

FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	01.01.2018- 30.06.2018	01.01.2017- 30.06.2017	01.01.2018- 30.06.2018	01.01.2017- 30.06.2017
Consolidated financial statements of Bank Zachodni WBK Group				
I Net interest income	2 786 033	2 556 483	657 161	601 894
II Net fee and commission income	1 044 874	970 835	246 462	228 572
III Profit before tax	1 608 111	1 674 024	379 316	394 129
IV Net profit attributable to owners of BZ WBK S.A.	1 073 686	1 104 155	253 258	259 960
V Total net cash flows	2 063 616	(5 846 912)	486 759	(1 376 586)
VI Profit of the period attributable to non-controlling interests	181 256	157 320	42 754	37 039
VII Profit per share in PLN/EUR	10,81	11,13	2,55	2,62
VIII Diluted earnings per share in PLN/EUR	10,80	11,11	2,55	2,62
Financial statements of Bank Zachodni WBK				
I Net interest income	1 968 169	1 838 919	464 246	432 952
II Net fee and commission income	802 361	831 348	189 258	195 731
III Profit before tax	1 415 731	1 348 716	333 938	317 539
IV Profit for the period	1 163 689	1 039 729	274 487	244 792
V Total net cash flows	1 993 362	(5 736 774)	470 188	(1 350 655)
VI Profit per share in PLN/EUR	11,71	10,48	2,76	2,47
VII Diluted earnings per share in PLN/EUR	11,70	10,47	2,76	2,47

FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017
Consolidated financial statements of Bank Zachodni WBK Group				
I Total assets	168 517 212	152 674 444	38 636 558	36 604 676
II Deposits from banks	3 252 586	2 783 083	745 732	667 262
III Deposits from customers	122 024 315	111 481 135	27 976 961	26 728 316
IV Total liabilities	144 528 772	129 330 815	33 136 641	31 007 892
V Total equity	23 988 440	23 343 629	5 499 917	5 596 785
VI Non-controlling interests in equity	1 411 000	1 436 409	323 505	344 388
VII Number of shares	99 333 481	99 333 481		
VIII Net book value per share in PLN/EUR	241,49	235,00	55,37	56,34
IX Capital ratio	17,78%	16,69%		
X Declared or paid dividend per share in PLN/EUR*	3,10	5,40	0,73	1,27
Financial statements of Bank Zachodni WBK				
I Total assets	147 610 558	132 863 268	33 843 213	31 854 820
II Deposits from banks	1 646 744	1 414 448	377 555	339 123
III Deposits from customers	112 142 543	102 155 522	25 711 331	24 492 441
IV Total liabilities	125 989 162	112 024 431	28 885 996	26 858 575
V Total equity	21 621 396	20 838 837	4 957 217	4 996 245
VI Number of shares	99 333 481	99 333 481		
VII Net book value per share in PLN/EUR	217,66	209,79	49,90	50,30
VIII Capital ratio	20,48%	18,95%		
IX Declared or paid dividend per share in PLN/EUR*	3,10	5,40	0,73	1,27

* Detailed information are described in Note 46.

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

- for balance sheet items – average NBP exchange rate as at 29.06.2018: EUR 1 = PLN 4.3616 and as at 29.12.2017: EUR 1 = PLN 4.1709
- for profit and loss items – as at 30.06.2018 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2018: EUR 1 = PLN 4.2395; as at 30.06.2017 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2017: EUR 1 = PLN 4.2474.

As at 30.06.2018, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2018 dd. 29.06.2018.