

Group's financial performance
Getin Holding
for Q1-Q4'2014

Getin Holding

- difficult political and economic situation in Russia, Ukraine, and Belarus – especially in Q4
- severe depreciation of local currencies in these countries
- net profit of PLN 173.9 million¹⁾ in 2014 (-5.7 million in Q4), compared to PLN 246.4 million in 2013
- closing VB Leasing acquisitions in Poland and Romania, equity + debt = PLN 3.4 billion
- closing the merger of banks in Belarus and entering into a preliminary contract to sell BBSM's license / equity
- organisational changes in Getin Holding – support and reorganisation of auxiliary and supervisory functions

Idea Bank Poland Group | Significant contribution of new acquisitions

- enhancing market position – organic (SMEs) and non-organic (leasing, debt-collection, factoring)

Carcade Group and Idea Bank Russia | Protecting business against adverse market environment

- efficiency and risk management – main priorities

Romanian International Bank Group | New challenges: cost of financing and risk

- provisions for the old portfolio (Romanian Central Bank tightens its policy), retail roll-out, leap in the balance sheet total by 2.7 times (acquisition of lease receivables)

Idea Bank Belarus Group | Adjustment to business model and equity protection

- increase of sale of retail loans in BYR by +34.4% (Q4/Q3)

Idea Bank Ukraine Group | Business scaled down accordingly to the current market conditions

- escalation of military activity and economic crisis

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

RU **Russia**

- no possibility of re-financing foreign debt by companies that are subject to sanctions;
- rapid depreciation of the rouble (-34.1% y/y) and growth of the inflation rate (11.4% y/y);
- interest rates increased by the CBR from 9.5% to 17.0%;
- restricted crediting.

RU **Belarus**

- slump of the Belarusian rouble exchange rate as a result of the Russian crisis – devaluation of BYR/USD exchange rate in December by 9.6% m/m;
- outflow of deposits in December (-15.0%).

RU **Ukraine**

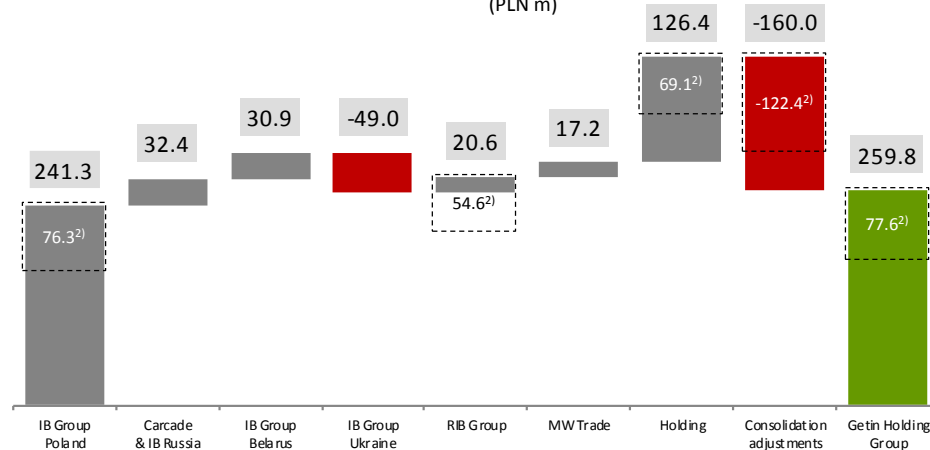
- adoption of the budget and reform programme fails to affect the market – deposits keep flowing out;
- severe depreciation of UAH (-39.4% y/y);
- growing inflation rate (24.9% y/y in December) – in February the NBU increased interest rates to 19.5% (+5.5p.p.).

RU **Romania**

- lowering interest rates fell to a historical minimum of 2.25% (another reduction to 2.0% is expected) – 0.8% inflation rate in December (y/y);
- the Central Bank (regulator) significantly tightens provisions adequacy requirements for the sector.

PLN m y/y	2014	2013 *	2014 / 2013 *
Interest income	1 620.7	1 439.4	+12.6%
Interest expense	-901.1	-842.9	+6.9%
Net interest income	719.6	596.5	+20.6%
Net fee and commission income	425.8	410.0	+3.9%
Other operating income and expense	310.9	113.7	x2.7
Net operating income	1 456.3	1 120.2	+30.0%
Overhead costs	-875.0	-677.6	+29.1%
Provision	-239.3	-164.6	+45.4%
Profit before income tax	342.0	278.0	+23.0%
Income tax	-82.2	-3.0	x27.1
Net profit (loss)	259.8	275.0	-5.5%
Non-controlling interest	-85.9	-28.6	x3.0
Net profit attributable to equity holders of the Co.	173.9	246.4	-29.4%

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



¹⁾ The impact of PLN 77.6 million worth acquisition of VB Leasing companies on the net profit¹⁾.

