



BANK ZACHODNI WBK GROUP 1Q 2018 RESULTS

24 APRIL 2018

Bank Zachodni WBK

 Grupa Santander

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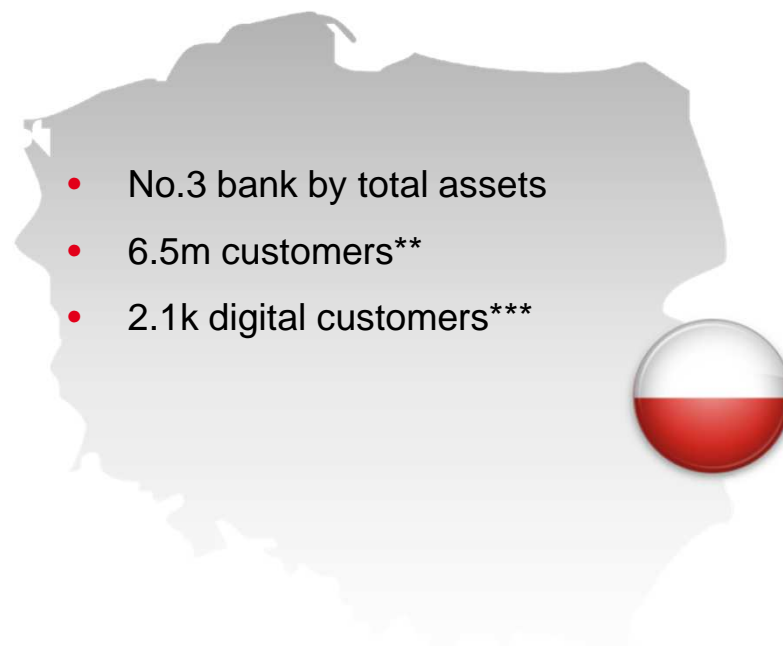
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Overview

Poland's 3rd largest Bank

	31.03.2018	YoY
Business and Results		
<i>PLN</i>		
Gross Loans	114.4bn	5%
Deposits	113.6bn	5%
Total customer funds	130.5bn	6%
Assets	157.6bn	8%
Market Share*		
Loans	10.2%	
Deposits	9.8%	
Network and Employees		
	BZ WBK	SCB
Branches	565	155
Employees	11.4k	2.6k



* Market share for BZ WBK Group as of end of December 2017.

** Including SCB.

***Excluding SCB. Digital customers: clients who have logged in at least once in a given month.

BZ WBK Strategy

To become the leading customer-centric digital bank

A customer-centric bank cares for its customers to achieve sustainable long-term relationships

We believe that a customer wants:

- A **simple** set of products, **fairly priced** and **right for me**, that are easily explained and understood
- Quick and error-free service through the channel of my choice
- Recognition that I'm an individual, with my own needs, whose relationship you value

BZ WBK as a customer-centric bank wants to be:

Simple
Personal
Fair

Our strategy encompasses both elements critical to customer-centricity

Business and operational improvement

Cultural change

Market leading business and financial performance

Creating a bank that is **Simple | Personal | Fair**

Mission, vision and objectives of BZ WBK

1 People

...to be **TOP 1 employer**

...have strong internal culture
SIMPLE | PERSONAL | FAIR

2 Customers

...significantly **outperform the banking sector**

...**simplify and transform our channel(s) proposition**

...develop **best modern bank** proposition and customer experience

...grow our market **share to 11%**

...materially **increase activity per loyal customer**

... a bank that strives to be **SIMPLE | PERSONAL | FAIR** helping individuals and business prosper

...be renowned as a **local Community Bank**

...develop cooperation within **Santander Universidades**

...be the **best governed and stable bank**

...earn sustainable **superior returns for our shareholders**

3 Communities

4 Shareholders

Retail Banking ...



over **0.5m** opened Account As I Want It

Double-digit key products sales growth

New offer in digital channels

Motor insurance in mobile and on website

**1.6
bn**

Mortgage loans sales

■ **+22% vs. Q1 2017**



Mobile Saving Account

**1.2
bn**

Cash loans sales

■ **+16% vs. Q1 2017**



Garmin Pay

**0.6
bn**

Arka investment funds net sales

■ **+40% vs. Q1 2017**



... more and more multichannel ...

**#1 in Poland in mobile banking
ranking by Bankier.pl
(for the second time in a row)**



3.45
m

Customers with access
to internet and mobile banking

■ +7.5% vs. Q1 2017

2.13
m

Active digital customers

■ +5.4% vs. Q1 2017

1.14
m

Mobile users

■ +25% vs. Q1 2017

8
m

Transactions
in mobile banking

■ +68% vs. Q1 2017

159
ths.

Mobile cards HCE and Google Pay

■ +120% vs. Q1 2017

... with new branches

First branches in New Model

- Ostrów Wlkp.
- Gdańsk
- Sanok
- Gliwice



Branch
Warszawa
Galeria Północna



BZ WBK Zone
Kraków
CH Bonarka



Dynamic growth in banking for SME clients

Significant growth in business of Small and Medium Enterprises

12%

Deposits increase YoY

18%

Credit volume sales increase YoY

10%

Increase in number of loyal customers YoY

29%

Increase in sales volume of hedging products (fx and interest rate)

Further implementations of innovative solutions for our clients

Launched pilot of **Remote Advisor** - the first such implementation of sales and service for SME clients on the Polish market

Continuation of popularization of innovative solutions for clients identification in remote channels:

- **Voice Biometry** in telephone service
- **Video-Verification** in the process of remote account opening

Participation in **the Government Program for Cashless Payment Development** with offer for POS terminals



Corporate banking

Double digit increases in majority of product lines
Balances of performing loans increasing faster than market

14%

Performing loans balance
in corporate segment YoY

12-15%

Income in strategic sectors
YoY

12%

High activity of clients results
in high dynamics of income
in transactional banking

11%

Performance
in trade finance YoY

The first on the market service **Banki Zewnętrzne / External Banks** awarded with 1. place and title „Lider 2017” / „Leader of 2017” in banking category by Gazeta Bankowa

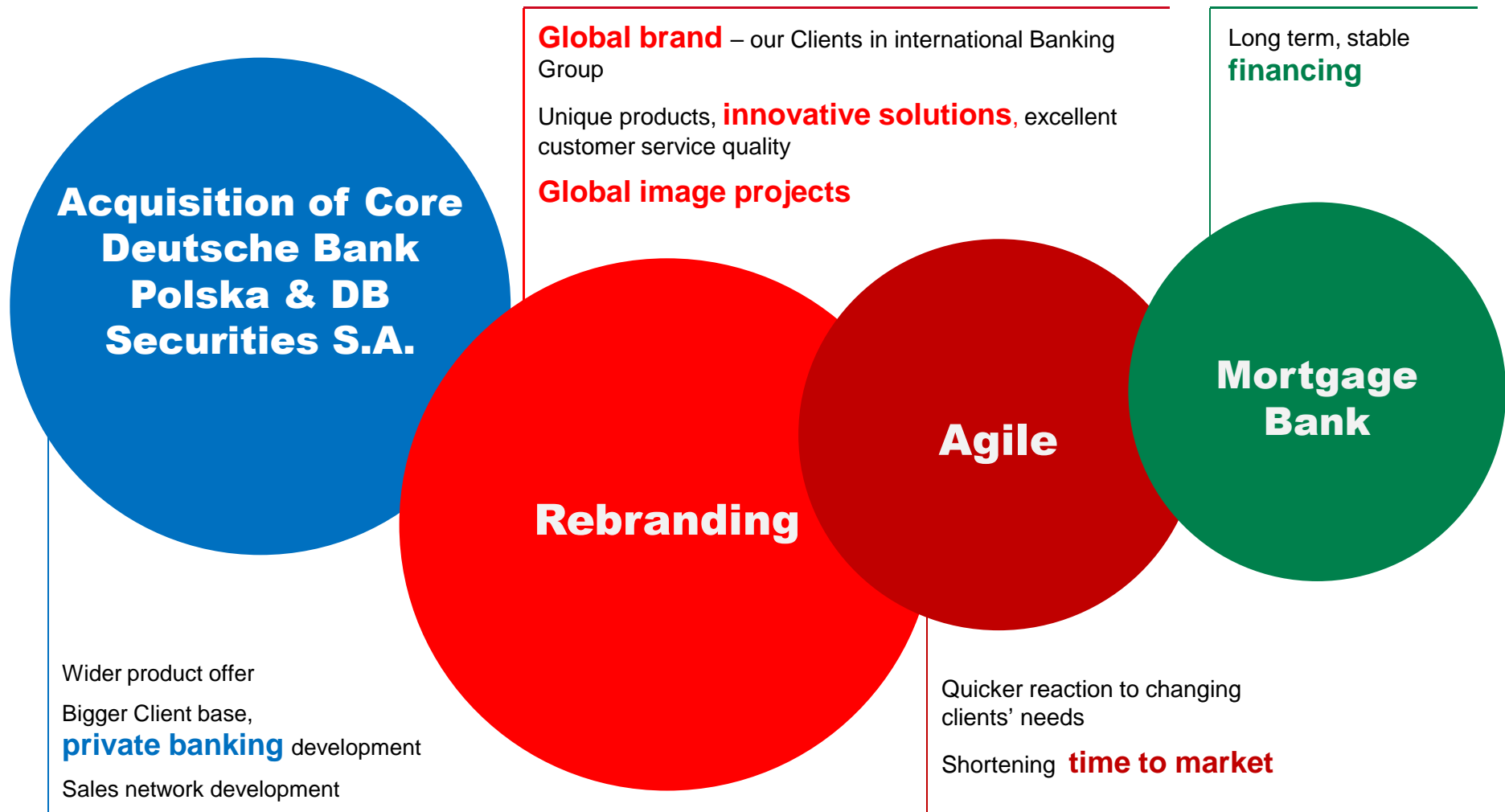
FaceID for iOS users – face recognition technology for iBiznes24 mobile

Automate cash register / On-line vault – in client’s office with on-line booking



Fourth year of Export Development Program, seminars, commercial meetings.

