

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

	PLN THOUSAND		EUR THOUSAND	
	For the financial	For the financial	For the financial	For the financial
	year ended	year ended	year ended	year ended
	31 December 2015	31 December 2014	31 December 2015	31 December 2014
Interest income	1 634 379	1 864 715	390 551	445 114
Net interest income	934 891	1 084 662	223 402	258 912
Fee and commission income	668 250	668 854	159 685	159 658
Net fee and commission income	573 830	575 113	137 122	137 281
Profit before tax	207 034	404 488	49 473	96 553
Net profit	160 075	314 138	38 252	74 986
Total comprehensive income for the period	211 665	276 876	50 579	66 091
Net cash flow from operating activities	-8 562 639	13 608 233	-2 046 129	3 248 331
Net cash flow from investing activities	8 741 655	-11 190 975	2 088 906	-2 671 323
Net cash flow from financing activities	-176 651	-2 187 065	-42 213	-522 060
Net increase / (decrease) in cash and cash equivalents	2 365	230 193	565	54 948
Profit attributable to the Bank's equity holders per one ordinary share (in PLN and EUR respectively)	645	1 291	154	308
Profit attributable to the Bank's equity holders per one diluted share (in PLN and EUR respectively)	645	1 291	154	308

	PLN THOUSAND		EUR THOUSAND	
	As at	As at	As at	As at
	31 December 2015	31 December 2014	31 December 2015	31 December 2014
	Total assets	56 168 703	53 521 003	13 180 501
Loans and advances to customers	33 689 146	34 716 952	7 905 467	8 145 122
Amounts due to banks and other monetary institutions	7 935 995	11 242 801	1 862 254	2 637 731
Amounts due to customers	38 754 180	33 764 529	9 094 023	7 921 669
Total equity	6 247 761	6 036 096	1 466 094	1 416 159
Total capital ratio (%)	14.95	13.93	14.95	13.93

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

In 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 2015 and 2014, respectively: EUR 1 = PLN 4.1848 and EUR 1 = PLN 4.1893.

The statement of financial position items - average NBP exchange rate as at 31 December 2015: EUR 1 = PLN 4.2615 and as at 31 December 2014: EUR 1 = PLN 4.2623.