

Getin Holding Group's

Financial Results

Q1-Q3'2012

- ④ PLN 86.2 million net profit ¹⁾ for Q1-Q3 2012
 - PLN 40.4 million financial result in Q3 2012
 - quarterly result ¹⁾ increases by 36.5%

- ④ Idea Bank Group (Poland)
 - PLN 1.5 billion worth loans sale for 9 months contributes to doubled loan balance

- ④ Carcade Group
 - vice-leader's position defended and profitability maintained in highly competitive environment
 - Kubanbank reaches the breakeven point in July 2012

- ④ Sombelbank
 - net results soar threefold

- ④ Idea Bank Group (Ukraine)
 - the leader's position in car loans sale defended

1) ... attributable to equity holders of the Getin Holding Group parent company excl. TU Europa sale transaction (PLN 455.2 million to the net result for the parent company equity holders)

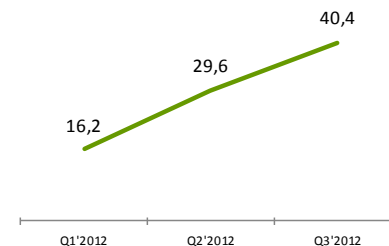
Components of financial result for Q1-Q3'2012

PLN m	Q1-Q3'2012
Net interest income	308,0
Net fee and commission income	265,6
Insurance premiums	334,8
Result on investment securities	537,4
Profit / (Loss) on hiperinflation	-9,0
Other operating income and expense	-188,8
Net operating income	1 248,0
Provision	-57,9
Overhead costs	-404,3
Profit before income tax	785,7
Income tax	-214,9
Net profit (loss) attributable to non-controlling interes:	-29,4
Net profit attributable to equity holders of the Co.	541,4

Illustration of the impact of TU Europa sale transaction on the financial result ¹⁾

Net profit ¹⁾ earned by TU Europa before its sale	41,8
Income on sale of 50 % stake + 1 share in TU Europa	54,0
Premiums excluded from consolidation in 2012 until the shares sale transaction	73,4
Single reverse of insurance premiums adjustments at the moment of sale	286,0
Total impact on the net profit ¹⁾	455,2

Evolution of the financial operating result ²⁾



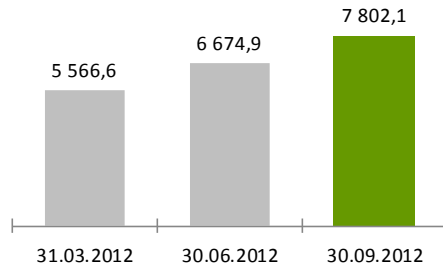
- ① Carcade Group maintained its high (35%) contribution to the consolidated interest income, whereas the contribution of Sombelbank to this line increased considerably (up to 21%).
- ① High and dynamically growing sale volume accomplished by Idea Bank Poland ensured a 23.1% growth of the quarterly net commission and fee income, while its contribution to the Group's result increased to 58%.
- ① The net loan balance totalled PLN 3.7 billion (from PLN 3.1 billion in Q2), while the deposit balance soared to PLN 4.3 billion (from PLN 3.7 in Q2).

1) ... attributable to equity holders of the Getin Holding Group parent company

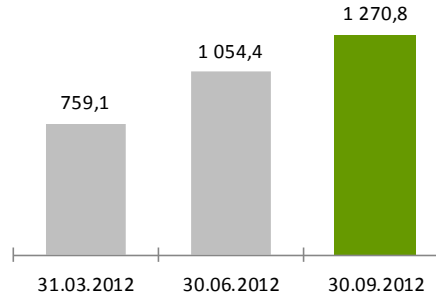
2) ... attributable to equity holders of the Getin Holding Group parent company excl. TU Europa sale transaction (PLN 455.2 million to the net result for the parent company equity holders)

Dynamic growth of Getin Holding new portfolio subsidiaries

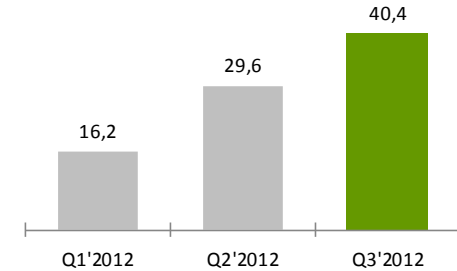
Assets ¹⁾
(PLN bn)



Equity ¹⁾
(PLN m)



Net profit ²⁾
(PLN m)



ROE ³⁾ of three business groups topped 20%:

- Sombelbank - 47.8%,
- Carcade Group - 29.9%,
- Idea Bank Ukraine - 21.1%.

