

| FINANCIAL HIGHLIGHTS              |  | PLN k      |            | EUR k      |            |
|-----------------------------------|--|------------|------------|------------|------------|
| for reporting period ended:       |  | 31.12.2012 | 31.12.2011 | 31.12.2012 | 31.12.2011 |
| Consolidated financial statements |  |            |            |            |            |
| I                                 | Net interest income  | 2 301 077  | 2 068 585  | 551 341    | 499 646    |
| II                                | Net fee and commission income                                  | 1 384 986  | 1 357 672  | 331 844    | 327 932    |
| III                               | Operating profit   | 1 817 293  | 1 531 326  | 435 426    | 369 877    |
| IV                                | Profit before tax  | 1 837 039  | 1 542 430  | 440 157    | 372 559    |
| V                                 | Net profit attributable to owners of BZ WBK S.A.               | 1 433 847  | 1 184 347  | 343 552    | 286 067    |
| VI                                | Total net cash flow  | 446 962    | 2 914 564  | 107 093    | 703 984    |
| VII                               | Total assets   | 60 019 177 | 59 796 643 | 14 681 077 | 13 538 454 |
| VIII                              | Deposits from banks  | 1 351 050  | 2 505 070  | 330 476    | 567 169    |
| IX                                | Deposits from customers  | 47 077 094 | 46 829 482 | 11 515 360 | 10 602 582 |
| X                                 | Total liabilities  | 51 041 463 | 52 313 683 | 12 485 070 | 11 844 250 |
| XI                                | Total equity   | 8 977 714  | 7 482 960  | 2 196 007  | 1 694 204  |
| XII                               | Non-controlling interests in equity                            | 93 347     | 127 385    | 22 833     | 28 841     |
| XIII                              | Profit of the period attributable to non-controlling interests | 28 788     | 42 520     | 6 898      | 10 270     |
| XIV                               | Number of shares   | 74 637 631 | 73 076 013 |            |            |
| XV                                | Net book value per share in PLN/EUR                            | 120,28     | 102,40     | 29,42      | 23,18      |
| XVI                               | Solvency ratio   | 16,59%     | 15,10%     |            |            |
| XVII                              | Profit per share in PLN/EUR                                    | 19,21      | 16,21      | 4,60       | 3,92       |
| XVIII                             | Diluted earnings per share in PLN/EUR                          | 19,13      | 16,15      | 4,58       | 3,90       |
| XIX                               | Declared or paid dividend per share in PLN/EUR*                | -          | 8,00       | -          | 1,81       |
| Stand alone financial statements  |  |            |            |            |            |
| I                                 | Net interest income  | 2 150 575  | 1 923 748  | 515 281    | 464 662    |
| II                                | Net fee and commission income                                  | 1 195 784  | 1 090 749  | 286 511    | 263 460    |
| III                               | Operating profit   | 1 703 995  | 1 427 118  | 408 279    | 344 706    |
| IV                                | Profit before tax  | 1 703 995  | 1 427 118  | 408 279    | 344 706    |
| V                                 | Profit for the period  | 1 367 589  | 1 158 502  | 327 676    | 279 825    |
| VI                                | Total net cash flow  | 449 078    | 2 916 257  | 107 600    | 704 393    |
| VII                               | Total assets   | 59 196 103 | 59 016 847 | 14 479 747 | 13 361 902 |
| VIII                              | Deposits from banks  | 1 291 655  | 2 361 433  | 315 947    | 534 648    |
| IX                                | Deposits from customers  | 47 162 169 | 46 992 079 | 11 536 170 | 10 639 395 |
| X                                 | Total liabilities  | 50 912 042 | 52 192 791 | 12 453 413 | 11 816 879 |
| XI                                | Total equity   | 8 284 061  | 6 824 056  | 2 026 335  | 1 545 023  |
| XII                               | Number of shares   | 74 637 631 | 73 076 013 |            |            |
| XIII                              | Net book value per share in PLN/EUR                            | 110,99     | 93,38      | 27,15      | 21,14      |
| XIV                               | Solvency ratio   | 16,55%     | 14,60%     |            |            |
| XV                                | Profit per share in PLN/EUR                                    | 18,32      | 15,85      | 4,39       | 3,83       |
| XVI                               | Diluted earnings per share in PLN/EUR                          | 18,25      | 15,79      | 4,37       | 3,81       |
| XVII                              | Declared or paid dividend per share in PLN/EUR*                | -          | 8,00       | -          | 1,81       |

\*As of the date of publication of this report, the Management Board did not make a decision in respect of recommendation on dividend payout for 2012.

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

- for balance sheet items – 4,0882 PLN rate to EUR as at 31.12.2012 stated by National Bank of Poland (NBP), 4,4168 PLN rate to EUR as at 30.12.2011
- for profit and loss items – as at 31.12.2012: 4,1736 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2012), as at 31.12.2011: 4.1401 (an average PLN mid-rate to EUR in NBP on the last day of each month in 2011)

As at 31.12.2012, FX denominated balance sheet positions were converted into PLN in line with the NBP FX table no. 252/A/NBP/2012 dd. 31.12.2012.