

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

	PLN THOUSAND		EUR THOUSAND	
	For the period from 1 January 2015 to 30 June 2015	For the period from 1 January 2014 to 30 June 2014	For the period from 1 January 2015 to 30 June 2015	For the period from 1 January 2014 to 30 June 2014
	Interest income	962 061	1 068 726	232 713
Net interest income	543 794	621 632	131 539	148 773
Fee and commission income	333 808	348 298	80 745	83 357
Net fee and commission income	287 075	303 968	69 441	72 747
Profit before tax	140 412	124 416	33 964	29 776
Net profit	99 797	86 520	24 140	20 706
Profit attributable to the equity holders of the Parent Entity	99 797	73 617	24 140	17 618
Total comprehensive income for the period	106 103	78 932	25 665	18 891
Net cash flow from operating activities	-8 008 193	508 343	-1 937 107	121 660
Net cash flow from investing activities	9 569 593	-519 449	2 314 795	-124 318
Net cash flow from financing activities	-2 143 233	-342 357	-518 428	-81 935
Net increase / (decrease) in cash and cash equivalents	-581 833	-353 463	-140 740	-84 593
Profit attributable to the Bank's equity holders per one ordinary share (in PLN and EUR respectively)	402	303	97	73
Profit attributable to the Bank's equity holders per one diluted share (in PLN and EUR respectively)	402	303	97	73

	PLN THOUSAND			EUR THOUSAND		
	As at	As at	As at	As at	As at	As at
	30 June 2015	31 December 2014	30 June 2014	30 June 2015	31 December 2014	30 June 2014
Total assets	58 879 754	58 648 365	55 353 148	14 037 706	13 759 793	13 303 167
Loans and advances to customers	40 825 882	39 819 298	39 329 435	9 733 426	9 342 209	9 452 146
Amounts due to banks and other monetary institutions	13 496 903	16 389 675	16 916 499	3 217 839	3 845 265	4 065 586
Amounts due to customers	35 155 411	32 878 290	30 799 620	8 381 511	7 713 744	7 402 153
Total equity	6 257 650	6 151 574	6 187 785	1 491 906	1 443 252	1 487 127
Non-controlling interest's equity	0	59	291 931	0	14	70 160
Total capital ratio (%)	13,35	12,87	13,29	13,35	12,87	13,29

### 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 in the periods from 1 January 2015 to 30 June 2015 and from 1 January 2014 to 30 June 2014, respectively: EUR 1 = PLN 4.1341 and EUR 1=PLN 4.1784.

The statement of financial position items - average NBP exchange rate as at 30 June 2015: EUR 1 = PLN 4.1944, as at 31 December 2014: EUR 1= PLN 4.2623 and as at 30 June 2014: EUR 1 = PLN 4.1609.