

FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	01.01.2017-	01.01.2016-	01.01.2017-	01.01.2016-
	30.06.2017	30.06.2016	30.06.2017	30.06.2016
Consolidated financial statements of Bank Zachodni WBK Group				
I Net interest income	2 556 483	2 277 192	601 894	519 848
II Net fee and commission income	970 835	943 560	228 572	215 400
III Operating profit	1 861 144	1 926 477	438 184	439 785
IV Profit before tax	1 674 024	1 773 929	394 129	404 960
V Net profit attributable to owners of BZ WBK S.A.	1 104 155	1 279 965	259 960	292 196
VI Total net cash flows	(5 846 912)	(4 910 084)	(1 376 586)	(1 120 896)
VII Profit of the period attributable to non-controlling interests	157 320	114 763	37 039	26 199
VIII Profit per share in PLN/EUR	11,13	12,90	2,62	2,94
IX Diluted earnings per share in PLN/EUR	11,11	12,89	2,62	2,94
Financial statements of Bank Zachodni WBK				
I Net interest income	1 838 919	1 661 623	432 952	379 323
II Net fee and commission income	831 348	771 675	195 731	176 161
III Operating profit	1 542 102	1 827 668	363 070	417 228
IV Profit before tax	1 348 716	1 668 079	317 539	380 796
V Profit for the period	1 039 729	1 377 027	244 792	314 354
VI Total net cash flows	(5 736 774)	(4 261 536)	(1 350 655)	(972 842)
VII Profit per share in PLN/EUR	10,48	13,88	2,47	3,17
VIII Diluted earnings per share in PLN/EUR	10,47	13,87	2,47	3,17

FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	30.06.2017	31.12.2016	30.06.2017	31.12.2016
	Consolidated financial statements of Bank Zachodni WBK Group			
I Total assets	149 766 718	150 099 716	35 435 163	33 928 507
II Deposits from banks	2 591 607	2 561 281	613 180	578 951
III Deposits from customers	109 111 159	112 522 457	25 815 961	25 434 552
IV Total liabilities	127 866 212	129 081 240	30 253 451	29 177 495
V Total equity	21 900 506	21 018 476	5 181 712	4 751 012
VI Non-controlling interests in equity	1 285 398	1 237 649	304 128	279 758
VII Number of shares	99 234 534	99 234 534	-	-
VIII Net book value per share in PLN/EUR	220,69	211,81	52,22	47,88
IX Capital ratio	16,51%	15,05%		
X Declared or paid dividend per share in PLN/EUR	5,40*	-**	1,28*	-**
Financial statements of Bank Zachodni WBK				
I Total assets	131 274 102	131 417 988	31 059 766	29 705 693
II Deposits from banks	1 217 130	1 212 765	287 976	274 133
III Deposits from customers	100 032 147	103 381 249	23 667 845	23 368 275
IV Total liabilities	111 488 950	112 388 468	26 378 552	25 404 265
V Total equity	19 785 152	19 029 520	4 681 214	4 301 429
VI Number of shares	99 234 534	99 234 534		
VII Net book value per share in PLN/EUR	199,38	191,76	47,17	43,35
VIII Capital ratio	18,38%	16,52%		
IX Declared or paid dividend per share in PLN/EUR	5,40*	-**	1,28*	-**

* Detailed information are described in Note 43.

*As of the date of publication of annual report for 2016, 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 30.06.2017: EUR 1 = PLN 4.2265 and as at 30.12.2016: EUR 1 = PLN 4.4240
- for profit and loss items – 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 30.06.2016 - the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month in H1 2016: EUR 1 = PLN 4.3805

As at 30.06.2017, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 125/A/NBP/2017 dd. 30.06.2017.