

FINANCIAL HIGHLIGHTS	for reporting period ended:	PLN k		EUR k	
		31.03.2017	31.03.2016	31.03.2017	31.03.2016
Consolidated financial statement of Bank Zachodni WBK Group					
I	Net interest income	1 253 996	1 124 666	292 368	258 194
II	Net fee and commission income	475 193	472 728	110 791	108 526
III	Operating profit	837 182	829 166	195 188	190 355
IV	Profit before tax	740 028	769 225	172 537	176 594
V	Net profit attributable to owners of BZ WBK S.A.	453 044	556 473	105 627	127 752
VI	Total net cash flows	(4 880 588)	(6 565 575)	(1 137 905)	(1 507 283)
VII	Total assets	146 378 295	137 785 835	34 688 444	32 280 441
VIII	Deposits from banks	2 635 608	2 280 822	624 581	534 351
IX	Deposits from customers	108 452 441	102 198 247	25 700 849	23 942 987
X	Total liabilities	124 686 906	116 492 064	29 548 061	27 291 740
XI	Total equity	21 691 389	21 293 771	5 140 383	4 988 701
XII	Non-controlling interests in equity	1 332 876	1 221 092	315 862	286 077
XIII	Profit of the period attributable to non-controlling interests	74 172	64 929	17 293	14 906
XIV	Number of shares	99 234 534	99 234 534		
XV	Net book value per share in PLN/EUR	218.59	214.58	51.80	50.27
XVI	Capital ratio	15.67%	14.06%		
XVII	Profit per share in PLN/EUR	4.57	5.61	1.07	1.29
XVIII	Diluted earnings per share in PLN/EUR	4.56	5.61	1.06	1.29
XIX	Declared or paid dividend per share in PLN/EUR	5.4*	13.00	1.28	3.05
Stand alone financial statement					
I	Net interest income	902 101	822 361	210 324	188 792
II	Net fee and commission income	401 317	383 842	93 567	88 120
III	Operating profit	608 798	619 450	141 941	142 209
IV	Profit before tax	511 796	557 457	119 325	127 977
V	Profit for the period	353 952	458 258	82 524	105 204
VI	Total net cash flows	(4 574 165)	(5 864 732)	(1 066 463)	(1 346 388)
VII	Total assets	128 550 463	122 836 586	30 463 639	28 778 134
VIII	Deposits from banks	1 176 162	1 396 897	278 725	327 265
IX	Deposits from customers	99 834 787	94 027 658	23 658 654	22 028 783
X	Total liabilities	109 052 866	103 549 267	25 843 136	24 259 504
XI	Total equity	19 497 597	19 287 319	4 620 503	4 518 630
XII	Number of shares	99 234 534	99 234 534		
XIII	Net book value per share in PLN/EUR	196.48	194.36	46.56	45.53
XIV	Capital ratio	17.17%	15.26%		
XV	Profit per share in PLN/EUR	3.57	4.62	0.83	1.06
XVI	Diluted earnings per share in PLN/EUR	3.57	4.62	0.83	1.06
XVII	Declared or paid dividend per share in PLN/EUR	5.4*	13.00	1.28	3.05

FINANCIAL HIGHLIGHTS for the period ended 31.12.2016	Consolidated statement of financial position		Statement of financial position		
	PLN k	EUR k	PLN k	EUR k	
	I	Total assets	150 099 716	33 928 507	131 417 988
II	Deposits from banks	2 561 281	578 951	1 212 765	274 133
III	Deposits from customers	112 522 457	25 434 552	103 381 249	23 368 275
IV	Total liabilities	129 081 240	29 177 495	112 388 468	25 404 265
V	Total equity	21 018 476	4 751 012	19 029 520	4 301 429
VI	Number of shares	1 237 649	279 758	-	-

*Declared dividend. In accordance with disclosures in Note 46, the final decision shall be made by the AGM.

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

- for balance sheet items – average NBP exchange rate as at 31.03.2017: EUR 1 = PLN 4.2198; as at 30.12.2016: EUR 1 = PLN 4.4240 and as at 31.03.2016: EUR 1 = PLN 4.2684;
- for profit and loss items – as at 31.03.2017 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2017: EUR 1 = PLN 4.2891; as at 31.03.2016 - 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 4.3559.

As at 31.03.2017, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 064/A/NBP/2017 dd. 31.03.2017.