2018 the year of big strategic projects

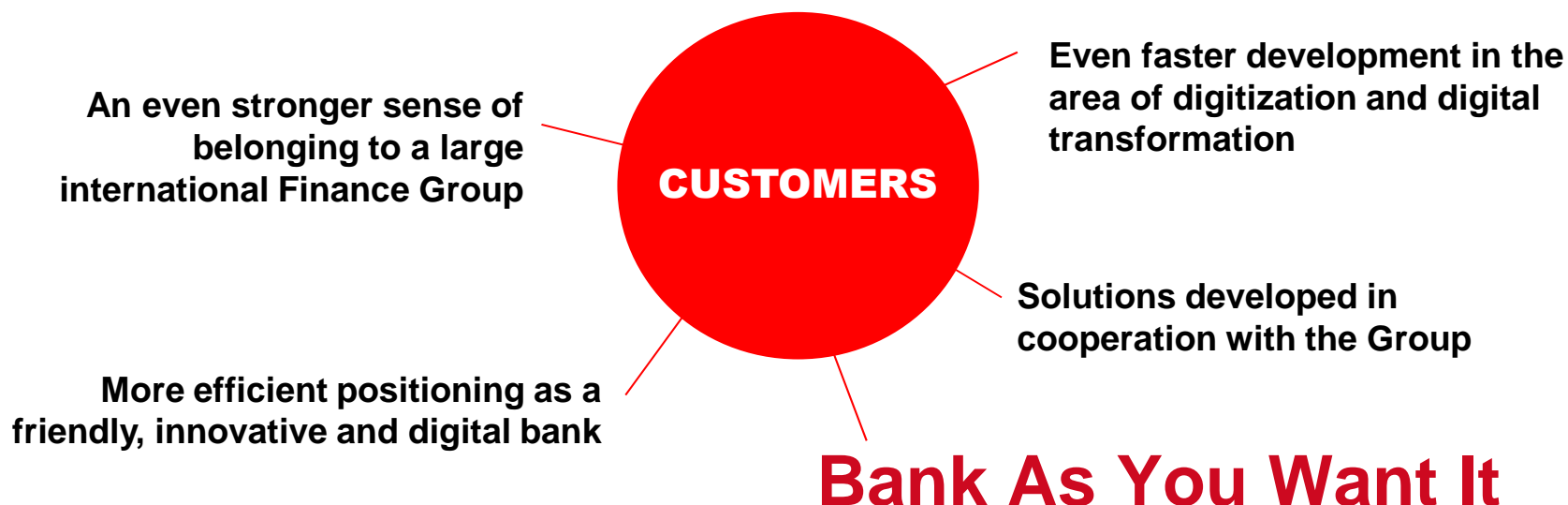


Rebranding

Banco Santander – one of the largest financial groups worldwide

- Founded in 1857, 160 years ago
- Present on 4 continents and 10 markets in the world
- 133 million customers worldwide
- Assets worth EUR 1.4 billion
- The biggest financial institution in the Eurozone by capitalization
- One of the most innovative banks in the world
- In 2017, it was awarded the Global Bank of the Year by *The Banker*

Santander Bank Polska S.A.



1Q 2018 Financial Highlights

■ Attributable profit of PLN 439 million

vs. 2016

-3.2%
+9.7% *Underlying**

■ Reinforced capital position meeting
PFSA criteria

TCR

16.67%

CET1

15.31%

■ ROE – leading position in Peer
Group Banks

ROE

11.4%

■ Secure funding position (L/D ratio):

BZ WBK Group

96.0%

Bank Zachodni WBK SA

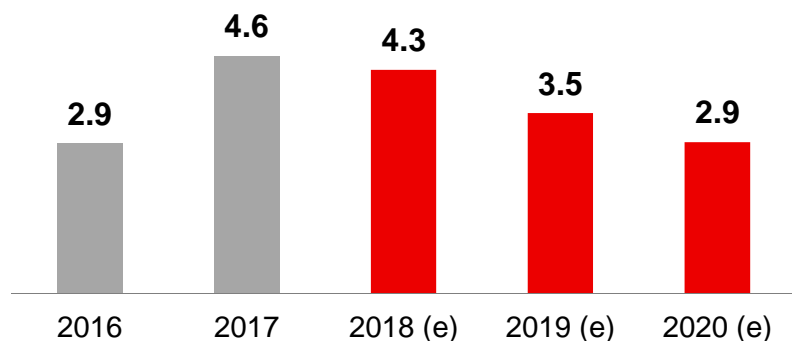
87.8%

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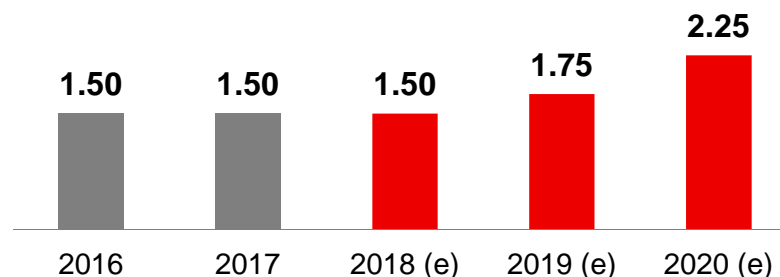
- BZ WBK Group Strategy and business
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GDP growth above 4%, inflation below target

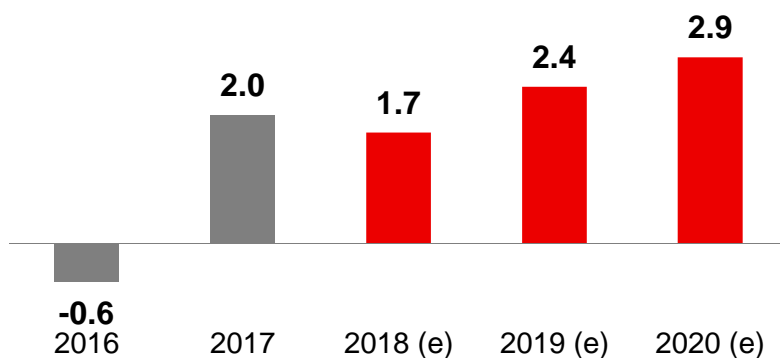
Annual GDP Growth (real, %)



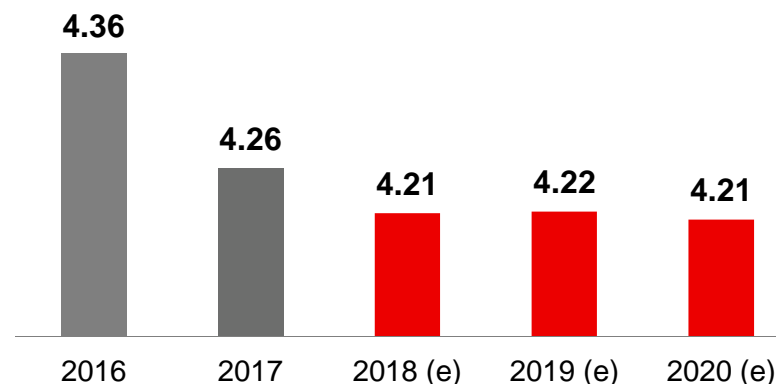
Central Bank Monetary Policy (year end, %)



Annual inflation rate (average, %)

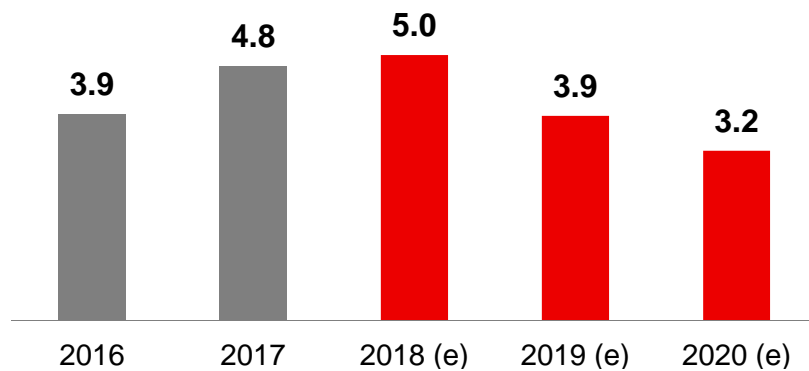


Average exchange rate (EUR / PLN)

