

FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	01.01.2017- 30.09.2017	01.01.2016- 30.09.2016	01.01.2017- 30.09.2017	01.01.2016- 30.09.2016
Consolidated financial statements of Bank Zachodni WBK Group				
I Net interest income	3 897 449	3 495 572	915 625	800 122
II Net fee and commission income	1 497 740	1 430 783	351 863	327 500
III Operating profit	2 773 580	2 653 220	651 595	607 311
IV Profit before tax	2 495 302	2 411 018	586 220	551 872
V Net profit attributable to owners of BZ WBK S.A.	1 664 063	1 705 898	390 937	390 473
VI Total net cash flows	(3 303 647)	(6 582 028)	( 776 123)	(1 506 599)
VII Profit of the period attributable to non-controlling interests	230 080	168 934	54 053	38 668
VIII Profit per share in PLN/EUR	16,64	17,19	3,91	3,93
IX Diluted earnings per share in PLN/EUR	16,63	17,17	3,91	3,93
Financial statements of Bank Zachodni WBK				
I Net interest income	2 799 854	2 556 537	657 768	585 181
II Net fee and commission income	1 278 036	1 194 152	300 248	273 336
III Operating profit	2 200 254	2 384 555	516 904	545 815
IV Profit before tax	1 909 913	2 128 064	448 694	487 105
V Profit for the period	1 466 993	1 719 204	344 640	393 519
VI Total net cash flows	(3 121 091)	(5 257 791)	( 733 236)	(1 203 486)
VII Profit per share in PLN/EUR	14,67	17,32	3,45	3,96
VIII Diluted earnings per share in PLN/EUR	14,66	17,30	3,44	3,96

FINANCIAL HIGHLIGHTS	PLN k		EUR k	
	30.09.2017	31.12.2016	30.09.2017	31.12.2016
Consolidated financial statements of Bank Zachodni WBK Group				
I Total assets	150 424 368	150 099 716	34 908 535	33 928 507
II Deposits from banks	2 730 481	2 561 281	633 655	578 951
III Deposits from customers	111 022 779	112 522 457	25 764 726	25 434 552
IV Total liabilities	127 768 426	129 081 240	29 650 838	29 177 495
V Total equity	22 655 942	21 018 476	5 257 697	4 751 012
VI Non-controlling interests in equity	1 361 825	1 237 649	316 035	279 758
VII Number of shares	99 333 481	99 234 534	-	-
VIII Net book value per share in PLN/EUR	228,08	211,81	52,93	47,88
IX Capital ratio	16,90%	15,05%		
X Declared or paid dividend per share in PLN/EUR	5,40*	-	1,25*	-
Financial statements of Bank Zachodni WBK				
I Total assets	131 480 872	131 417 988	30 512 374	29 705 693
II Deposits from banks	1 322 870	1 212 765	306 995	274 133
III Deposits from customers	101 737 670	103 381 249	23 609 958	23 368 275
IV Total liabilities	111 157 603	112 388 468	25 796 014	25 404 265
V Total equity	20 323 269	19 029 520	4 716 360	4 301 429
VI Number of shares	99 333 481	99 234 534		
VII Net book value per share in PLN/EUR	204,60	191,76	47,48	43,35
VIII Capital ratio	18,97%	16,52%		
IX Declared or paid dividend per share in PLN/EUR	5,40*	-	1,25*	-

\* Detailed information are described in Note 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 30.09.2017: EUR 1 = PLN 4.3091 and as at 30.12.2016: EUR 1 = PLN 4.4240
- for profit and loss items – as at 30.09.2017 - 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 4.2566; as at 30.09.2016 - 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 4.3688

As at 30.09.2017, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 189/A/NBP/2017 dd. 29.09.2017.