

FINANCIAL HIGHLIGHTS		PLN k		EUR k		
		for reporting period ended:		31.12.2017	31.12.2016	31.12.2017
Stand alone financial statement						
I	Net interest income		3 785 549	3 480 440	891 830	795 402
II	Net fee and commission income		1 726 648	1 604 735	406 777	366 738
III	Operating profit		2 903 317	3 005 326	683 986	686 822
IV	Profit before tax		2 515 330	2 649 248	592 581	605 446
V	Profit for the period		1 916 156	2 081 720	451 423	475 746
VI	Total net cash flows		(4 048 528)	(175 348)	(953 784)	(40 073)
VII	Total assets		132 863 268	131 417 988	31 854 820	29 705 693
VIII	Deposits from banks		1 414 448	1 212 765	339 123	274 133
IX	Deposits from customers		102 155 522	103 381 249	24 492 441	23 368 275
X	Total liabilities		112 024 431	112 388 468	26 858 575	25 404 265
XI	Total equity		20 838 837	19 029 520	4 996 245	4 301 429
XII	Number of shares		99 333 481	99 234 534		
XIII	Net book value per share in PLN/EUR		209.79	191.76	50.30	43.35
XIV	Capital ratio		18.95%	16.52%		
XV	Profit per share in PLN/EUR		19.30	20.98	4.55	4.79
XVI	Diluted earnings per share in PLN/EUR		19.27	20.94	4.54	4.79
XVII	Declared or paid dividend per share in PLN/EUR*		5.40	-	1.27	-

*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 2017. On 17.05.2017 Annual General Meeting of Bank Zachodni WBK S.A. adopted a resolution on dividend payment. It was decided to allocate PLN 535,866k from the Bank's undivided net profit for 2014 and 2015 to dividend for shareholders. Dividend per share was PLN 5.40.

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

- for balance sheet items – average NBP exchange rate as at 29.12.2017 EUR 1 = 4,1709 PLN and as at 30.12.2016: EUR 1 = PLN 4.4240
- for profit and loss items – as at 31.12.2017 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in 2017: EUR 1 = 4,2447; 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 31.12.2017, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 251/A/NBP/2017 dd. 29.12.2017.