

Group's financial performance
Getin Holding
for Q1'2014

net profit¹⁾ of PLN 32.3 million in Q1'2014 – 15.0% less than in the previous year

Idea Bank Poland Group | Increase in revenues from core operations

- Q1 net profit of PLN 31.5 million
- loans portfolio reaches PLN 4,746.4 - sales volume grew by 35.9% y/y and 9.4% q/q

Carcade Group | Exploring new profit sources

- Q1 net profit of PLN 6.9 million
- increase in insurance fee's by 58.5% y/y to PLN 11.7 million in Q1

Idea Bank Ukraine Group | Business activity in adverse environment

- Q1 net loss of PLN 10.6 million
- sales restrictions, risk growth, cost reduction

Idea Bank Belarus | Adapting to changes in banking law

- Q1 net profit of PLN 3.6 million
- adjustment of the product offer to the regulatory changes

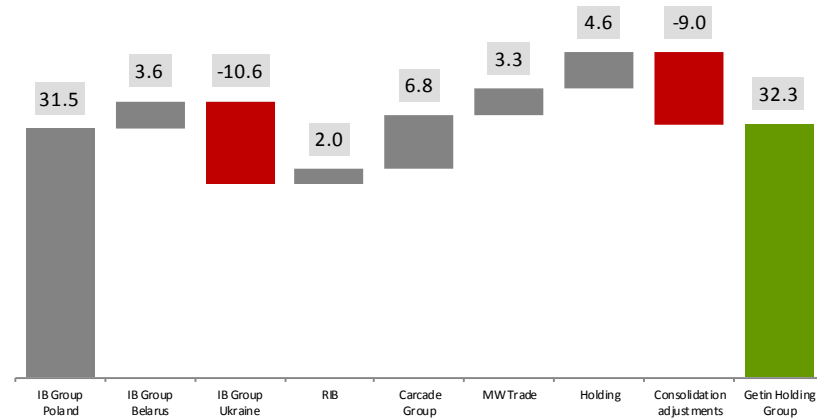
Romanian International Bank | Relations, simplicity, efficiency

- Q1 net profit of PLN 2.0 million

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

PLN m y/y	Q1'2014	Q1'2013 *	Q1'2014 / Q1'2013 *
Interest income	357.7	340.8	+5.0%
Interest expense	-207.0	-205.9	+0.5%
Net interest income	150.7	134.9	+11.7%
Net fee and commission income	110.6	83.5	+32.5%
Other operating income and expense	33.7	25.8	+30.6%
Net operating income	294.9	244.3	+20.7%
Overhead costs	-180.1	-160.6	+12.1%
Provision	-63.3	-33.8	+87.3%
Profit before income tax	51.5	49.9	+3.2%
Income tax	-11.3	-9.3	+21.5%
Net profit (loss)	40.2	40.6	-1.0%
Non-controlling interest	-7.9	-2.6	x3.0
Net profit attributable to equity holders of the Co.	32.3	38.0	-15.0%

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



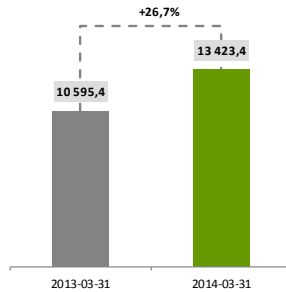
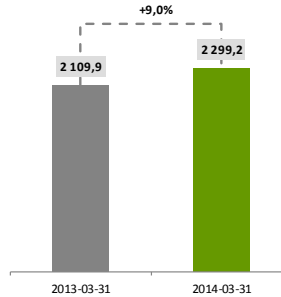
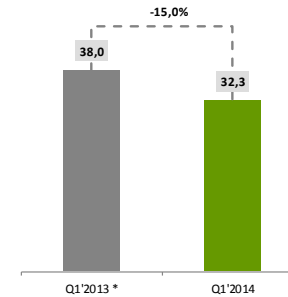
The Group's net profit¹⁾ for Q1'2014 of PLN 32.3 million, which is a result of:

- net interest income increase by PLN 15.8 million — interest-bearing assets increased by 25.8% y/y and slightly decrease of interest margin;
- net fee and commission income increase by PLN 27.1 million – more insurance and loans fee's (respectively x2.1 and +15.7% y/y);
- administrative expenses increase by PLN 19.5 million — business expansion and consolidation of new companies (acquisition of BBSB, RIB and All money);
- risk costs increase by PLN 29.5 million – deteriorating clients payment behaviour especially in the eastern markets.

