

2015 EU-wide Transparency Exercise

Bank Name	GRUPA RAIFFEISEN BANK POLSKA SA
LEI Code	259400B9NW8RT98P1F7Z
Country Code	PL

2015 EU-wide Transparency Exercise

Capital

GRUPA RAIFFEISEN BANK POLSKA SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	1 286	1 388	CA1 (1)	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1 223	1 327	CA1 (1.1.1)	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1 036	1 038	CA1 (1.1.1.1)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	61	134	CA1 (1.1.1.2)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	0	-10	CA1 (1.1.1.3)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	50	76	CA1 (1.1.1.4)	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	222	231	CA1 (1.1.1.5)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital			CA1 (1.1.1.7)	Article 84 of CRR
Adjustments to CET1 due to prudential filters	0	10	CA1 (1.1.1.9)	Articles 32 to 35 and 36 (1) point (i) of CRR
(-) Intangible assets (including Goodwill)	-138	-135	CA1 (1.1.1.10 + 1.1.1.11)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-17	CA1 (1.1.1.12)	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses			CA1 (1.1.1.13)	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets			CA1 (1.1.1.14)	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital			CA1 (1.1.1.15)	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital			CA1 (1.1.1.16)	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 (1.1.1.17 to 1.1.1.21)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(b) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
Of which: from securitisation positions (-)			CA1 (1.1.1.18)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment			CA1 (1.1.1.22)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences			CA1 (1.1.1.23)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment			CA1 (1.1.1.24)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold			CA1 (1.1.1.25)	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 (1.1.1.27) + CA1 (1.1.1.28)	-
Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)			CA1 (1.1.1.6)	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)			CA1 (1.1.1.8)	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	0	0	CA1 (1.1.1.25)	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 (1.2)	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 (1.2.1) + CA1 (1.1.2.2) + CA1 (1.1.2.3) + CA1 (1.1.2.4)	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 (1.2) - (CA1 (1.1.2.1) + CA1 (1.1.2.2) + CA1 (1.1.2.3) + CA1 (1.1.2.4))	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1 223	1 327	CA1 (1.1)	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	63	61	CA1 (1.2)	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	63	61	CA1 (1.2.1) + CA1 (1.2.2) + CA1 (1.2.3) + CA1 (1.2.4)	
Other Tier 2 Capital components and deductions (after transitional adjustments)	0	0	CA1 (1.2) - (CA1 (1.2.1) + CA1 (1.2.2) + CA1 (1.2.3) + CA1 (1.2.4))	
TOTAL RISK EXPOSURE AMOUNT	9 993	10 401	CA2 (1)	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	12.23%	12.76%	CA3 (1)	-
Tier 1 Capital ratio	12.23%	12.76%	CA3 (3)	-
Total Capital ratio	12.87%	13.35%	CA3 (5)	-

2015 EU-wide Transparency Exercise

Risk exposure amounts

GRUPA RAIFFEISEN BANK POLSKA SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	8 839	9 312
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP		
Risk exposure amount Other credit risk	8 839	9 312
Risk exposure amount for position, foreign exchange and commodities (Market risk)	171	141
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	20	7
Risk exposure amount for operational risk	964	942
Other risk exposure amounts	0	0
Total Risk Exposure Amount	9 993	10 401

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2015 EU-wide Transparency Exercise

P&L

GRUPA RAIFFEISEN BANK POLSKA SA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	445	207
Of which debt securities income	16	8
Of which loans and advances income	401	176
Interest expenses	215	98
(Of which deposits expenses)	214	98
(Of which debt securities issued expenses)		
(Expenses on share capital repayable on demand)		
Dividend income	5	0
Net Fee and commission income	82	68
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	45	19
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	-1
Exchange differences [gain or (-) loss], net	86	7
Net other operating income/(expenses)	65	8
TOTAL OPERATING INCOME, NET	512	212
(Administrative expenses)	272	124
(Depreciation)	41	17
(Provisions or (-) reversal of provisions)	2	0
(Commitments and guarantees given)	2	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	87	37
(Loans and receivables)	86	37
(Held to maturity investments, AFS assets and financial assets measured at cost)	1	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	0
(of which Goodwill)		
Negative goodwill recognised in profit or loss		
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	107	34
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	82	24
Profit or (-) loss after tax from discontinued operations		
PROFIT OR (-) LOSS FOR THE YEAR	82	24
Of which attributable to owners of the parent	82	24

⁽¹⁾ Information available only as of end of the year

Country of Counterpart 8	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised total ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

Country of Counterpart 9	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised total ²	Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

Country of Counterpart 10	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised total ²	Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2015 EU-wide Transparency Exercise
 Credit Risk - Standardised Approach
 GRUPA RAFFAELSEN BANK POLSKA SA

(mln EUR, %)

