



Group's financial performance

Getin Holding

for year 2013

- ④ **Net profit ¹⁾ of PLN 248.9 million for 2013, a x2 growth²⁾ y/y**
 - Acquisition of Belarusian Bank for Small Business (in Q4) and Romanian International Bank (in Q4)

- ④ **Idea Bank Poland Group | Idea Bank wins the Forbes ranking for the best bank for entrepreneurs for the third time**
 - net profit ¹⁾ of PLN 107.3 million ¹⁾ for 2013, a x4 growth y/y
 - loans portfolio value reached PLN 4 461.7 million, at the quarterly average sales volume of PLN 555.1 million (+1.9% y/y)

- ④ **Carcade Group | Lease leader in Russia**
 - net profit ¹⁾ of PLN 59.2 million for 2013, a 9.2% growth y/y
 - lease receivables portfolio volume reached PLN 1.5 billion, at the quarterly average sales volume of PLN 464.2 million (+22.5% y/y)

- ④ **Idea Bank Belarus | Leader in retail banking**
 - net profit of PLN 45.3 million for 2013, a 32.5% growth y/y
 - loans portfolio value reached PLN 666.8 million, at the quarterly average sales volume of PLN 190.2 million (+39.0% y/y)

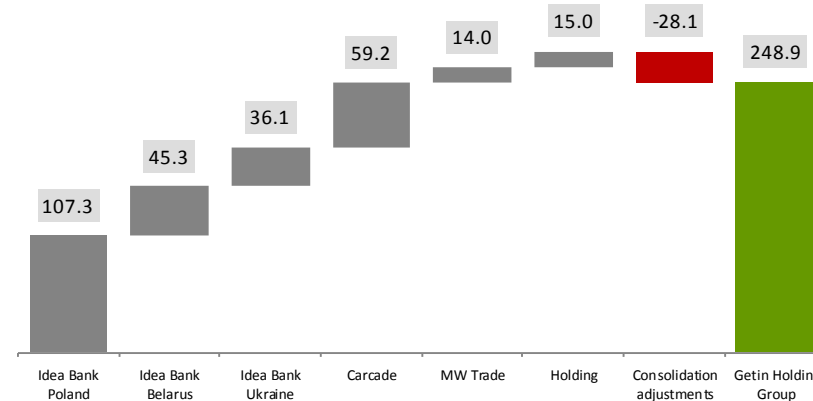
- ④ **Idea Bank Ukraine Group | Fortifying its position in consumer finance**
 - net profit of PLN 36.1 million for 2013, a 25.8% growth y/y
 - the loans portfolio value reached PLN 892.4 million, at the quarterly average loans sales volume of PLN 182.9 million (+50.5% y/y)

1) ... attributable to the shareholders of the parent company

2) ... excl. the proceeds from the sale transaction of TU Europa Group in 2012 (PLN 455.2 million)

PLN m y/y	2013	2012 *	2013 / 2012 *
Interest income	1 443.3	1 047.8	+37.7%
Interest expense	-842.9	-605.2	+39.3%
Net interest income	600.4	442.6	+35.7%
Net fee and commission income	410.0	266.7	+53.7%
Other operating income and expense	113.7	710.7	-84.0%
Net operating income	1 124.1	1 420.1	-20.8%
Overhead costs	-677.6	-575.7	+17.7%
Provision	-164.6	-57.2	x2.9
Profit before income tax	282.0	787.2	-64.2%
Income tax	-3.8	-174.3	-97.8%
Net profit (loss)	278.2	612.9	-54.6%
Non-controlling interest	-29.3	-32.6	-10.1%
Net profit attributable to equity holders of the Co.	248.9	580.3	-57.1%
excluding TU Europa sales	248.9	125.1	+99.0%

Contribution to the Group's results¹⁾
(PLN m)



① The Group's net result¹⁾ for 2013 totalled PLN 248.9 million, and it was x2 higher²⁾ compared to the previous year.