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

* Adjusted data

Sustainable growth of business scale

Assets
(PLN m)Equity
(PLN m)Net Profit¹⁾
(PLN m)

- ii) Net total loans amounted to PLN 6.3 billion (growth by PLN 1.5 billion y/y), while total deposits increased to PLN 7.4 billion (growth by PLN 1.7 billion y/y). The L/D ratio as at the year-end stood at 84.9% (vs. 83.8% in the previous year).
- iii) The employment in the Group reached 6.8 thousand FTEs (+6.4% y/y).

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

* Adjusted data

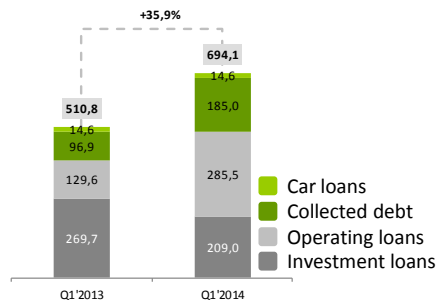


PLN m y/y	Q1'2014	Q1'2013 *	Q1'2014 / Q1'2013 *
Interest income	120.5	100.0	+20.5%
Interest expense	-61.3	-66.1	-7.3%
Net interest income	59.2	33.9	+74.6%
Net fee and commission income	75.6	47.5	+59.2%
Other operating income and expense	14.5	16.4	-11.6%
Net operating income	149.3	97.8	+52.7%
Overhead costs	-92.3	-82.2	+12.3%
Provision	-19.5	-10.4	+87.5%
Profit before income tax	37.5	5.2	x7.2
Income tax	-6.0	0.4	-
Net profit (loss)	31.5	5.6	x5.6

PLN m	2014-03-31	2013-03-31	2014-03-31 / 2013-03-31
Cash and balances in the Central Bank	192.6	208.5	-7.6%
Amounts due from banks	382.9	67.0	x5.7
Loans	4 746.4	3 453.3	+37.4%
Net investments in financial lease	440.9	204.0	x2.2
Financial instruments	649.8	865.8	-24.9%
Intangible assets	448.1	373.1	+20.1%
Tangible fixed assets	93.4	84.5	+10.5%
Investment properties	218.7	202.1	+8.2%
Other assets	667.8	343.9	+94.2%
Total Assets	7 840.6	5 802.2	+35.1%
Amounts due to banks	741.3	545.6	+35.9%
Deposits	5 760.4	4 259.2	+35.2%
Debt securities in issue	223.0	134.3	+66.0%
Other liabilities	305.9	128.5	x2.4
Equity	810.0	734.6	+10.3%
Total liabilities and equity	7 840.6	5 802.2	+35.1%

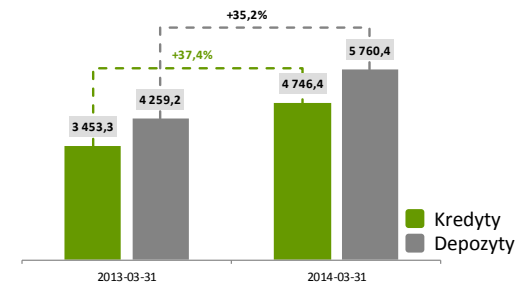
Sales

(PLN m)