Quarterly increase in assets reached 16.9%, while for equity stood at 20.5%.

The total increase in the share capital of Idea Bank Poland resulted from the following increases: by PLN 245 million and by 191 million. All the Group companies applied the policy of retaining their profits.

1) ... value as the sum of: Idea Bank Poland Group, Carcade Group, Idea Bank Ukraine Group, Sombelbank, MW Trade and PF Leasing

2) ... attributable to equity holders of the Getin Holding Group parent company excl. TU Europa sale transaction (PLN 455.2 million to the net result for the parent company equity holders)

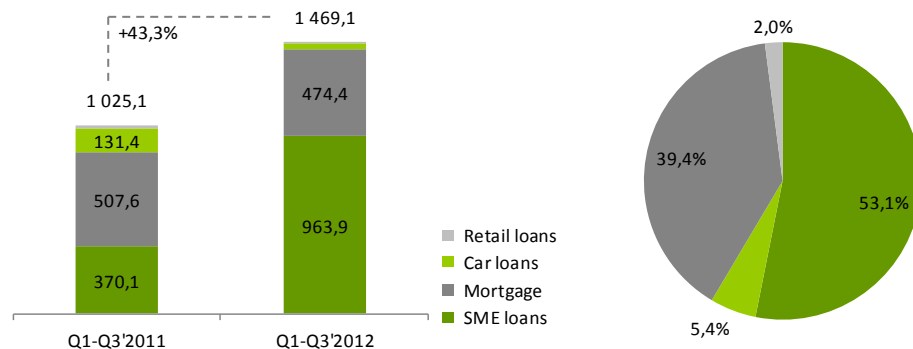
3) ROE = annualized net profit attributable to shareholders of the parent / equity adjusted for current period income



PLN m	Q1-Q3'2012	Q1-Q3'2011	Q1-Q3'2012 / Q1-Q3'2011
Net interest income	48,5	19,7	x2,5
Net fee and commission income	154,2	28,4	x5,4
Other operating income and expense	-2,5	23,0	-
Net operating income	200,1	71,1	x2,8
Provision	-17,1	-16,4	+4,3%
Overhead costs	-163,7	-43,2	x3,8
Profit before income tax	19,2	11,6	+65,5%
Income tax	3,1	7,5	-58,7%
Net profit (loss) attributable to non-controlling interest ¹	-3,3	0,0	+100,0%
Net profit attributable to equity holders of the Co.	19,0	18,9	+0,5%

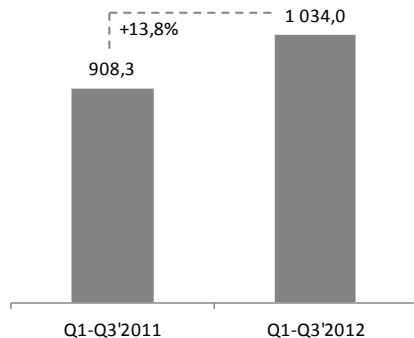
PLN m	30.09.2012	30.09.2011	30.09.2012 / 30.09.2011
Amounts due from banks	149,8	112,0	+33,8%
Loans and advances to customers	2 921,5	1 097,9	x2,7
Other loans and receivables	28,7	0,0	+100,0%
Financial instruments	527,0	496,8	+6,1%
Income taxes	17,6	17,7	-0,2%
Other assets	890,4	225,2	x4,0
Total Assets	4 535,0	1 949,6	x2,3
Amounts due to banks	350,9	0,0	+100,0%
Amounts due to customers	3 211,9	1 441,1	x2,2
Debt securities in issue	77,4	0,0	+100,0%
Other liabilities	101,5	62,1	+63,4%
Equity	793,3	446,4	+77,7%
Total liabilities and equity	4 535,0	1 949,6	x2,3

Loans sales (PLN m) and portfolio structure (%)