② To the growth of the net result contributed:

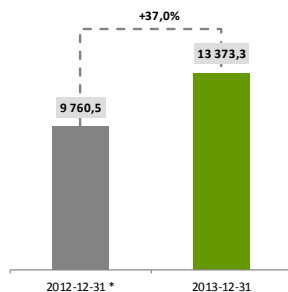
- PLN 157.8 million higher net interest income — interest-bearing assets value increased by 37.7% y/y;
- PLN 143.3 million higher net fee and commission fee — higher insurance sale volume — nearly four times higher net income earned on insurance commissions;
- increase in administrative expenses by PLN 101.9 million — business expansion and consolidation of new companies (acquisition of BBSB, RIB, and All money);
- growth of risk cost by PLN 107.4 million — due to high sale volumes and worsening repayment discipline of clients in the East;
- positive effect of tax due to recognising tax asset in Idea Bank Poland Group in Q3 and Q4.

1) ... attributable to the shareholders of the parent company

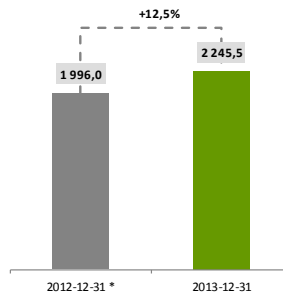
2) ... excl. the proceeds from the sale transaction of TU Europa Group in 2012 (PLN 455.2 million)

* Adjusted data for 2012

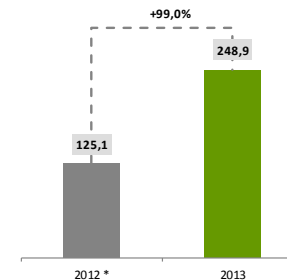
Assets
(PLN m)



Equity
(PLN m)



Net Profit¹⁾
(PLN m)



- 📌 Four major business groups report their ROEs²⁾ over 20%: **32.7%** - Idea Bank Belarus, **24.5%** - Carcade Group, **20.3%** - Idea Bank Ukraine Group, **24.1%** - MW Trade
- 📌 All business groups improved their cost efficiency (reflected in the C/I ratio).
- 📌 The net loans totalled PLN 6.3 billion (by PLN 2.0 billion y/y), whereas the net deposits increased to PLN 7.4 billion (by PLN 2.3 billion y/y). The L/D ratio as at the year-end stood at 85.0% (vs. 83.7% in the previous year).
- 📌 The employment rate in the Group increased by nearly 1.5 thousand FTEs (to 6.9 thousand FTEs at the year-end).

1) ... attributable to equity holders of the Getin Holding Group parent company, excl. the proceeds from the sale transaction of TU Europa Group in 2012 (PLN 455.2 million)

2) ROE = annualized net profit / average equity (OB and CB)

* Adjusted data for 2012

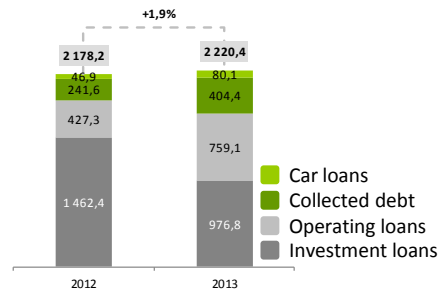


PLN m y/y	2013	2012 *	2013 / 2012 *
Interest income	460.8	290.5	+58.6%
Interest expense	-258.5	-187.7	+37.7%
Net interest income	202.3	102.8	+96.8%
Net fee and commission income	219.0	128.2	+70.8%
Other operating income and expense	47.8	18.1	x2.6
Net operating income	469.1	249.1	+88.3%
Overhead costs	-331.1	-261.5	+26.6%
Provision	-60.0	-6.8	x8.8
Profit before income tax	78.0	-19.2	-
Income tax	29.3	48.3	-39.3%
Net profit (loss)	107.3	29.1	x3.7
Non-controlling interest	0.0	-3.3	-100.0%
Net profit attributable to equity holders of the Co.	107.3	25.8	x4.2