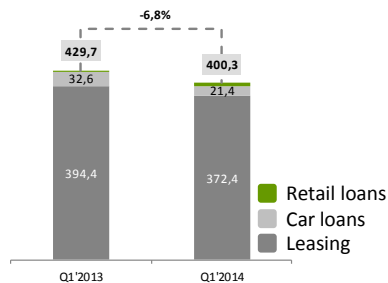
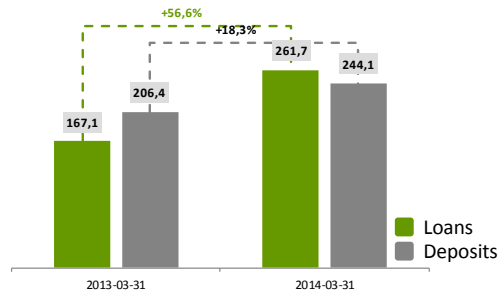


Loans and deposit balance

(PLN m)



- III Expansion of the business scale (total loans +37.4%, lease receivables x2.2) and declining financing costs are the Group's major financial growth factors in the y/y aspect.
- III Sale of operating credit facilities worth over PLN 122.5 million through the online platform in Q1.
- III Over 350 thousand clients.
- III Number of Tax Care accounting services subscribers grew up to 15,441 (+11.1 y/y).
- III Idea Leasing launches financing dealers' stocks.
- III The bank's distribution network includes: 48 units, 8 'direct' branches, and 8 Lion's Bank's units. Additionally, Tax Care operates through 71 sale units and 17 accounting centres.

Sales
(PLN m)Loans and deposit balance
(PLN m)

- Lease sale expressed in RUB increased by 14.0% y/y and it was higher than assumed in forecasts for Q1.
- Increase in insurance fee's by 58.5% y/y to PLN 11.7 million in Q1.
- Difficult economic situation caused by the geopolitical crisis in the region, specifically by the economic isolation and diminishing domestic demand. Major consequences for leasing and banking operations include:
 - increasing financing costs and temporary outflow of deposits (specific for Eastern European countries);
 - shrinking market for passenger cars and lorries;
 - depreciation of the Russian rouble, consolidation exchange rates dropped by 18.9% (conversion for balance sheet purposes) and 17.2% (conversion of the result and sale volumes).
- Idea Bank Russia:
 - Opening 2 new branches (12 as at Q1-end).
 - Loans sale volume of RUB 27.9 millions (-21.0 r/r).
 - Individuals deposits decreased to PLN 204.3 million (-3.0% in quarter).

PLN m y/y	Q1'2014	Q1'2013	Q1'2014 / Q1'2013
Interest income	86.4	87.5	-1.3%
Interest expense	-47.0	-45.2	+4.0%
Net interest income	39.4	42.3	-6.9%
Net fee and commission income	11.4	10.0	+14.0%
Other operating income and expense	7.0	6.9	+1.4%
Net operating income	57.8	59.2	-2.4%
Overhead costs	-38.1	-36.5	+4.4%
Provision	-10.7	-6.3	+69.8%
Profit before income tax	9.0	16.4	-45.1%
Income tax	-2.1	-3.6	-41.7%
Net profit (loss)	6.9	12.8	-46.1%

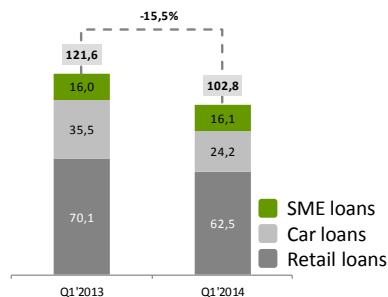
PLN m	2014-03-31	2013-03-31	2014-03-31 / 2013-03-31
Cash and balances in the Central Bank	16.7	10.2	+63.7%
Amounts due from banks	41.1	140.1	-70.7%
Loans	261.7	167.1	+56.6%
Net investments in financial lease	1 444.6	1 287.9	+12.2%
Intangible assets	22.1	28.8	-23.3%
Tangible fixed assets	7.3	10.1	-27.7%
Other assets	130.0	147.4	-11.8%
Total Assets	1 923.5	1 791.6	+7.4%
Amounts due to banks	916.7	1 106.5	-17.2%
Deposits	244.1	206.4	+18.3%
Debt securities in issue	402.8	124.3	x3.2
Other liabilities	110.6	106.7	+3.7%
Equity	249.3	247.7	+0.6%
Total liabilities and equity	1 923.5	1 791.6	+7.4%