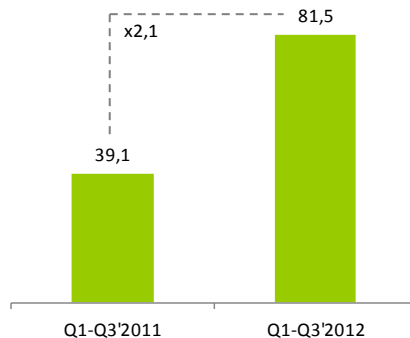


- ④ Increase of the share capital by PLN 191 million, Getin Holding waived its pre-emption right, hence its share in the capital dropped to 79.79%.
- ④ CAR increased to 19.27% due to allocating:
 - PLN 80.0 million from bonds issue to Tier 2;
 - PLN 191.0 million from capital increase to Tier 1;
- ④ In Q1-Q3 2012, Tax Care generated a net profit of PLN 23 million, where PLN 13.1 million was consolidated in the Idea Bank Group since June.
- ④ Increased costs are the consequence of expanding of the distribution network (as at the end of September the Bank had 46 branches vs. 27 year before).

Lease (PLN m)



Car loans sales (PLN m)



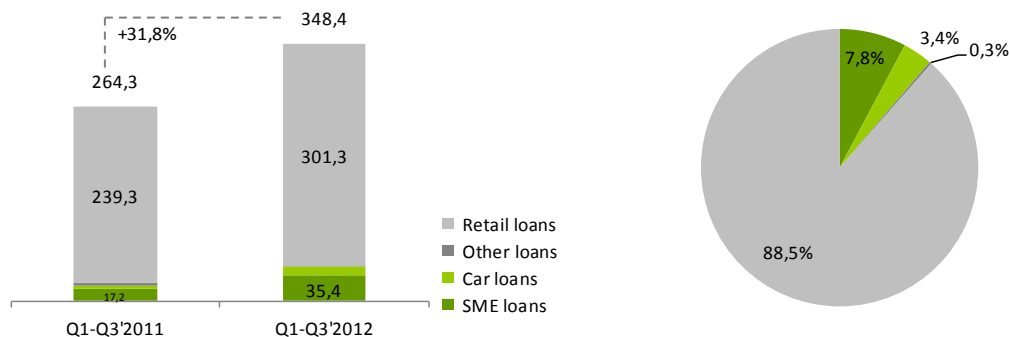
- ④ The net profit soars nearly threefold.
- ④ Record capital profitability – 29.9% ROE (vs. 15% in the previous year).
- ④ The vice-leader's position in car lease sale in Russia defended.
- ④ The growth rate of the fees and commission income considerably exceeds the sale volume dynamics (40.7% vs. 13.8%)
- ④ Risk level kept at 2.2%.
- ④ Kubanbank
 - Kubanbank reaches the breakeven point in July 2012,
 - the bank's loan portfolio tops RUB 1 billion.

PLN m	Q1-Q3'2012	Q1-Q3'2011	Q1-Q3'2012 / Q1-Q3'2011
Net interest income	107,1	60,4	+77,3%
Net fee and commission income	35,6	25,3	+40,7%
Other operating income and expense	6,4	3,4	+88,2%
Net operating income	149,1	89,1	+67,3%
Provision	-7,5	-4,6	+63,0%
Overhead costs	-92,8	-64,4	+44,1%
Profit before income tax	48,8	20,1	x2,4
Income tax	-9,7	-5,8	+67,2%
Net profit (loss) attributable to non-controlling interest ¹⁾	-0,2	0,0	+100,0%
Net profit attributable to equity holders of the Co.	39,0	14,3	x2,7

PLN m	30.09.2012	30.09.2011	30.09.2012 / 30.09.2011
Amounts due from banks	81,8	21,8	x3,8
Loans and advances to customers	108,8	42,5	x2,6
Net investments in financial lease	1 039,5	655,7	+58,5%
Income taxes	10,9	19,4	-43,6%
Other assets	153,8	165,9	-7,3%
Total Assets	1 394,8	905,3	+54,1%
Amounts due to banks	821,7	651,7	+26,1%
Amounts due to customers	102,5	37,4	x2,7
Debt securities in issue	175,6	0,0	+100,0%
Other liabilities	80,4	73,4	+9,6%
Equity	214,6	142,8	+50,3%
Total liabilities and equity	1 394,8	905,3	+54,1%

1) ROE = annualized net profit attributable to shareholders of Getin Holding Group parent company / equity adjusted for current period income

Loans sales (PLN m) and portfolio structure (%)



- ④ The net profit soars nearly threefold.
- ④ Record ROE in the bank's history 47.8%, at net interest margin (NIM) 23.9%.
- ④ The distribution network expansion continued, as at the end of September the bank operated in:
 - 39 branches (vs. 30 after Q3'2011);
 - 24 mini-branches (vs. 0 after Q3'2011);
 - 25 currency exchange bureaus (vs. 14 after Q3'2011).