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	3 057	3 173	0		2 904	3 013	2	
	Regional governments or local authorities	6	9	2		6	8	2	
	Public sector entities	12	8	2		14	9	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0				0		
	Institutions	325	289	73		224	178	51	
	Corporates	3 159	2 297	2 155		4 112	2 484	2 328	
	of which: SME	1 467	1 088	947		1 989	1 246	1 090	
	Retail	2 264	1 964	1 337		2 702	2 391	1 639	
	of which: SME	830	761	495		943	865	494	
	Secured by mortgages on immovable property	4 670	4 610	4 303		4 711	4 652	4 353	
	of which: SME	788	759	578		788	761	588	
	Exposures in default	782	418	480	351	847	412	444	425
	Items associated with particularly high risk	10	6	10		10	6	10	
	Covered bonds		0				0		
	Claims on institutions and corporates with a ST credit assessment		0				0		
	Collective investments undertakings (CIU)		0				0		
	Equity	11	7	17		12	8	20	
	Securitisation	2				2			
	Other exposures	1 715	1 714	462		1 030	1 029	463	
	Standardised Total	16 013	14 495	8 839	416	16 573	14 190	9 312	499

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2015 EU-wide Transparency Exercise
 Credit Risk - IRB Approach
 GRUPA RAIFFEISEN BANK POLSKA SA

(mln EUR, %)		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount	
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total	0	0	0	0	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2015 EU-wide Transparency Exercise
 Credit Risk - IRB Approach
 GRUPA RAIFFEISEN BANK POLSKA SA

		IRB Approach										
		As of 31/12/2014					As of 30/06/2015					
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount	
	Of which: defaulted		Of which: defaulted			Of which: defaulted			Of which: defaulted			
Consolidated data	Central banks and central governments	0		0	0	0	0		0	0	0	0
	Institutions	0		0	0	0	0		0	0	0	0
	Corporates	0		0	0	0	0		0	0	0	0
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0	0	0
	Corporates - Of Which: SME	0		0	0	0	0		0	0	0	0
	Retail	0		0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0		0	0	0	0		0	0	0	0
	Retail - Secured on real estate property - Of Which: SME											
	Retail - Secured on real estate property - Of Which: non-SME											
	Retail - Qualifying Revolving											
	Retail - Other Retail	0		0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME											
	Retail - Other Retail - Of Which: non-SME											
	Equity											
	Securitisation											
Other non credit-obligation assets												
IRB Total				0						0		

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

GRUPA RAIFFEISEN BANK POLSKA SA

	As of 31/12/2014						As of 30/06/2015							
	Gross carrying amount			Accumulated impairment, accumulated changes			Gross carrying amount			Accumulated impairment, accumulated changes				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non-performing exposures		
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	2 922	0	0	0	0	0	697	0	0	0	0	0		
Central banks	2 270	0	0	0	0	0	48	0	0	0	0	0		
General governments	571	0	0	0	0	0	579	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	14	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	81	0	0	0	0	0	70	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	9 980	62	776	775	50	441	15 913	11 130	150	886	539	328	203	441
Central banks	0	0	0	0	0	0	321	0	0	0	0	0	0	0
General governments	11	1	0	0	0	0	13	0	0	0	0	0	0	0
Credit institutions	353	0	0	0	0	0	406	0	0	0	0	0	0	0
Other financial corporations	427	0	1	0	0	0	280	0	1	0	0	0	0	0
Non-financial corporations	5 009	13	567	567	30	314	15 781	5 304	66	642	538	164	202	440
Households	4 180	48	208	208	20	127	4 896	4 896	85	243	1	164	1	0
NET INSTRUMENTS other than HFT	12 903	62	776	775	50	441	15 913	11 828	150	886	539	328	203	441
OFF-BALANCE SHEET EXPOSURES	18 927		17	17	6	2	19 338			33	33	8	2	0

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

2015 EU-wide Transparency Exercise

Forborne Exposures

GRUPA RAIFFEISEN BANK POLSKA SA

PRAWDA

(mln EUR, %)	As of 31/12/2014					As of 30/06/2015				
	Gross carrying amount of exposures with forbearance		Accumulated impairment, accumulated changes in fair value due		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance		Accumulated impairment, accumulated changes in fair value due		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	551	233	119	109	279	578	285	126	120	349
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	451	202	99	92	239	448	243	101	97	289
Households	100	31	19	16	40	130	42	25	23	60
DEBT INSTRUMENTS other than HFT	551	233	119	109	279	578	285	126	120	349
Loan commitments given			5	0	0	11		0	0	0

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

2015 EU-wide Transparency Exercise

Leverage ratio

GRUPA RAIFFEISEN BANK POLSKA SA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	1 223	1 327	LCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	15 426	15 281	LCom {21}	
C	Leverage ratio	7,93%	8,68%	A/B	

2015 EU-wide Transparency Exercise
Information on collaterals: Mortgage loans
 GRUPA RAIFFEISEN BANK POLSKA SA

(mln EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans		Mortgage loans	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	5 274	4 941	5 733	5 018
of which: Other financial corporations		0		0
of which: Non-financial corporations	1 576	1 767	1 606	1 795
of which: Households	3 698	3 174	4 126	3 223

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.