PLN m y/y	Q1'2014	Q1'2013 *	Q1'2014 / Q1'2013 *
Interest income	44.9	50.2	-10.6%
Interest expense	-32.3	-34.9	-7.4%
Net interest income	12.6	15.3	-17.6%
Net fee and commission income	11.6	15.8	-26.6%
Other operating income and expense	0.2	0.2	0.0%
Net operating income	24.4	31.3	-22.0%
Overhead costs	-17.7	-17.4	+1.7%
Provision	-19.6	-8.0	x2.5
Profit before income tax	-12.9	5.9	-
Income tax	2.3	-1.4	-
Net profit (loss)	-10.6	4.5	-

PLN m	2014-03-31	2013-03-31	2014-03-31 / 2013-03-31
Cash and balances in the Central Bank	21.3	26.3	-19.0%
Amounts due from banks	22.2	101.4	-78.1%
Loans	636.4	726.2	-12.4%
Net investments in financial lease	0.4	0.1	x4.0
Financial instruments	76.8	75.7	+1.5%
Intangible assets	5.7	6.4	-10.9%
Tangible fixed assets	27.1	40.9	-33.7%
Other assets	62.1	27.8	x2.2
Total Assets	852.0	1 004.8	-15.2%
Amounts due to banks	150.2	92.3	+62.7%
Deposits	510.6	715.8	-28.7%
Debt securities in issue	36.1	0.0	+100.0%
Other liabilities	27.7	10.9	x2.5
Equity	127.4	185.8	-31.4%
Total liabilities and equity	852.0	1 004.8	-15.2%

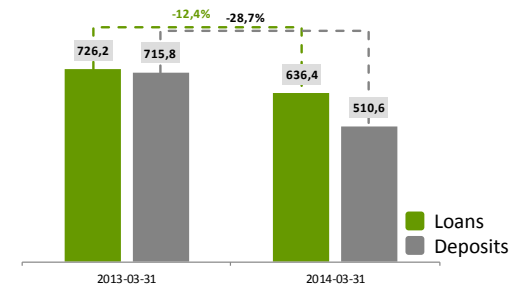
Sales

(PLN m)



Loans and deposit balance

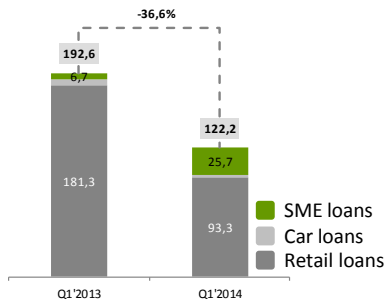
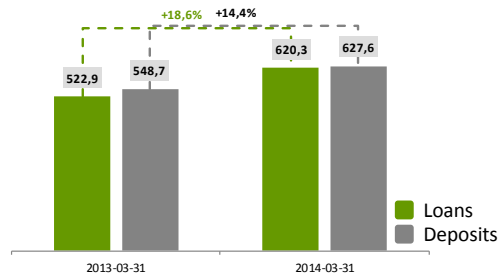
(PLN m)



iii The bank took several precautions to mitigate the risk and adverse impact of the environment on its operations:

- keeping all regulatory ratios at levels required by the National Bank of Ukraine;
- due to credit risk, the bank temporarily reduced sale;
- reduced sale resulted in a decline in fee and commissions income;
- introduction of strict cost discipline and mandatory and unpaid leaves;
- re-location of part of employees to debt collection activities.

iii Deep and sudden depreciation of the Ukrainian hryvna, consolidation exchange rates dropped by 32.8% (conversion for balance sheet purposes) and 20.9% (conversion of the result and sale volumes).