PLN m	2013-12-31	2012-12-31 *	2013-12-31 / 2012-12-31 *
Cash and balances in the Central Bank	170.0	132.2	+28.6%
Amounts due from banks	120.5	207.6	-42.0%
Loans	4 461.7	3 148.7	+41.7%
Net investments in financial lease	364.6	166.6	x2.2
Financial instruments	968.0	651.0	+48.7%
Intangible assets	443.4	373.5	+18.7%
Tangible fixed assets	95.1	85.3	+11.5%
Other assets	795.7	439.8	+80.9%
Total Assets	7 419.0	5 204.7	+42.5%
Amounts due to banks	633.9	358.1	+77.0%
Deposits	5 498.1	3 889.9	+41.3%
Debt securities in issue	247.8	136.1	+82.1%
Other liabilities	261.6	140.5	+86.2%
Equity	777.6	680.1	+14.3%
Total liabilities and equity	7 419.0	5 204.7	+42.5%

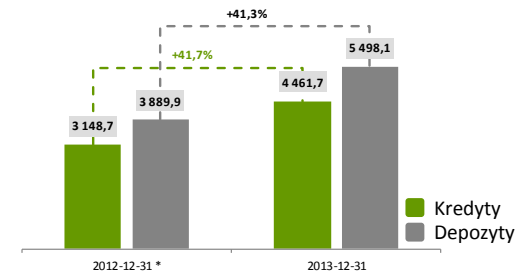
Sales

(PLN m)



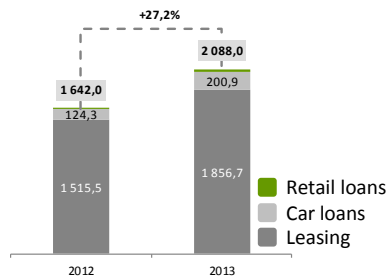
Loans and deposit balance

(PLN m)

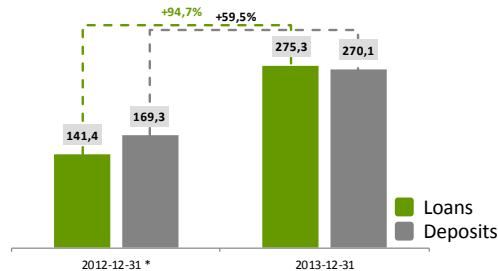


- IT The Bank's unconsolidated profit increased by 29.2% to PLN 63.3 million. The equity totalled PLN 916.0 million, the liquidity ratio stood at 11.9%.
- IT Sales volume of working capital facilities increased by 77.6% y/y, thanks to new sale channels (online credit platform).
- IT Matching growth in volumes of loans and deposits, the L/D ratio as at the year-end stood at 81.1%.
- IT The number of the Bank's clients exceeded 310 thousand.
- IT 56.9 thous. current accounts opened for corporate clients in 2013.
- IT 15.2 thous. active accounting subscriptions served by Tax Care.
- IT Launching Lion's Bank — the first Polish private banking targeted at individual clients who intend to invest in real property; the bank helps to build real estate portfolios and offers real estate management services in cooperation with Lion's House.

Sales (PLN m)



Loans and deposit balance in bank (PLN m)



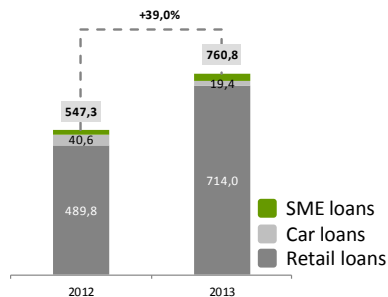
- ① Q/Q regular growth of the Group's net profit. In 2013, the Group earned PLN 59.2 million net profit ¹⁾, maintaining the ROE at 24.5%.
- ② Introduction of credit limits for present clients of the lease company.
- ③ The number of the Bank's clients exceeded 50 thousand (including companies and entrepreneurs)
- ④ Launching new auxiliary services (mobile technical support).
- ⑤ Idea Bank Russia:
 - The total loans sale volume reached PLN 231.3 million (+82.8% y/y), the balance increased to PLN 275.3 million (+94.7% y/y).
 - Starting financing Carcade with the assignment of claims and completion of PLN 54.4 million worth transactions in 2013.