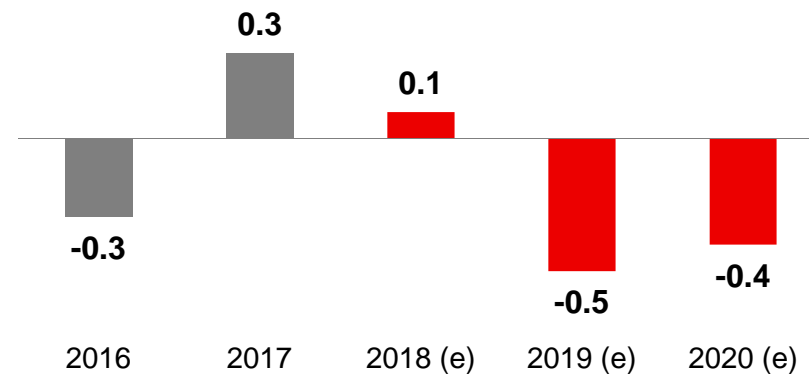


Low unemployment, strong consumption, investment recovery

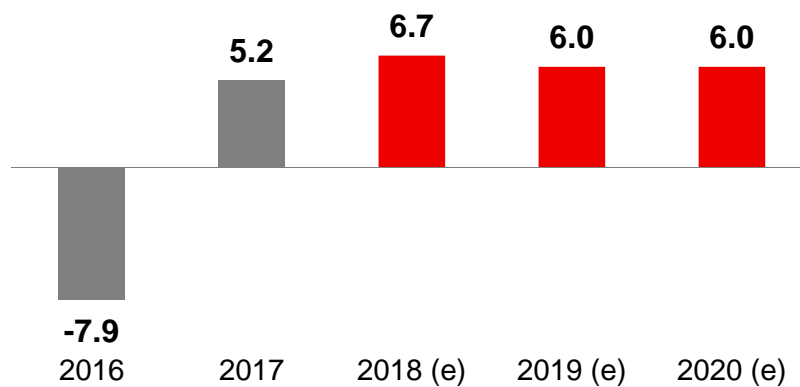
Private Consumption Growth (real, %)



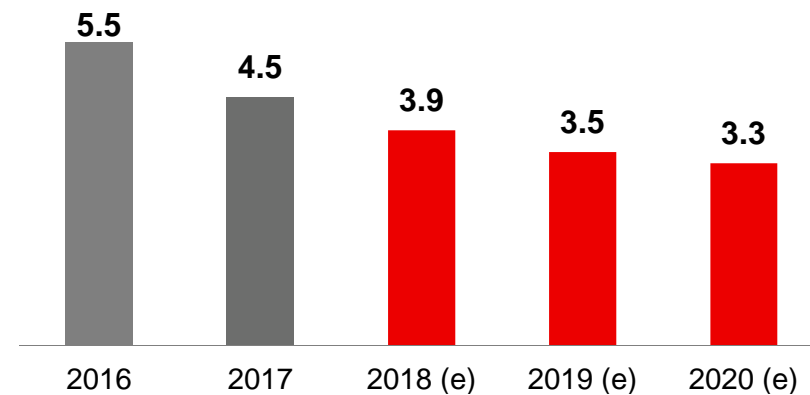
Current Account Balance (year end, % GDP)



Annual Investment Growth (real, %)

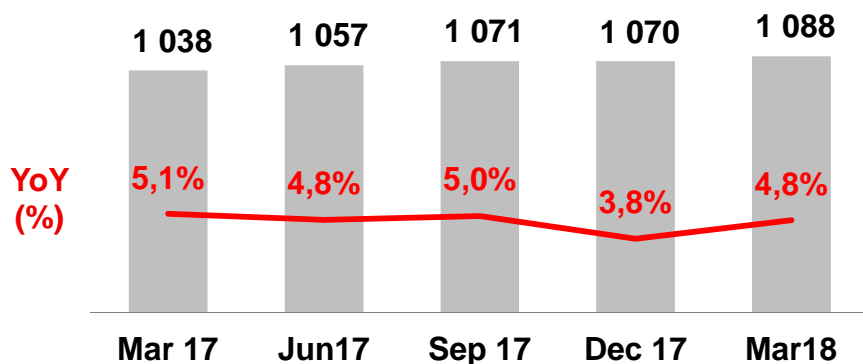


Unemployment (year-end, %)



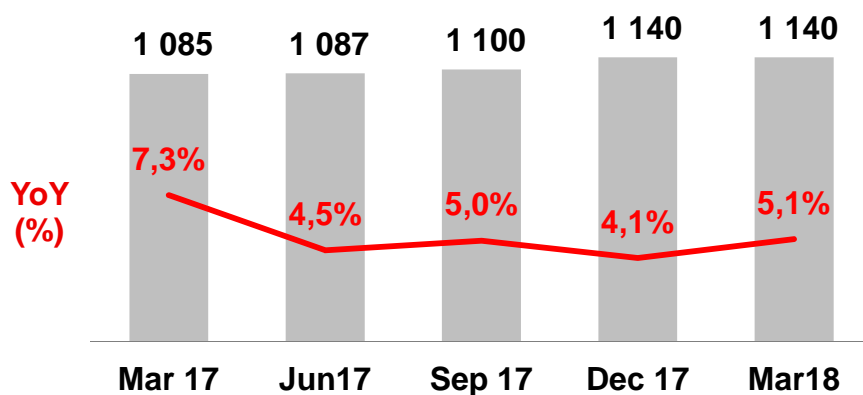
Revival in loans, slow growth of deposits

Total loans (PLN bn)



- ▶ Total market loans rising by nearly 5% YoY. A slight acceleration vs Dec 17 was mostly due to FX effect (FX-adjusted loan growth stable near 6% YoY).
- ▶ Consumer loans are growing at a solid 8% YoY while PLN-denominated mortgage loan growth rate is slightly above 10% YoY.
- ▶ In corporate sector the loan growth gradually accelerates to 7% in March excluding FX impact. Investment loans slightly decelerated from above 10% YoY in Dec 17 to approx. 6% YoY and overdrafts accelerated to more c7% YoY.

Total customer deposits (PLN bn)



- ▶ Deposit growth remains muted, with acceleration vs. Dec 17 mostly due to FX effect (FX-adjusted deposit growth at 4% YoY).
- ▶ Demand deposits still grow really fast, by c10% YoY, while term deposits fall by c2-3% YoY.

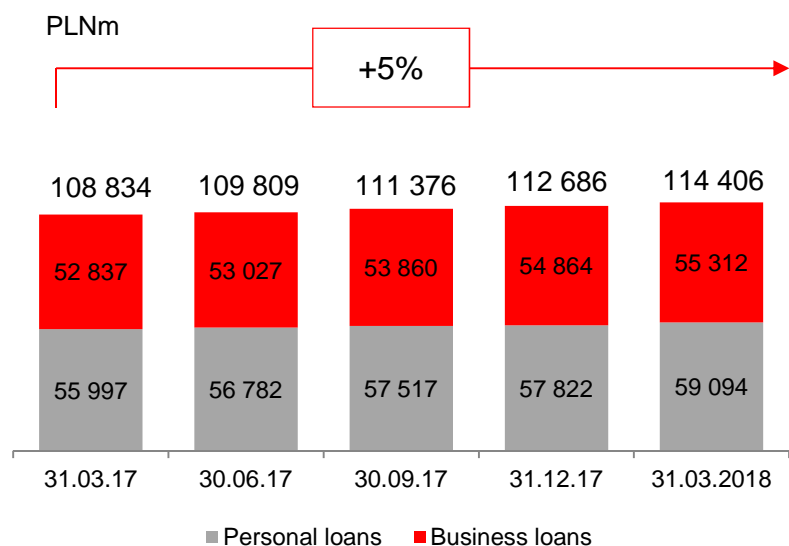
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Loan Performance

Gross Loans +5% YoY and +2% QoQ

Total gross loans



	Mar'18	Mar'17	YoY (%)	QoQ (%)
Individuals	59 094	55 997	6%	2%
Mortgage	37 974	36 865	3%	2%
Other Personal	21 120	19 132	10%	3%
Business	55 312	52 837	5%	1%
Total gross loans	114 406	108 834	5%	2%

Comment

- **BZ WBK gross loans: +5% YoY:**
 - Mortgage Loans +5% YoY, in PLN +16% YoY
 - CHF mortgage loans -8% YoY (in PLN -17% YoY)
 - Cash Loans / Credit Cards / Overdraft +4% YoY
 - SME (Including leasing and factoring) +9% YoY
 - Corporate (excl. Property, incl. leasing and factoring) +9% YoY
 - Property -10% YoY

SCB gross loans PLN 16.4bn(+7% YoY)

CHF mortgage loans -9% YoY (in PLN -15% YoY)

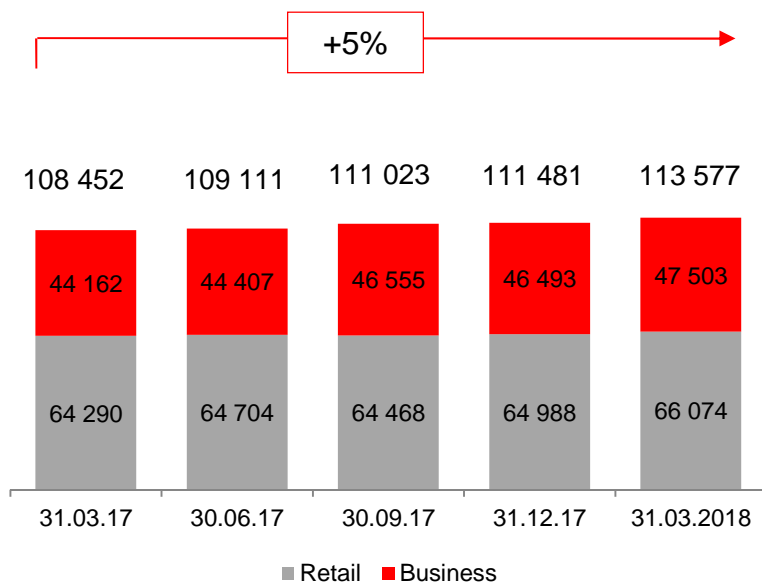
Retail SCB Loans (excl. Mortgages) +15% YoY