Sales
(PLN m)Loans and deposit balance
(PLN m)

- III Transferring sale of loans to SMEs from BBSB to IBB and its development under the Idea Bank Business brand.
- III Joining Belkart organisation will enhance debit card based products.
- III Higher dynamics of depreciation of the Belarusian rouble, consolidation exchange rates dropped by 18.9% (conversion for balance sheet purposes) and 17.2% (conversion of the result and sale volumes).
- III As a result of the process of adapting the retail business to changes in the banking law, the bank disclosed lower net result:
 - obligation to make additional provisions for high-margin loans;
 - new capital adequacy ratio lowers commission and fee income.

PLN m y/y	Q1'2014	Q1'2013	Q1'2014 / Q1'2013
Interest income	89.2	87.5	+1.9%
Interest expense	-59.1	-51.1	+15.7%
Net interest income	30.1	36.4	-17.3%
Net fee and commission income	10.1	10.4	-2.9%
Other operating income and expense	0.0	0.1	-100.0%
Net operating income	40.2	46.8	-14.1%
Overhead costs	-21.7	-18.5	+17.3%
Provision	-12.6	-9.1	+38.5%
Profit before income tax	5.8	19.2	-69.8%
Income tax	-2.2	-3.9	-43.6%
Net profit (loss)	3.6	15.3	-76.5%

PLN m	2014-03-31	2013-03-31	2014-03-31 / 2013-03-31
Cash and balances in the Central Bank	106.0	92.0	+15.2%
Amounts due from banks	112.4	109.6	+2.6%
Loans	620.3	522.9	+18.6%
Financial instruments	16.8	8.9	+88.8%
Intangible assets	4.5	3.5	+28.6%
Tangible fixed assets	35.6	17.7	x2.0
Other assets	43.9	7.5	x5.9
Total Assets	939.5	762.1	+23.3%
Amounts due to banks	111.9	36.7	x3.0
Deposits	627.6	548.7	+14.4%
Debt securities in issue	0.3	31.3	-99.0%
Other liabilities	11.1	21.5	-48.4%
Equity	188.6	123.9	+52.2%
Total liabilities and equity	939.5	762.1	+23.3%

PLN m y/y	Q1'2014
Interest income	4.2
Interest expense	-1.7
Net interest income	2.5
Net fee and commission income	2.1
Other operating income and expense	7.0
Net operating income	11.6
Overhead costs	-7.2
Provision	-2.0
Profit before income tax	2.4
Income tax	-0.4
Net profit (loss)	2.0

PLN m	2014-03-31
Cash and balances in the Central Bank	89.6
Amounts due from banks	47.7
Loans	115.6
Financial instruments	71.3
Intangible assets	0.8
Tangible fixed assets	18.3
Other assets	34.3
Total Assets	377.6
Amounts due to banks	4.0
Deposits	323.3
Other liabilities	17.7
Equity	32.6
Total liabilities and equity	377.6

- Developing procedures and structures to start sale of loans in Q2.
- Using the bank's strengths – PLN 1.4 million in fees and commissions from cash operations, and PLN 2.3 million from foreign exchange.
- Launching deposit acquisition through network of branches.
- Increasing share capital by PLN 5.0 million by Getin Holding in February.
- The bank has 34 branches and employs 226 FTE.