PLN m y/y	2013	2012 *	2013 / 2012 *
Interest income	363.9	270.9	+34.3%
Interest expense	-199.7	-126.1	+58.4%
Net interest income	164.2	144.8	+13.4%
Net fee and commission income	58.1	37.8	+53.7%
Other operating income and expense	32.5	22.8	+42.5%
Net operating income	254.8	205.4	+24.1%
Overhead costs	-144.4	-125.4	+15.2%
Provision	-34.5	-11.0	x3.1
Profit before income tax	75.9	69.0	+10.0%
Income tax	-16.3	-14.5	+12.4%
Net profit (loss)	59.6	54.5	+9.4%
Non-controlling interest	-0.4	-0.3	+33.3%
Net profit attributable to equity holders of the Co.	59.2	54.2	+9.2%

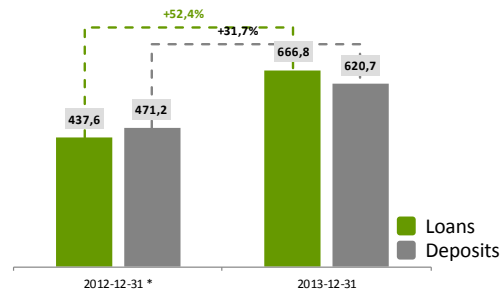
PLN m	2013-12-31	2012-12-31 *	2013-12-31 / 2012-12-31 *
Cash and balances in the Central Bank	27.2	22.0	+23.6%
Amounts due from banks	29.8	122.9	-75.8%
Loans	275.3	141.4	+94.7%
Net investments in financial lease	1 529.7	1 177.7	+29.9%
Intangible assets	24.3	27.9	-12.9%
Tangible fixed assets	8.0	8.8	-9.1%
Other assets	129.1	165.9	-22.2%
Total Assets	2 023.4	1 666.6	+21.4%
Amounts due to banks	1 023.4	1 015.8	+0.7%
Deposits	270.1	169.3	+59.5%
Debt securities in issue	372.0	149.6	x2.5
Other liabilities	98.0	104.4	-6.1%
Equity	259.9	227.5	+14.2%
Total liabilities and equity	2 023.4	1 666.6	+21.4%

1) ... attributable to the shareholders of the parent company

Sales (PLN m)



Loans and deposit balance (PLN m)



- ① Net profit of PLN 45.3 million (+32.5% y/y), with ROE at 32.7%.
- ① Keeping high dynamics of sale of cash loans and instalment loans, +45.8% y/y.
- ① Completion of the process of opening branches in localisations crucial for the bank's development — 39 mini-branches (to 77), and 4 customer service centres (to 43).
- ① Introduction of card-based products that are alternative to deposits — as many as 30 thousand new clients were acquired in his way.
- ① Network re-branding and promotion campaign positioning the Idea brand as the retail banking leader — the *Bank of the Year* in Belarus.
- ① Starting integration with BBSB.

PLN m y/y	2013	2012 *	2013 / 2012 *
Interest income	353.5	196.8	+79.6%
Interest expense	-212.2	-105.8	x2.0
Net interest income	141.3	91.0	+55.3%
Net fee and commission income	40.8	17.2	x2.4
Other operating income and expense	-1.6	0.8	-
Net operating income	180.5	109.1	+65.4%
Overhead costs	-93.4	-53.1	+75.9%
Provision	-26.7	-12.0	x2.2
Profit before income tax	60.4	44.0	+37.3%
Income tax	-15.1	-9.8	+54.1%
Net profit (loss)	45.3	34.2	+32.5%