Total Customer Funds

Total Customer Funds +6% YoY

Total Deposits

PLN million



**SCB deposits PLN 8.1bn
(+4% YoY)**

	Mar'18	Mar'17	YoY (%)	QoQ (%)
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Demand	39 948	35 716	12%	-4%
Savings	25 487	23 126	10%	2%
Time	48 142	49 610	-3%	7%

Total	113 577	108 452	5%	2%
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Funds under mgmt	16 902	14 374	18%	3%
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Total customer funds	130 479	122 827	6%	2%
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Comment

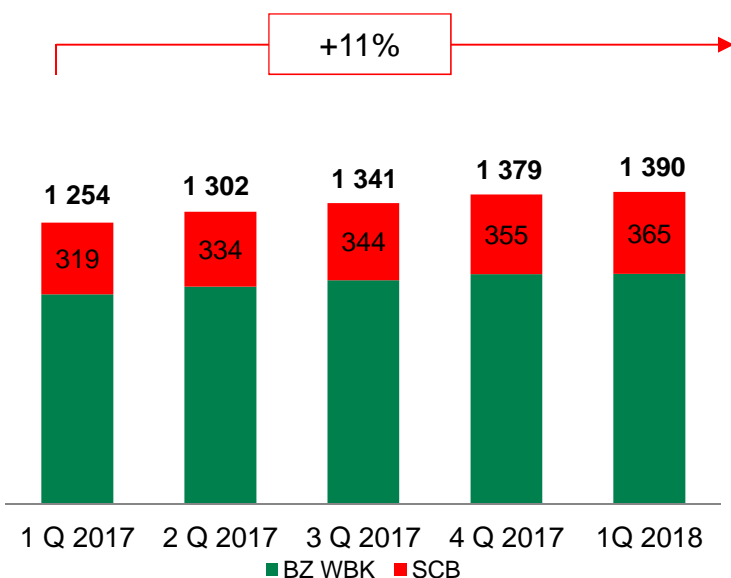
- **BZ WBK Group deposits:**
 - Retail +3% YoY
 - Business +8% YoY
- **Mutual Funds +18% YoY**

Net Interest Income and Net Interest Margin

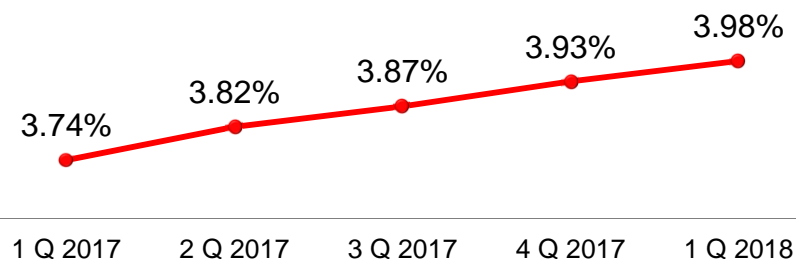
Net Interest Income +11% YoY

Net Interest Income

PLN million



Net Interest Margin (%)*



SCB Group accounted for PLN 365m of NII in 1Q 2018 and for PLN 319m in 1Q2017

Comment

- Net Interest Income +11% YoY / +1% QoQ.
- Quarterly NIM higher in 1Q +24bps YoY / +5bps QoQ.

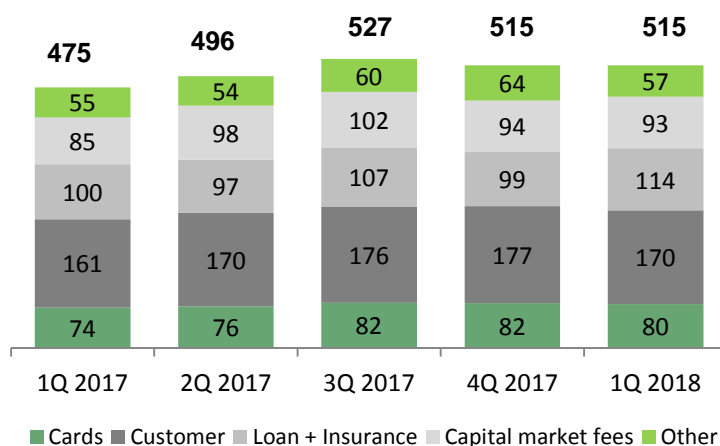
* Including SWAP income on hedged FX funding.

Net Fees

Net Fees +8% YoY

Net Fees

PLN million



Main items

	1Q 2018	1Q 2017	YoY (%)	QoQ (%)
Cards	80	74	9%	-2%
Customer + Other	170	161	6%	-4%
Loan + Insurance	114	100	14%	15%
Capital market fees*	93	85	9%	-1%
Other	57	55	5%	-11%
Total	515	475	8%	0%

SCB Group accounted for PLN 43m of net fees in 1Q 2018 and for PLN 37m in 1Q 2017

Comment

- Fee income +8% YoY / stable QoQ
- Good performance especially in credit fees (+30% YoY), asset management (+18% YoY), FX fees (+14% YoY), credit cards (+11% YoY).

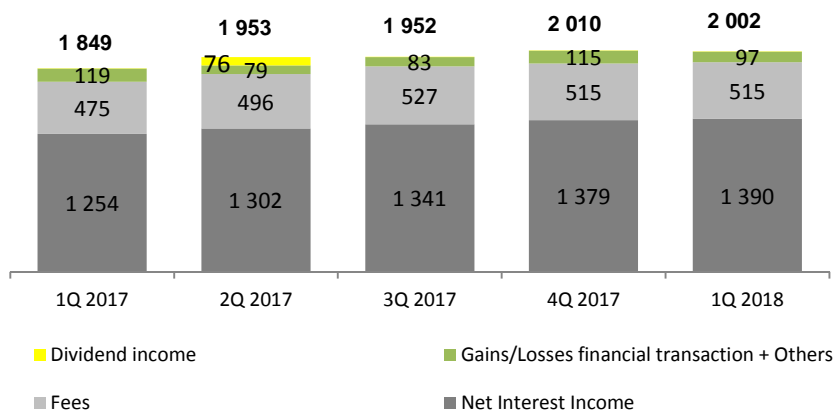
* Include Investment Fund fees (distribution & management), Brokerage Fees and Issue Arrangement fees.

Gross Income

Gross income +8% YoY

Gross income

PLN million



	1Q 2018	1Q 2017	YoY (%)	QoQ (%)
Net Interest Income	1 390	1 254	11%	1%
Net Fees	515	475	8%	0%
Subtotal	1 905	1 729	10%	1%
Gains/losses on financial transactions	20	73	-73%	-69%
Net gains/(losses) on subordinated entities	(0)	4	-	-
Dividends	0	0	-	-
Other operating income	77	42	83%	48%
Gross Income	2 002	1 849	8%	0%

SCB Group accounted for PLN 414m of gross income in 1Q 2018 and for PLN 351m in 1Q 2017

Comment

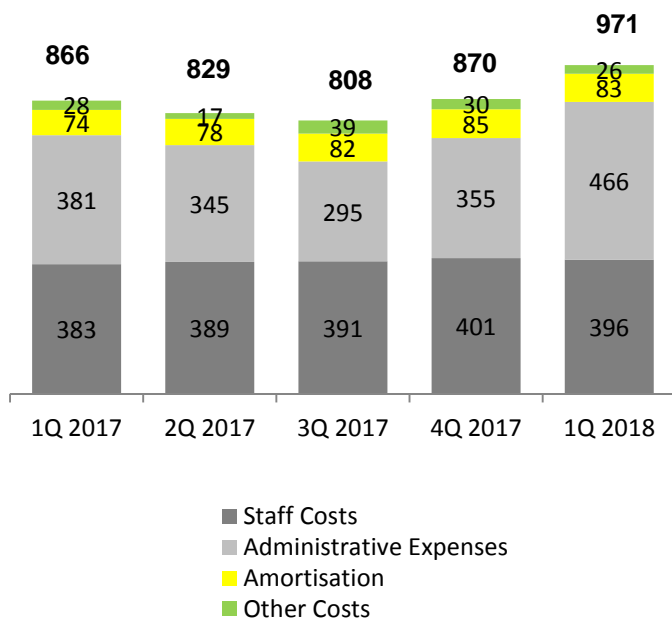
- Gross Underlying Income +%YoY and stable QoQ.
- Strong growth in NII +11% YoY and commission income +8% YoY.

