

## KEY FINANCIAL DATA OF RAIFFEISEN BANK POLSKA S.A.

	PLN THOUSAND		EUR THOUSAND	
	For the financial year ended	For the financial year ended	For the financial year ended	For the financial year ended
	31 December 2014	31 December 2013	31 December 2014	31 December 2013
Interest income	1 864 715	2 058 737	445 114	488 895
Net interest income	1 084 662	1 075 425	258 912	255 385
Fee and commission income	668 854	717 333	159 658	170 348
Net fee and commission income	575 113	623 238	137 281	148 002
Profit before tax	404 488	165 443	96 553	39 288
Net profit	314 138	129 348	74 986	30 717
Total comprehensive income for the period	276 876	119 717	66 091	28 430
Net cash flow from operating activities	13 608 233	-2 424 446	3 248 331	-575 741
Net cash flow from investing activities	-11 190 975	-1 343 860	-2 671 323	-319 131
Net cash flow from financing activities	-2 187 065	3 138 337	-522 060	745 271
Net increase / (decrease) in cash and cash equivalents	230 193	-629 969	54 948	-149 601
Profit attributable to the Bank's equity holders per one ordinary share (in PLN and EUR respectively)	1 291	533	308	126
Profit attributable to the Bank's equity holders per one diluted share (in PLN and EUR respectively)	1 291	533	308	126

	PLN THOUSAND		EUR THOUSAND	
	As at	Na dzień	Na dzień	Na dzień
	31 December 2014	31 December 2013	31 December 2014	31 December 2013
Total assets	53 521 003	48 645 448	12 556 836	11 729 709
Loans and advances to customers	34 716 952	33 208 232	8 145 122	8 007 386
Amounts due to banks and other monetary institutions	11 242 801	11 408 415	2 637 731	2 750 872
Amounts due to customers	33 764 529	30 460 990	7 921 669	7 344 953
Total equity	6 036 096	5 636 225	1 416 159	1 359 043
Total capital ratio (%)	13,93	12,55	13,93	12,55

### FX rate used for translation of key financial data in Euro.

The income statement, the statement of comprehensive income and the statement of cash flows items – the rate is calculated as the average of NBP exchange rates prevailing as at the last day of each month of 2014 and 2013, respectively: EUR 1 = PLN 4.1893 and EUR 1 = PLN 4.2210.

The statement of financial position items - average NBP exchange rate as at 31 December 2014: EUR 1 = PLN 4.2623 and as at 31 December 2013: EUR 1 = PLN 4.1472.