²⁾ Increased costs related mainly to the consolidation of new acquisitions (VBL Poland -18.5 million; GetBack -28.9 million; Idea Money -15.8 million; VBL Romania -8.0 million and RIB in the entire 2014 -37.7 million compared to -3.1 million in December 2013, when the bank's acquisition was closed) and business development in Poland and Belarus.

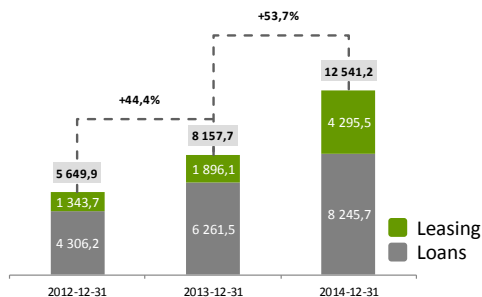
³⁾ The provisions increased mainly due to the conflict in Ukraine (54% growth) and worsening payment discipline in Russia (27%), as a result of worsening economic situation.

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

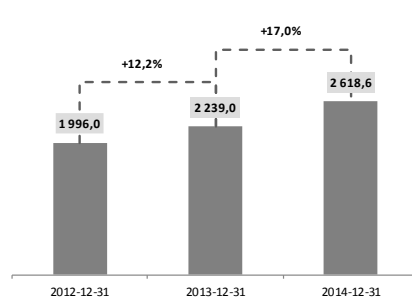
2) impact of VB Leasing units acquisition in Poland and Romania

* Adjusted data

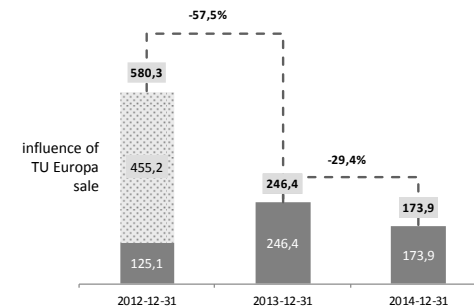
Loans and leasing
(PLN m)



Equity
(PLN m)



Net profit¹⁾
(PLN m)



- The loans total amounted to PLN 8.3 billion (PLN +2.0 billion y/y), while the deposits total increased to PLN 12.7 billion (PLN +5.3 billion y/y). The L/D ratio as at the end of Q4 stood at 64.7% (vs. 84.4% in the previous year). While in the reporting period the Group's assets structure changed significantly after the acquisition of lease receivables, which translates to the ratio of the main interest-bearing assets to deposits that at the year-end was 98.5%.
- The employment rate in the Group reached 8.0 thousand FTEs (+13.0 y/y), which was the consequence of the consolidation of new companies.
- The net loss¹⁾ for Q4 is consequence of:
 - additional provisions for the old loans portfolio taken over along with the bank in Group RIB (impact of PLN -18.5 million) as a result of the NBR conservative policy;
 - goodwill's write-offs in Russia (PLN -21.3 million in IBR);
 - increasing credit risk in Ukraine (PLN -13.0 worth provisions in Q4) and shrinking insurance income (PLN -5.7 q/q) related to lower cash loans sale volume (-47.2% q/q);
 - higher CIT in Belarus – from 18% to 25% (impact of PLN -4.6 million).

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

* Adjusted data

getin
holding



Poland

Russia

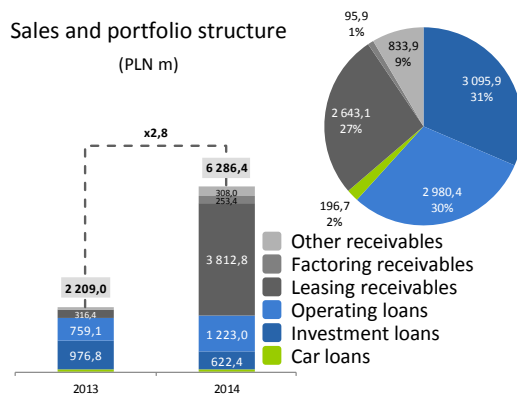
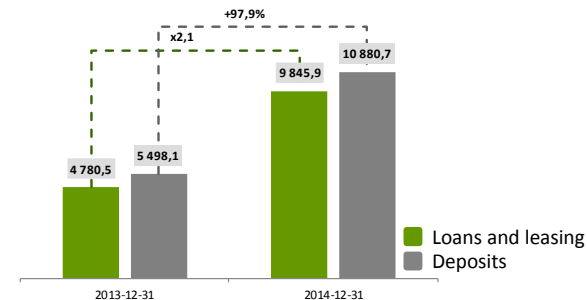
Belarus