Operating Expenses

Expenses impacted by BFG, strategic projects and pressure on wages

Operating expenses

PLN
million



	1Q 2018	1Q 2017	YoY (%)	QoQ (%)
General and administrative expenses	(862)	(764)	13%	14%
Staff costs	(396)	(383)	3%	-1%
Administration costs	(466)	(381)	22%	31%
Depreciation + Other	(109)	(102)	6%	-5%
Total expenses	(971)	(866)	12%	-4%

SCB Group accounted for PLN 151m of operating costs in 1Q 2018 and for PLN 132m in 1Q 2017

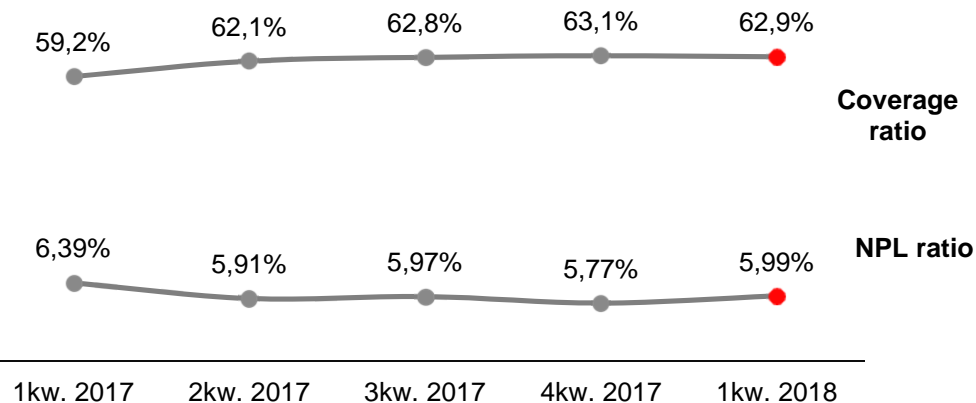
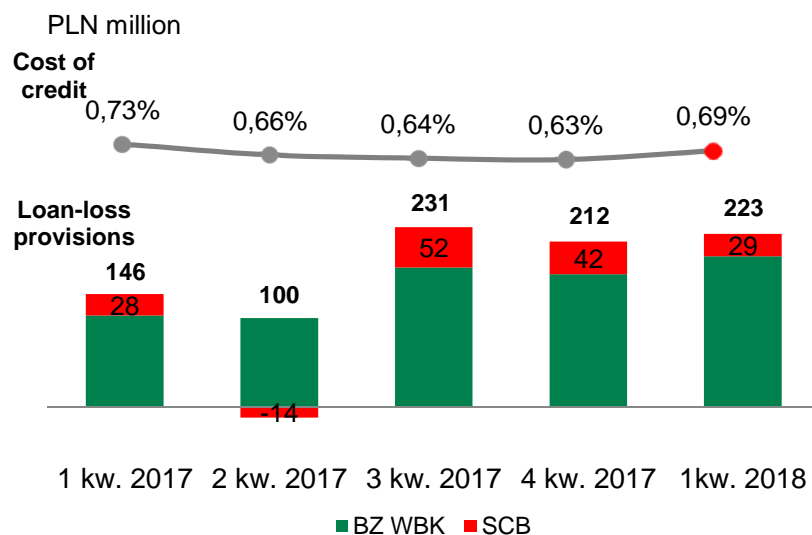
Comment

- Total expenses +12%YoY, underlying costs +5.4% YoY.
- Staff costs +3% YoY and -1% QoQ.
- Costs related to BFG and PFSA of PLN 164m in 1Q 2018. The annual payment for Resolution Fund – estimate booked for BZ WBK Group of PLN 132m.
- Increase in IT related costs +12% YoY due to numerous projects being realised by the Group.
- In SCB higher costs due to BFG and higher IT investments.
- C/I 48.5%, underlying C/I 45.6% (46.8% in 1Q 2017).

Loan-loss provisions (LLPs) and Credit Quality

Cost of Credit in line with expectations

LLPs and Cost of credit



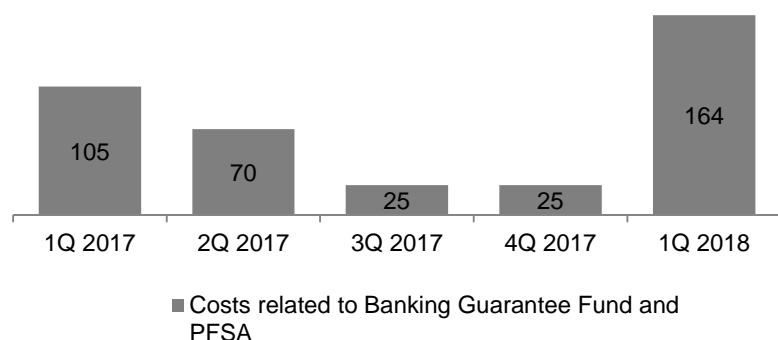
SCB Group accounted for PLN -29m of loan-loss provisions in 1Q 2018 and for PLN -28m in 1Q 2017

Bank Tax, Regulatory Costs and NPL Sales

Banking Tax

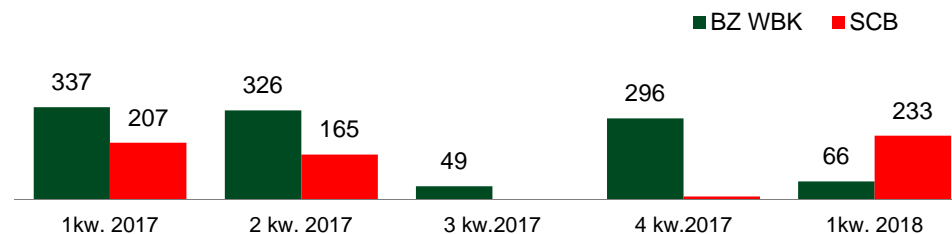
Pursuant to the Act on tax imposed on certain financial institutions, bank assets are subject to tax of 0.0366% per month, effective from 1 February 2016. In 1Q 2018, the total tax charged to BZ WBK and SCB in this respect was PLN 106m (PLN 97m and PLN 9m respectively).

Costs related to BGF and PFSA

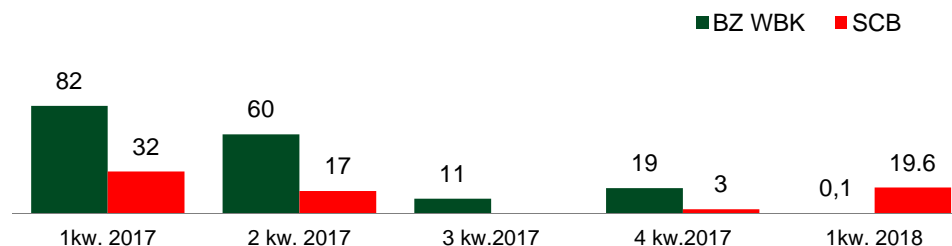


NPL Sales

- **BZ WBK:** 1Q 2018 NPL sales of PLN 66m, PBT gain of PLN 0.1m.
- **SCB:** 1Q 2018 NPL sales of PLN 233m, PBT gain of PLN 20m.



P&L impact (PBT) of sale of NPL



1Q 2018: Very good commercial results.

1Q 2018 performance impacted by BFG costs

PLNm

	1Q 2018	1Q 2017	2017%
NII + Fee income	1 905	1 729	10%
Gross income	2 013	1 857	8%
Operating expenses	-971	-866	12%
Net operating income	1 042	991	5%
Loan-loss provisions	-223	-146	53%
Tax on financial institutions	-106	-106	1%
PBT	713	740	-4%
Tax	-180	-213	-15%
Attributable profit	439	453	-3%
Effective tax rate	26.7%	28.8%	

Significant growth in net interest and fee income

**Costs impacted by BFG and strategic projects
Strong focus on efficiency**

Cost of credit in line with expectations

Solid profit in demanding environment, underlying* attributable profit +9.7% YoY

Effective tax rate impacted by regulatory factors

Conclusions

Market Environment & Financial System

- GDP growth well above 4% in 2018, supported mainly by strong private consumption and reviving investments.
- CPI inflation should stay below 2% throughout 2018 partly due to high base effect in food and fuels. Core inflation gradually climbing towards 2% YoY by year-end.
- Main interest rates unchanged at 1.5% not only in 2018 and probably until very late 2019.
- Total loan growth after FX adjustment stabilised near 6% YoY. Gradual acceleration of loan growth is expected in the coming quarters.

Strategy & Business

- The strategy is a continuation of the previous course of action, based on the same values and behaviours. Focus on the bank's commercial and digital transformation.
- Strategy promotes customer-centric culture in business management, excellent customer service and product range, operational effectiveness, simple, clear and innovative solutions, and corporate culture that reinforces employees' engagement and motivation.

Results

- Increase in core income (net interest income and fee income) +10% YoY
 - Active management of interest income: NII +11% YoY.
 - Fee income +8% YoY.
- Total expenses growth related to BFG costs, investments and group development.
- Credit portfolio in line with expectations and steady cost of credit risk.
- Underlying* attributable profit up 9.7% y/y*.