PLN m	Q1-Q3'2012	Q1-Q3'2011	Q1-Q3'2012 / Q1-Q3'2011
Net interest income	63,8	36,9	+72,9%
Net fee and commission income	10,1	1,6	x6,3
Profit / (Loss) on hiperinflation	-9,0	0,0	+100,0%
Other operating income and expense	9,4	2,3	x4,1
Net operating income	74,3	40,9	+81,7%
Provision	-8,1	-4,3	+88,4%
Overhead costs	-36,3	-25,9	+40,2%
Profit before income tax	29,9	10,7	x2,8
Income tax	-6,4	-2,2	x2,9
Net profit attributable to equity holders of the Co.	23,5	8,4	x2,8

PLN m	30.09.2012	30.09.2011	30.09.2012 / 30.09.2011
Amounts due from banks	64,8	34,6	+87,2%
Loans and advances to customers	334,2	179,0	+86,7%
Other assets	107,0	93,8	+14,0%
Total Assets	506,0	307,4	+64,6%
Amounts due to banks	15,0	19,8	-24,2%
Amounts due to customers	362,2	196,0	+84,8%
Debt securities in issue	26,8	30,7	-12,6%
Other liabilities	13,0	9,8	+32,3%
Equity	89,0	51,1	+74,1%
Total liabilities and equity	506,0	307,4	+64,6%

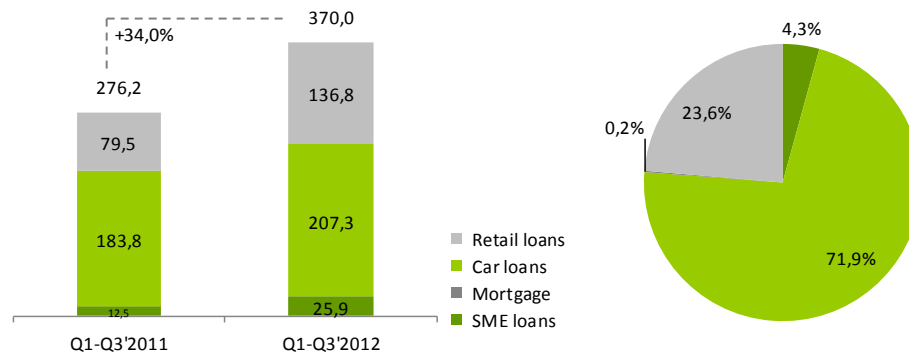
1) ROE = annualized net profit attributable to shareholders of Getin Holding Group parent company / equity adjusted for current period income

2) NIM = annualized interest income / average earning assets (average as at 2011.12.31 and 2012.09.30)

PLN m	Q1-Q3'2012	Q1-Q3'2011	Q1-Q3'2012 / Q1-Q3'2011
Net interest income	36,3	27,9	+30,1%
Net fee and commission income	43,2	23,1	+87,0%
Other operating income and expense	6,0	3,9	+53,8%
Net operating income	85,5	54,9	+55,7%
Provision	-15,5	-1,2	x12,9
Overhead costs	-44,5	-31,0	+43,5%
Profit before income tax	25,5	22,7	+12,3%
Income tax	-4,9	-4,9	0,0%
Net profit attributable to equity holders of the Co.	20,6	17,8	+15,7%

PLN m	Q1-Q3'2012	Q1-Q3'2011	30.09.2012 / 30.09.2011
Amounts due from banks	39,8	65,0	-38,8%
Loans and advances to customers	642,9	428,5	+50,0%
Other assets	124,7	66,1	+88,6%
Total Assets	807,4	559,6	+44,3%
Amounts due to banks	25,7	84,9	-69,7%
Amounts due to customers	610,5	336,6	+81,4%
Other liabilities	20,3	17,9	+13,1%
Equity	150,9	120,2	+25,6%
Total liabilities and equity	807,4	559,6	+44,3%

Loans sales (PLN m) and portfolio structure (%)



- 18.7% share in the car loans market, for 9 months, while keeping high margins supported by obligatory insurances packages.
- The fifth position in sale of cash loans for 9 months, the first position in sale profitability.
- The distribution network expansion continued, as at the end of September the bank had 65 branches (vs. 50 after Q3'2011).

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