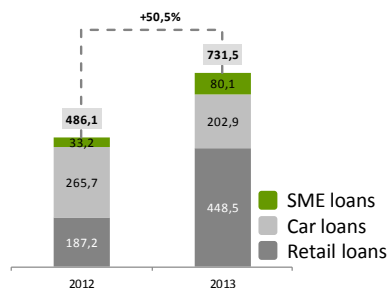
PLN m	2013-12-31	2012-12-31 *	2013-12-31 / 2012-12-31 *
Cash and balances in the Central Bank	130.6	98.6	+32.5%
Amounts due from banks	92.6	83.8	+10.5%
Loans	666.8	437.6	+52.4%
Net investments in financial lease	1.1	0.6	+83.3%
Financial instruments	8.7	1.5	x5.8
Intangible assets	4.5	2.1	x2.1
Tangible fixed assets	28.9	15.4	+87.7%
Other assets	35.0	5.1	x6.9
Total Assets	968.2	644.7	+50.2%
Amounts due to banks	119.1	33.1	x3.6
Deposits	620.7	471.2	+31.7%
Debt securities in issue	1.9	27.3	-93.0%
Other liabilities	45.1	17.3	x2.6
Equity	181.4	95.8	+89.4%
Total liabilities and equity	968.2	644.7	+50.2%

PLN m y/y	2013	2012 *	2013 / 2012 *
Interest income	204.5	146.7	+39.4%
Interest expense	-139.9	-105.2	+33.0%
Net interest income	64.6	41.5	+55.7%
Net fee and commission income	91.9	61.6	+49.2%
Other operating income and expense	4.8	6.2	-22.6%
Net operating income	161.3	109.3	+47.6%
Overhead costs	-76.0	-59.1	+28.6%
Provision	-38.5	-17.7	x2.2
Profit before income tax	46.8	32.4	+44.4%
Income tax	-10.7	-3.7	x2.9
Net profit (loss)	36.1	28.7	+25.8%

PLN m	2013-12-31	2012-12-31 *	2013-12-31 / 2012-12-31 *
Cash and balances in the Central Bank	61.7	26.1	x2.4
Amounts due from banks	47.1	96.6	-51.2%
Loans	892.4	667.5	+33.7%
Net investments in financial lease	2.0	0.0	+100.0%
Financial instruments	74.1	32.2	x2.3
Intangible assets	7.8	4.2	+85.7%
Tangible fixed assets	38.3	38.0	+0.8%
Other assets	39.2	24.7	+58.7%
Total Assets	1 162.6	889.3	+30.7%
Amounts due to banks	164.8	68.5	x2.4
Deposits	751.9	649.6	+15.7%
Debt securities in issue	39.6	0.0	+100.0%
Other liabilities	13.6	8.3	+63.5%
Equity	192.7	162.9	+18.3%
Total liabilities and equity	1 162.6	889.3	+30.7%

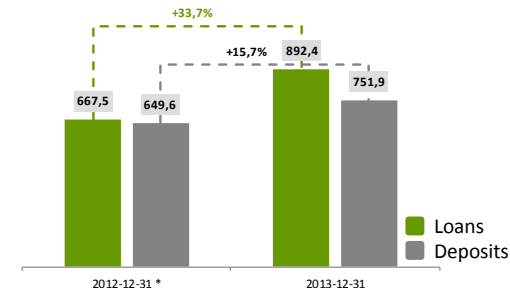
Sales

(PLN m)



Loans and deposit balance

(PLN m)



- Net profit of PLN 36.1 million (+25.8% y/y), with ROE at 20.3%.
- Increased cost effectiveness, the C/I ratio below 50%.
- Increase in sale of cash loans to PLN 448.5 million (x2.4 y/y).
- Diversification of financing sources – as at the end of 2012, the share of deposits from individual clients accounted for 75% of liabilities total, while a year later – 58%.
- Completion of the expansion of the distribution network that as at the end of 2013 includes 100 branches.
- Development of alternative sale channels — internet banking, call centre, and distribution of Idea Bank's products through other Ukrainian banks (as at the end of 2013, clients could file loan applications in 300 cooperating branches).