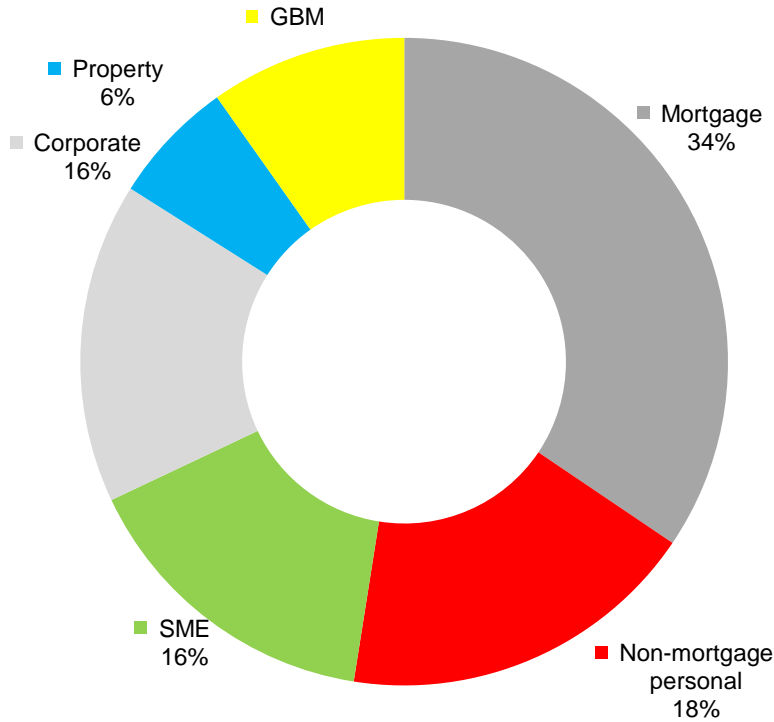
* Underlying – excluding excess of BFG costs booked in 1Q 2018 (vs. 1Q 2017) of PLN 58m.

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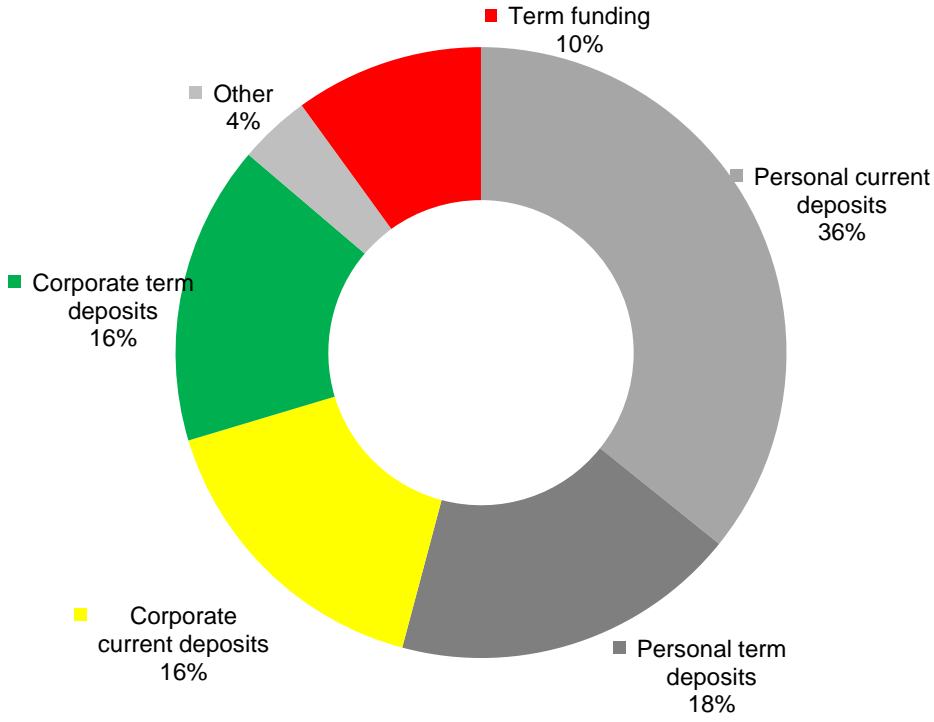
Structure of Loans and Deposits / Term Funding

Gross loans



Total 114 bn PLN

Deposits & term funding*

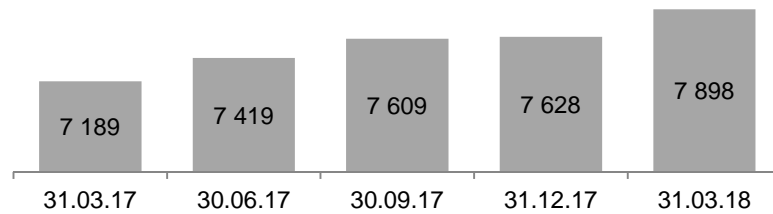


Total 122 bn PLN

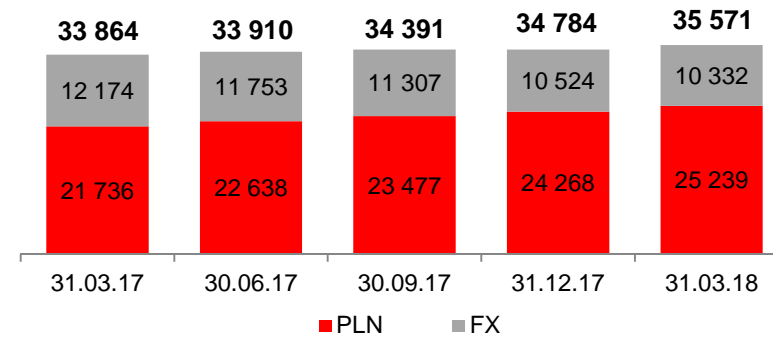
Double-digit credit action increase

PLNm

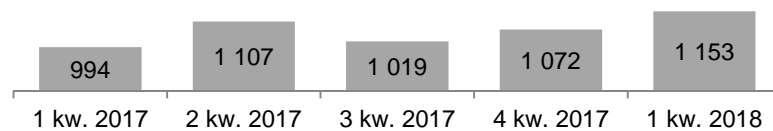
Cash loans portfolio (gross)



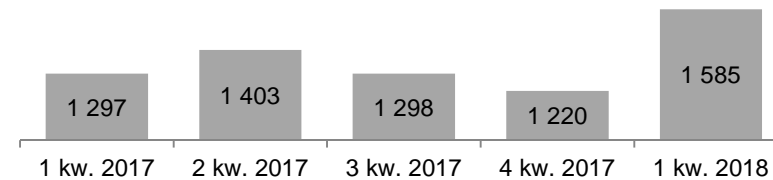
Mortgage loans portfolio (gross)



Cash loans - sales



Mortgage loans - sales



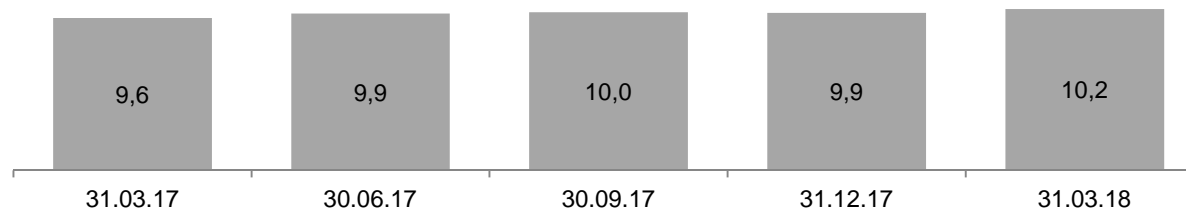
- Cash loans portfolio **+10%** 1Q 18 / 1Q 17
- Cash loans sales **+16%** 1Q 18 / 1Q 17
- Record sales in March over PLN **400 m**

- PLN mortgage loans portfolio **+16%** 1Q 18 / 1Q 17
- FX mortgage: portfolio **-15%** 1Q 18 / 1Q 17
- Mortgage loans sales **+22%** 1Q 18 / 1kQ17
- Record sales in March **PLN 650 m**
- Significant market share in mortgage sales: **12,4%***

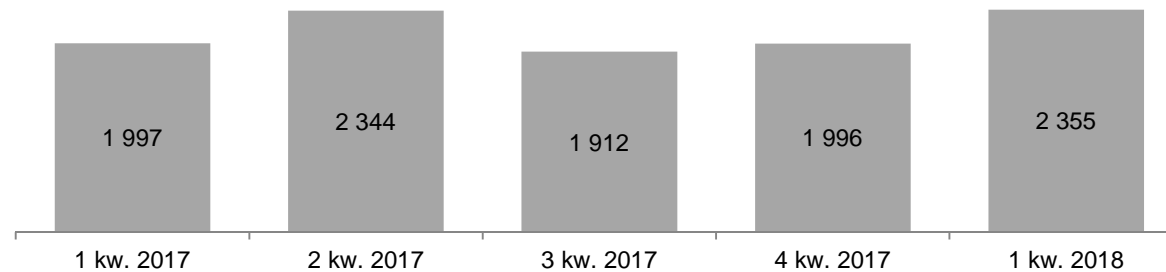
SME (excluding SCB)

SME Loans (gross)

PLN m



SME Loan Sales (by disbursement)



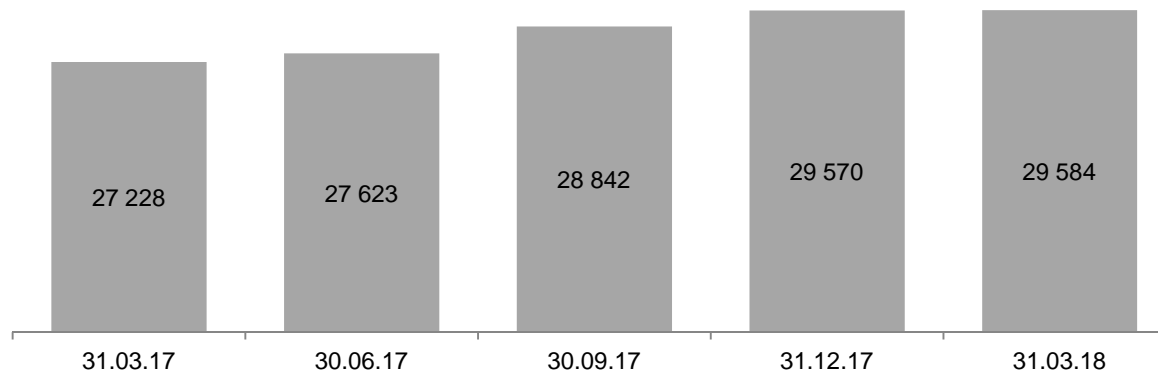
Comment

- SME portfolio (excl. SCB) +7% YoY and +4% QoQ.
- SME sales +18% YoY and 18% QoQ.
- SME loyal customers +10% YoY.

