 178 292	713 498	759 485
V Net profit attributable to owners of BZ WBK S.A.		2 166 847	2 327 273	495 200	556 125
VI Total net cash flows		(838 893)	(853 283)	(191 716)	(203 901)
VII Total assets		150 099 716	139 708 700	33 928 507	32 783 926
VIII Deposits from banks		2 561 281	1 066 763	578 951	250 326
IX Deposits from customers		112 522 457	101 245 186	25 434 552	23 758 110
X Total liabilities		129 081 240	119 140 570	29 177 495	27 957 426
XI Total equity		21 018 476	20 568 130	4 751 012	4 826 500
XII Non-controlling interests in equity		1 237 649	1 176 101	279 758	275 983
XIII Profit of the period attributable to non-controlling interests		217 245	207 278	49 648	49 531
XIV Number of shares		99 234 534	99 234 534		
XV Net book value per share in PLN/EUR		211,81	207,27	47,88	48,64
XVI Capital ratio		15,05%	14,62%		
XVII Profit per share in PLN/EUR		21,84	23,45	4,99	5,60
XVIII Diluted earnings per share in PLN/EUR		21,80	23,41	4,98	5,59
XIX Declared or paid dividend per share in PLN/EUR*		*	13,00	*	3,05

* 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 2016.

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

- for balance sheet items – average NBP exchange rate as at 30.12.2016: EUR 1 = PLN 4.4240 and as at 31.12.2015: EUR 1 = PLN 4.2615
- for profit and loss items – as at 31.12.2016 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2016: EUR 1 = PLN 4.3757; as at 31.12.2015 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2015: EUR 1 = PLN 4.1848

As at 31.12.2016, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 252/A/NBP/2016 dd. 30.12.2016.