

KEY CONSOLIDATED FINANCIAL DATA OF RAIFFEISEN BANK POLSKA S.A. GROUP

	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	2 148 490	2 334 528	512 852	554 388
Net interest income	1 224 329	1 212 404	292 251	287 914
Fee and commission income	706 231	756 902	168 580	179 744
Net fee and commission income	612 761	663 478	146 268	157 558
Profit before tax	445 562	240 104	106 357	57 018
Net profit	336 939	183 476	80 429	43 571
Profit attributable to the equity holders of the Parent Entity	337 680	147 412	80 605	35 006
Total comprehensive income for the period	299 676	173 845	71 534	41 284
Net cash flow from operating activities	12 811 221	-3 014 773	3 058 082	-715 928
Net cash flow from investing activities	-11 166 990	-1 353 102	-2 665 598	-321 326
Net cash flow from financing activities	-1 401 797	3 748 732	-334 614	890 224
Net increase / (decrease) in cash and cash equivalents	242 434	-619 143	57 870	-147 030
Profit attributable to the Bank's equity holders per one ordinary share (in PLN and EUR respectively)	1 388	607	331	144
Profit attributable to the Bank's equity holders per one diluted share (in PLN and EUR respectively)	1 388	607	331	144

	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	58 648 365	53 400 742	13 759 793	12 876 336
Loans and advances to customers	39 819 298	37 653 990	9 342 209	9 079 376
Amounts due to banks and other monetary institutions	16 389 675	15 937 209	3 845 265	3 842 884
Amounts due to customers	32 878 290	30 129 775	7 713 744	7 265 088
Total equity	6 151 574	6 118 652	1 443 252	1 475 369
Non-controlling interest's equity	59	297 557	14	71 749
Total capital ratio (%)	12,87	12,39	12,87	12,39

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.