Appendix 1: Profit and loss for Q1'2014

Q1'2014 PLN m	Idea Bank Poland Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	RIB	Carcade Group	IMW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	120.5	89.2	44.9	4.2	86.4	14.8	1.3	-3.7	357.7
Interest expense	-61.3	-59.1	-32.3	-1.7	-47.0	-8.7	-2.8	5.9	-207.0
Net interest income	59.2	30.1	12.6	2.5	39.4	6.1	-1.5	2.2	150.7
Net fee and commission income	75.6	10.1	11.6	2.1	11.4	-0.2	0.0	-0.1	110.6
Other operating income and expense	14.5	0.0	0.2	7.0	7.0	0.1	11.1	-6.2	33.7
Net operating income	149.3	40.2	24.4	11.6	57.8	6.1	9.6	-4.1	294.9
Overhead costs	-92.3	-21.7	-17.7	-7.2	-38.1	-2.0	-3.3	2.2	-180.1
Provision	-19.5	-12.6	-19.6	-2.0	-10.7	0.0	0.0	1.1	-63.3
Profit before income tax	37.5	5.8	-12.9	2.4	9.0	4.1	6.3	-0.8	51.5
Income tax	-6.0	-2.2	2.3	-0.4	-2.1	-0.8	-1.7	-0.4	-11.3
Net profit (loss)	31.5	3.6	-10.6	2.0	6.9	3.3	4.6	-1.2	40.2
Non-controlling interest									-7.9
Net profit attributable to equity holders of the Co.									32.3

Appendix 2: Balance sheet as of 31.03.2014

2014-03-31 PLN m	Idea Bank Poland Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	RIB	Carcade Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	192.6	106.0	21.3	89.6	16.7	0.0	0.0	0.0	426.3
Amounts due from banks and financial institutions	382.9	112.4	22.2	47.7	41.1	6.4	62.6	-93.1	582.1
Derivative financial instruments	6.7	28.9	27.0	0.0	0.0	0.0	38.8	0.0	101.4
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	309.6	0.0	309.6
Loans and advances to customers	4 746.4	620.3	636.4	115.6	261.7	0.0	0.0	-103.8	6 276.6
Net investments in financial lease	440.9	1.0	0.4	0.0	1 444.6	0.0	0.0	-1.2	1 885.8
Other loans and receivables	96.0	0.2	0.0	0.0	0.0	512.8	9.8	-60.2	558.7
Financial instruments	649.8	16.8	76.8	71.3	0.0	0.0	687.3	-0.2	1 501.9
Investments in subordinated undertakings	0.0	0.0	14.1	0.0	3.7	0.0	1 441.2	-1 459.0	0.0
Intangible assets	448.1	4.5	5.7	0.8	22.1	0.2	0.1	118.0	599.5
Tangible fixed assets	93.4	35.6	27.1	18.3	7.3	2.2	3.8	-4.7	183.2
Investment property	218.7	0.0	0.0	1.3	0.0	0.0	0.0	0.0	220.0
Income taxes	181.8	0.5	1.5	0.2	7.8	5.5	4.0	12.1	213.4
Other assets	383.3	13.3	19.5	32.8	118.5	1.1	8.3	-11.5	564.9
Total Assets	7 840.6	939.5	852.0	377.6	1 923.5	528.2	2 565.5	-1 603.6	13 423.4
Amounts due to banks and other commercial institutions	741.3	111.9	150.2	4.0	916.7	192.5	0.0	-178.1	1 938.5
Other financial liabilities at fair value through profit or loss	117.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	117.0
Amounts due to customers	5 760.4	627.6	510.6	323.3	244.1	0.0	0.0	-70.0	7 395.9
Debt securities in issue	223.0	0.3	36.1	0.0	402.8	268.0	0.1	-11.6	918.7
Provisions for deferred income tax	7.8	6.6	-0.6	0.0	6.4	0.0	68.1	-22.3	65.9
Other liabilities	181.1	4.5	28.3	17.7	104.2	1.2	542.9	-191.9	688.2
Total liabilities	7 030.6	750.9	724.6	345.0	1 674.2	461.7	611.1	-473.9	11 124.2
Equity	810.0	188.6	127.4	32.6	249.3	66.5	1 954.4	-1 129.6	2 299.2
Total liabilities and equity	7 840.6	939.5	852.0	377.6	1 923.5	528.2	2 565.5	-1 603.6	13 423.4

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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.



Bartosz Jakubiak
IR Manager

b.jakubiak@getin.pl
+48 222 705 807