

FINANCIAL HIGHLIGHTS	PLN k		EUR k		
	for reporting period ended:	31.12.2017	31.12.2016	31.12.2017	31.12.2016
Consolidated financial statement of Bank Zachodni WBK Group					
I Net interest income		5 276 897	4 770 372	1 243 173	1 090 196
II Net fee and commission income		2 013 126	1 914 720	474 268	437 580
III Operating profit		3 700 772	3 453 821	871 857	789 319
IV Profit before tax		3 335 221	3 122 054	785 738	713 498
V Net profit attributable to owners of BZ WBK S.A.		2 213 054	2 166 847	521 369	495 200
VI Total net cash flows		(4 176 431)	(838 893)	(983 917)	(191 716)
VII Total assets		152 674 444	150 099 716	36 604 676	33 928 507
VIII Deposits from banks		2 783 083	2 561 281	667 262	578 951
IX Deposits from customers		111 481 135	112 522 457	26 728 316	25 434 552
X Total liabilities		129 330 815	129 081 240	31 007 892	29 177 495
XI Total equity		23 343 629	21 018 476	5 596 785	4 751 012
XII Non-controlling interests in equity		1 436 409	1 237 649	344 388	279 758
XIII Profit of the period attributable to non-controlling interests		305 460	217 245	71 963	49 648
XIV Number of shares		99 333 481	99 234 534		
XV Net book value per share in PLN/EUR		235,00	211,81	56,34	47,88
XVI Capital ratio		16,69%	15,05%		
XVII Profit per share in PLN/EUR		22,29	21,84	5,25	4,99
XVIII Diluted earnings per share in PLN/EUR		22,25	21,80	5,24	4,98
XIX 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 SA 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.