

KEY FINANCIAL DATA OF RAIFFEISEN BANK POLSKA S.A.

	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	820 517	931 129	198 475	222 843
Net interest income	468 382	553 827	113 297	132 545
Fee and commission income	313 570	334 015	75 850	79 938
Net fee and commission income	266 924	289 787	64 566	69 354
Profit before tax	137 872	118 538	33 350	28 369
Net profit	107 084	92 046	25 903	22 029
Total comprehensive income for the period	113 390	84 458	27 428	20 213
Net cash flow from operating activities	-8 457 743	188 057	-2 045 849	45 007
Net cash flow from investing activities	9 568 332	-509 483	2 314 490	-121 933
Net cash flow from financing activities	-1 849 885	-20 805	-447 470	-4 979
Net (decrease) in cash and cash equivalents	-739 296	-342 230	-178 829	-81 905
Profit attributable to the Bank's equity holders per one ordinary share (in PLN and EUR respectively)	431	379	104	91
Profit attributable to the Bank's equity holders per one diluted share (in PLN and EUR respectively)	431	379	104	91

	PLN THOUSAND			EUR THOUSAND		
	As at 30 June 2015	As at 31 December 2014	As at 30 June 2014	As at 30 June 2015	As at 31 December 2014	As at 30 June 2014
Total assets	53 515 749	53 521 003	50 286 049	12 758 857	12 556 836	12 085 378
Loans and advances to customers	35 650 478	34 716 952	34 582 814	8 499 542	8 145 122	8 311 378
Amounts due to banks and other monetary institutions	8 811 465	11 242 801	12 288 877	2 100 769	2 637 731	2 953 418
Amounts due to customers	35 300 060	33 764 529	30 920 705	8 415 998	7 921 669	7 431 254
Total equity	6 149 486	6 036 096	5 720 684	1 466 118	1 416 159	1 374 867
Total capital ratio (%)	14,31	13,93	13,69	14,31	13,93	13,69

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.

Warsaw, 17 August 2015