Corporate & GCB

Corporate, GCB, Property Loans (gross)

PLN m



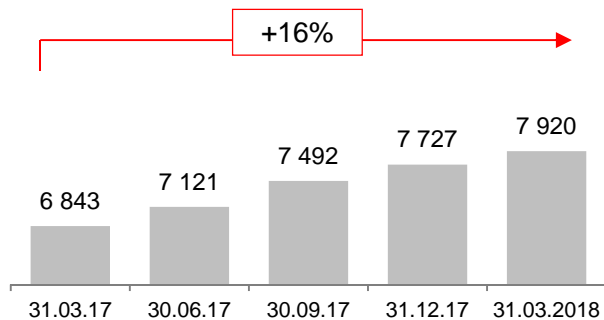
Comment

- Corporate and GCB gross loan portfolio (excl property and including leasing and factoring) +9% YoY: Corporate loans +11% YoY and GCB +4% YoY.
- Property loans (PLN 7bn) -10% YoY.

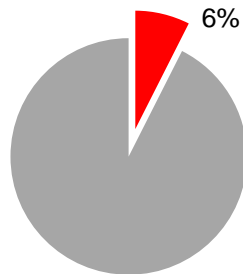
Leasing & Factoring (excluding SCB)

Leasing – 5th* position on the market

Leasing Portfolio (PLNm)



Market Share* (%)

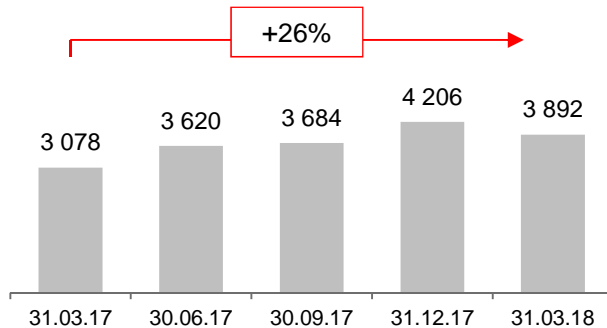


Comment

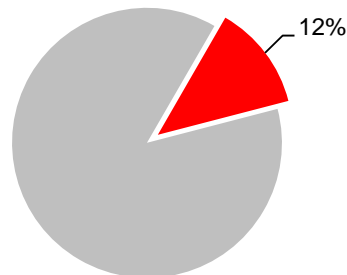
- Leasing portfolio PLN 7,9bn, +16% YoY
- Best-ever quarter – PLN 1,16bn of net value of financed assets, +32% YoY
- Net value of financed vehicles PLN 638m, +32% YoY
- Net value of financed machinery & equipment PLN 584m, +35% YoY
- Growth of number of Clients +14% YoY

Factoring – 2nd position on the market*

Portfolio (PLNm)



Market Share (%)

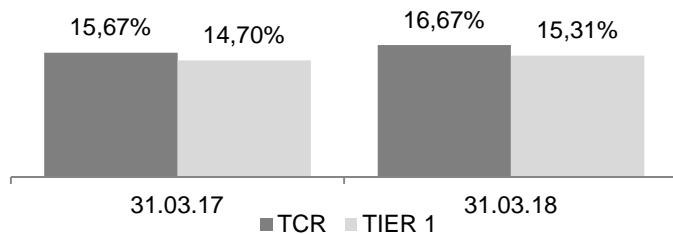


Comment

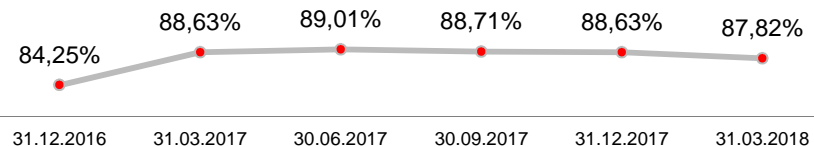
- Portfolio +26% YoY
- Turnover +215 YoY
- Factoring – 2nd position on the market; with 12% market share
- Market leader in reversed factoring with 35% share

Capital Position & Liquidity

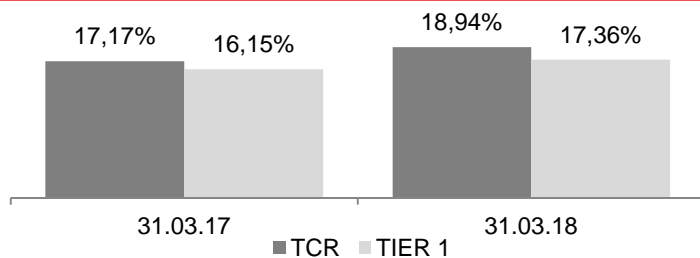
BZ WBK Group Capital Ratio



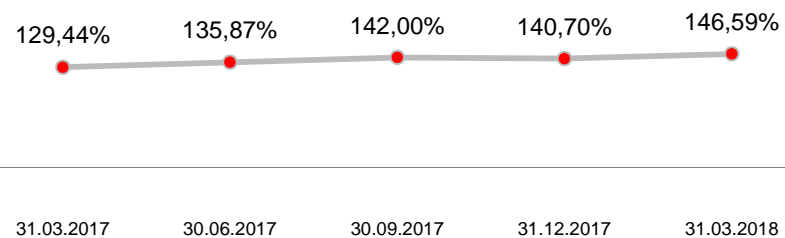
BZ WBK Group (excl. SCB) Loan to Deposits Ratio (L/D)



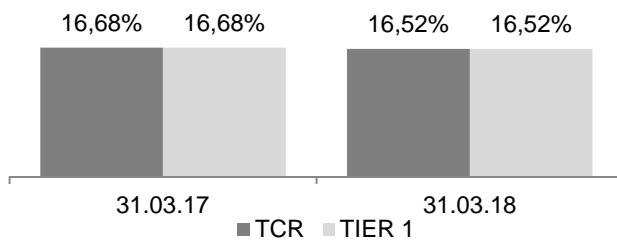
BZ WBK Bank Capital Ratio



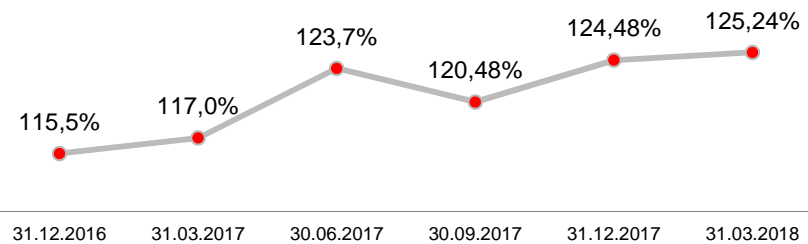
BZ WBK Liquidity Coverage Ratio (LCR)



SCB Capital Ratio



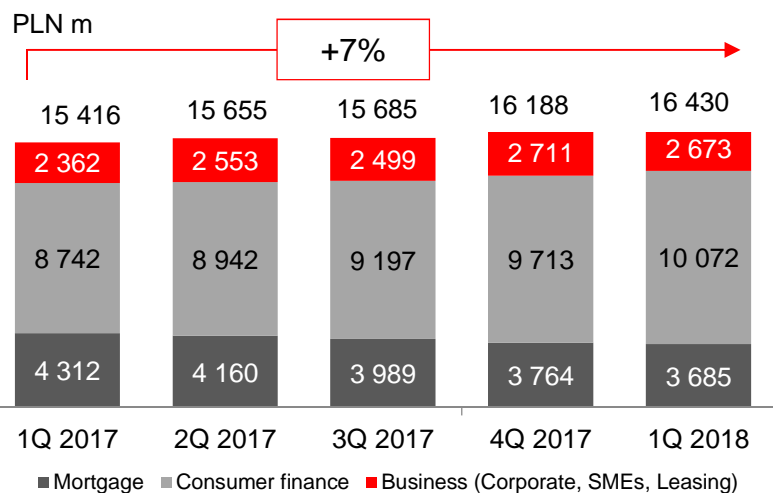
BZ WBK Net Stable Funding Ratio (NSFR)



Santander Consumer Group - Loan Performance

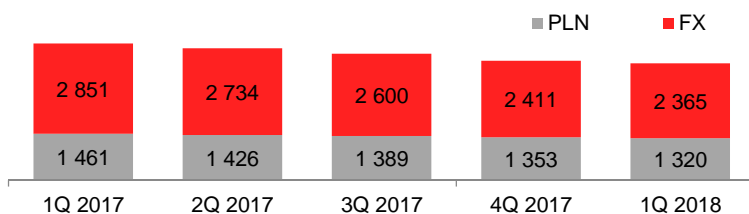
Gross Loans +7% YoY

Total gross loans



	Mar'17	Mar'16	YoY (%)	QoQ (%)
Individuals	13 757	13 054	5%	2%
Mortgage	3 685	4 312	-15%	-2%
Consumer finance	10 072	8 742	15%	14%
Business	2 673	2 362	13%	-1%
Total gross loans	16 430	15 416	7%	2%

Gross mortgage portfolio



Comment

- **Total gross loans: +7% YoY:**
 - Mortgage portfolio -15% YoY
 - CHF mortgage loans -9% YoY (ca. CHF 62m)
 - Consumer loans +15% YoY
 - Business loans +13% YoY.