Appendix 1: Profit and loss for year 2013

PLN m	Idea Bank Poland Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	Carcade Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	460.8	353.5	204.5	363.9	60.8	10.0	-10.1	1 443.3
Interest expense	-258.5	-212.2	-139.9	-199.7	-34.4	-19.0	20.7	-842.9
Net interest income	202.3	141.3	64.6	164.2	26.4	-9.0	10.6	600.4
Net fee and commission income	219.0	40.8	91.9	58.1	-0.6	0.0	0.9	410.0
Other operating income and expense	47.8	-1.6	4.8	32.5	0.1	41.3	-11.2	113.7
Net operating income	469.1	180.5	161.3	254.8	25.8	32.3	0.4	1 124.1
Overhead costs	-331.1	-93.4	-76.0	-144.4	-8.4	-19.8	-4.5	-677.6
Provision	-60.0	-26.7	-38.5	-34.5	0.0	0.0	-4.8	-164.6
Profit before income tax	78.0	60.4	46.8	75.9	17.4	12.5	-9.0	282.0
Income tax	29.3	-15.1	-10.7	-16.3	-3.4	2.5	9.8	-3.8
Net profit (loss)	107.3	45.3	36.1	59.6	14.0	15.0	0.8	278.2
Non-controlling interest								-29.3
Net profit attributable to equity holders of the Co.								248.9

Appendix 2: Balance sheet as of 31.12.2013

PLN m	Idea Bank Poland Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	Carcade Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	170.0	130.6	61.7	27.2	0.0	0.0	111.7	501.1
Amounts due from banks and financial institutions	120.5	92.6	47.1	29.8	1.6	69.5	-53.9	307.3
Derivative financial instruments	3.0	28.1	0.5	0.0	0.0	36.2	0.0	67.8
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	309.6	0.0	309.6
Loans and advances to customers	4 461.7	666.8	892.4	275.3	0.0	0.0	11.1	6 307.3
Net investments in financial lease	364.6	1.1	2.0	1 529.7	0.0	0.0	-1.1	1 896.1
Other loans and receivables	110.7	0.3	0.0	0.0	511.5	5.0	-55.6	571.9
Financial instruments	968.0	8.7	74.1	0.0	0.0	595.9	84.1	1 730.7
Investments in subordinated undertakings	0.0	0.0	14.1	3.7	0.0	1 436.2	-1 454.0	0.0
Intangible assets	443.4	4.5	7.8	24.3	0.2	0.1	122.7	603.0
Tangible fixed assets	95.1	28.9	38.3	8.0	2.3	3.8	17.5	193.8
Investment property	223.4	0.0	0.1	0.0	0.0	0.0	1.3	224.8
Income taxes	181.5	0.0	2.1	4.5	5.8	3.8	12.7	210.3
Other assets	277.1	6.6	22.4	120.9	3.1	18.0	0.9	449.6
Total Assets	7 419.0	968.2	1 162.6	2 023.4	524.5	2 478.1	-1 202.6	13 373.3
Amounts due to banks and other commercial institutions	633.9	119.1	164.8	1 023.4	186.7	0.0	-116.0	2 011.9
Other financial liabilities at fair value through profit or loss	38.0	0.0	0.0	0.0	0.0	0.0	0.0	38.0
Amounts due to customers	5 498.1	620.7	751.9	270.1	0.0	0.0	281.0	7 421.7
Debt securities in issue	247.8	1.9	39.6	372.0	267.2	0.1	-50.6	878.0
Provisions for deferred income tax	3.2	5.0	2.9	3.2	0.0	51.1	-22.1	43.3
Other liabilities	220.4	40.1	10.8	94.9	7.3	551.1	-189.8	734.9
Total liabilities	6 641.4	786.8	970.0	1 763.6	461.2	602.3	-97.5	11 127.8
Equity	777.6	181.4	192.7	259.9	63.2	1 875.8	-1 105.1	2 245.5
Total liabilities and equity	7 419.0	968.2	1 162.6	2 023.4	524.5	2 478.1	-1 202.6	13 373.3

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The sales and financial figures contained in this Presentation have been rounded off to PLN m and to one decimal place.



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