

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

	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	1 917 818	2 148 490	458 282	512 852
Net interest income	1 081 247	1 224 329	258 375	292 251
Fee and commission income	707 718	706 231	169 116	168 580
Net fee and commission income	613 519	612 761	146 607	146 268
Profit before tax	253 349	445 562	60 540	106 357
Net profit	186 178	336 939	44 489	80 428
Profit attributable to the equity holders of the Parent Entity	186 178	337 680	44 489	80 605
Total comprehensive income for the period	237 768	299 676	56 817	71 534
Net cash flow from operating activities	-9 453 599	12 811 221	-2 259 032	3 058 082
Net cash flow from investing activities	8 741 692	-11 166 990	2 088 915	-2 665 598
Net cash flow from financing activities	811 555	-1 401 797	193 929	-334 614
Net increase / (decrease) in cash and cash equivalents	99 648	242 434	23 812	57 870
Profit attributable to the Bank's equity holders per one ordinary share (in PLN and EUR respectively)	750	1 388	179	331
Profit attributable to the Bank's equity holders per one diluted share (in PLN and EUR respectively)	750	1 388	179	331

	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	61 904 943	58 648 365	14 526 562
Loans and advances to customers	39 206 125	39 819 298	9 200 076	9 342 209
Amounts due to banks and other monetary institutions	13 088 797	16 389 675	3 071 406	3 845 265
Amounts due to customers	37 762 146	32 878 290	8 861 233	7 713 744
Total equity	6 389 315	6 151 574	1 499 311	1 443 252
Non-controlling interest's equity	0	59	0	14
Total capital ratio (%)	13.61	12.87	13.61	12.87

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 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.