Santander Consumer Group

Key Financial Results 1Q 2018

<i>PLN m</i>	1Q 2017	1Q 2018
Assets	17 590	18 559
Net Loans	13 743	14 746
Deposits	7 835	8 121
Total equity	3 013	3 478
Net profit	137	169
L/D (%)	175.4%	181.6%
C/I (%)*	39.9%	37.6%
ROE (%)	18.6%	19.9%
ROA (%)	3.1%	3.7%
TCR (%)**	16.7%	16.5%

BZ WBK Group Profit & Loss Account

for the period (in PLN k):	1Q 2017	2Q 2017	3Q 2017	4Q 2017	1Q 2018
Interest income	1 559 802	1 620 968	1 663 808	1 684 729	1 688 501
Interest income on financial assets measured at amortised cost					1 518 899
Interest income on financial assets measured at fair value through other comprehensive income					163 239
Income similar to interest - financial assets measured at fair value through profit or loss					6 363
Interest expense	(305 806)	(318 481)	(322 842)	(305 281)	(298 675)
Net interest income	1 253 996	1 302 487	1 340 966	1 379 448	1 389 826
Fee and commission income	582 576	620 824	667 457	655 957	617 725
Fee and commission expense	(107 383)	(125 182)	(140 552)	(140 571)	(102 611)
Net fee and commission income	475 193	495 642	526 905	515 386	515 114
Dividend income	345	75 579	712	180	185
Net trading income and revaluation	55 858	36 228	55 567	47 321	20 073
Gains (losses) from other financial securities	17 177	10 770	3 962	15 593	(300)
Net gains/(losses) on subordinated entities	3 757	-	-	-	(65)
Other operating income	42 340	32 204	23 671	52 372	77 448
Impairment losses on loans and advances	(145 512)	(100 366)	(231 653)	(212 942)	(222 966)
Operating expenses incl.:	(865 972)	(828 582)	(807 694)	(870 166)	(971 151)
<i>Bank's staff, operating expenses and management costs</i>	<i>(763 710)</i>	<i>(734 087)</i>	<i>(686 366)</i>	<i>(755 269)</i>	<i>(862 454)</i>
<i>Depreciation/amortisation</i>	<i>(74 269)</i>	<i>(77 840)</i>	<i>(82 167)</i>	<i>(84 657)</i>	<i>(82 536)</i>
<i>Other operating expenses</i>	<i>(27 993)</i>	<i>(16 655)</i>	<i>(39 161)</i>	<i>(30 240)</i>	<i>(26 161)</i>
Operating profit	837 182	1 023 962	912 436	927 192	808 164
Share in net profits (loss) of entities accounted for by the equity method	8 655	15 157	14 734	19 718	10 998
Tax on financial institutions	(105 809)	(105 123)	(105 892)	(106 991)	(106 478)
Profit before tax	740 028	933 996	821 278	839 919	712 684
Corporate income tax	(212 812)	(199 737)	(188 610)	(215 548)	(180 479)
Consolidated profit for the period	527 216	734 259	632 668	624 371	532 205
of which:					
attributable to owners of BZ WBK S.A.	453 044	651 111	559 908	548 991	438 734
attributable to non-controlling interests	74 172	83 148	72 760	75 380	93 471

BZ WBK Group Balance Sheet

		1Q 2017	2Q 2017	3Q 2017	4Q 2017	1Q 2018
AKTYWA	ASSETS					
Gotówka i operacje z bankami centralnymi	Cash and balances with central banks	4 150 507	4 112 997	5 117 186	4 146 222	5 202 843
Należności od banków	Loans and advances to banks	2 618 114	1 870 753	2 179 043	2 136 474	1 810 599
Aktywa finansowe przeznaczone do obrotu i pochodne instrumenty zabezpieczające	Financial assets held for trading & hedging	2 660 852	5 715 915	2 474 945	3 634 169	5 965 252
Należności od klientów, w tym:	Loans and advances to customers	104 018 178	105 053 727	106 475 429	107 839 897	109 077 791
- wyceniane w zamortyzowanym koszcie	- measured at amortised cost					108 971 391
- wyceniane w wartości godziwej przez wynik finansowy	- measured at fair value through profit or loss					106 400
Należności z tytułu transakcji z przyrzeczeniem odkupu	Buy-sell-back transactions	189 656	8 248	-	-	
Aktywa finansowe dostępne do sprzedaży	Financial assets available for sale/Investment securities	26 500 766	26 735 273	27 586 847	28 415 812	-
Inwestycyjne aktywa finansowe w tym:	Investment securities incl.:					29 001 043
- dłużne inwestycyjne aktywa finansowe wyceniane w wartości godziwej przez pozostałe całkowite dochody	- debt securities measured at fair value through other comprehensive income					28 090 221
- kapitałowe inwestycyjne aktywa finansowe wyceniane w wartości godziwej przez pozostałe całkowite dochody	- equity securities measured at fair value through other comprehensive income					907 432
- pozostałe inwestycyjne aktywa finansowe wyceniane w wartości godziwej przez wynik finansowy	- other investment securities measured at fair value through other profit or loss					3 390
Inwestycje w podmioty stowarzyszone i wspólne przedsięwzięcia	Investments in associates and joint ventures	880 163	853 327	868 482	889 372	901 864
Wartości niematerialne	Intangible assets	452 759	436 761	430 607	490 327	486 567
Wartość firmy	Goodwill	1 688 516	1 688 516	1 712 056	1 712 056	1 712 056
Rzeczowy majątek trwały	Property, plant & equipment	858 934	858 046	857 240	930 717	898 332
Należności z tytułu bieżącego podatku dochodowego	Current income tax assets	24 228	-	-	-	
Aktywa z tytułu odroczonego podatku dochodowego netto	Net deferred tax assets	1 383 737	1 425 284	1 430 858	1 414 227	1 445 532
Aktywa zaklasyfikowane jako przeznaczone do sprzedaży	Assets classified as held for sale	637	608	733	103	15 261
Nieruchomości inwestycyjne	Investment property	-	-	-	-	
Pozostałe aktywa	Other assets	951 248	1 007 263	1 290 942	1 065 068	1 039 282
Aktywa razem	Total assets	146 378 295	149 766 718	150 424 368	152 674 444	157 556 422
PASYWA	LIABILITIES					
Zobowiązania wobec banków	Deposits from banks	2 635 608	2 591 607	2 730 481	2 783 083	3 838 090
Zobowiązania finansowe przeznaczone do obrotu i pochodne instrumenty zabezpieczające	Financial liabilities held for trading & hedging	3 127 371	2 696 300	2 479 711	1 816 502	1 597 220
Zobowiązania wobec klientów	Deposits from customers	108 452 441	109 111 159	111 022 779	111 481 135	113 576 582
Zobowiązania z tytułu transakcji z przyrzeczeniem odkupu	Sell-buy-back transactions	1 529 209	4 168 296	1 861 557	2 650 846	5 378 655
Zobowiązania z tytułu emisji dłużnych papierów wartościowych	Debt securities in issue	5 384 435	5 961 983	5 895 475	5 895 814	5 164 719
Zobowiązania podporządkowane	Subordinated liabilities	931 147	929 221	951 054	1 488 602	1 500 901
Zobowiązania z tytułu bieżącego podatku dochodowego	Current income tax liabilities	-	87 089	143 726	192 925	147 693
Rezerwy na zobowiązania pozabilansowe obciążone ryzykiem kredytowym	Provisions for off balance sheet credit facilities	51 497	49 198	49 595	50 652	68 036
Pozostałe rezerwy	Other provisions	82 727	89 589	111 160	102 482	108 114
Pozostałe zobowiązania	Other liabilities	2 492 471	2 181 770	2 522 888	2 868 774	2 410 816
Zobowiązania razem	Total liabilities	124 686 906	127 866 212	127 768 426	129 330 815	133 790 826
Kapitały	Equity					
Kapitały własne należne udziałowcom BZ WBK S.A.	Equity attributable to owners of BZ WBK S.A.	20 358 513	20 615 108	21 294 117	21 907 220	22 234 904
Kapitał akcyjny	Share capital	992 345	992 345	993 335	993 335	993 335
Pozostałe kapitały	Other reserve funds	15 799 143	16 916 409	16 920 093	16 920 129	16 923 096
Kapitał z aktualizacji wyceny	Revaluation reserve	392 443	531 471	645 109	714 466	827 996
Zyski zatrzymane	Retained earnings	2 721 538	1 070 728	1 071 517	1 066 236	3 051 743
Wynik roku bieżącego	Profit of the current period	453 044	1 104 155	1 664 063	2 213 054	438 734
Udziały niekontrolujące	Non-controlling interest in equity	1 332 876	1 285 398	1 361 825	1 436 409	1 530 692
Kapitały razem	Total equity	21 691 389	21 900 506	22 655 942	23 343 629	23 765 596
Pasywa razem	Total equity and liabilities	146 378 295	149 766 718	150 424 368	152 674 444	157 556 422



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