Ukraine

Romania

PLN m y/y	2014	2013 *	2014 / 2013 *
Interest income	689.6	456.8	+51.0%
Interest expense	-357.5	-258.4	+38.3%
Net interest income	332.1	198.4	+67.4%
Net fee and commission income	306.5	219.0	+40.0%
Other operating income and expense	178.6	47.8	x3.7
Net operating income	817.3	465.2	+75.7%
Overhead costs	-482.2	-331.1	+45.7%
Provision	-72.5	-60.0	+20.8%
Profit before income tax	262.5	74.1	x3.5
Income tax	-21.2	30.1	-
Net profit (loss)	241.3	104.2	x2.3

PLN m	2014-12-31	2013-12-31	2014-12-31 / 2013-12-31
Cash and balances in the Central Bank	436.5	170.0	x2.6
Amounts due from banks	511.0	99.5	x5.1
Loans	7 202.9	4 415.9	+63.1%
Net investments in financial lease	2 643.1	364.6	x7.2
Financial instruments	2 138.0	968.0	x2.2
Intangible assets	906.8	443.4	x2.0
Tangible fixed assets	138.8	95.1	+46.0%
Other assets	1 087.1	836.8	+29.9%
Total Assets	15 064.0	7 393.2	x2.0
Amounts due to banks	660.3	633.9	+4.2%
Deposits	10 880.7	5 498.1	+97.9%
Debt securities in issue	1 055.4	247.8	x4.3
Other liabilities	991.4	242.2	x4.1
Equity	1 476.2	771.1	+91.4%
Total liabilities and equity	15 064.0	7 393.2	x2.0

Sales and portfolio structure
(PLN m)Loans, leasing and deposit balance
(PLN m)

- Contribution of the acquired companies to the entire year totalled PLN 72.1 million.
- Quarterly growth of the Group's result by 24.2% after elimination of the impact of VB Leasing acquisitions in Q3.
- ROE of 21.5% – after elimination of the impact of VB Leasing acquisition 15.1% (vs. 14.4% in 2013).
- During the year the Group's assets increased 2 times – since the acquisitions in Q4'2011 – over 6 times.
- Reduction of the impact of declining base rate on the annual decline of NIM by 0.3p.p. to 3.5% at the year-end – at the same time WIBOR 3M decreased by 0.6p.p. to 2.1 %.
- The bank's solvency ratio as at the end of 2014 stood at 13.45% (without net profit of 2014).

📌 Completed:

- transfer of new production to VB Leasing systems;
- unification of underwriting;
- integration of sale network;
- implementation of Getin Holding corporate governance (audits, regulations, reporting);
- implementation of new property insurance and motor vehicle insurance products;
- moving Idea Leasing to VB Leasing headquarters.

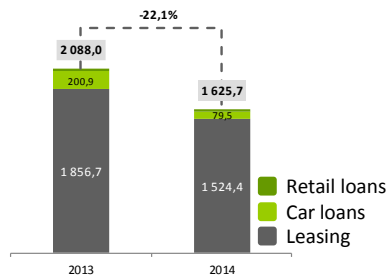
📌 Work in progress:

- unification of product coverage for the entire network;
- optimisation of sale network (localisation);
- rebranding,
- implementation of new additional insurance products;
- formal and legal merger of the companies.

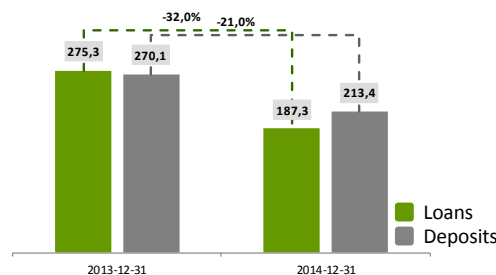
Sales PLN m	average for the period 01-09'2014	10'2014	11'2014	12'2014
passenger / LCV	51.7	55.5	40.0	42.6
trucks	69.3	83.8	58.3	65.6
construction	51.3	46.4	31.6	51.3
Total	172.2	185.6	130.0	159.5



Sales
(PLN m)



Loans and deposit balance
(PLN m)



- In 2014, the car market shrank by 20%, while Carcade’s sale volumes in RUB increased by 1.1%
- ‘Black December’ in Russia – persistent pressure of sanctions restricting refinancing foreign bonds resulted in rapid depreciation of the rouble. In consequence the financial market faced increasing interbank interest rates, outflow of deposits, diminishing availability of financing, and some importers suspending sale.
- Measures taken to prepare the companies for austerity:
 - limiting the Bank’s activity solely to ensure financing for the lease company – during the year IBR purchased from Carcade lease receivables worth PLN 100.6 million.
 - launching a company that reconditions and sales off lease vehicles – due to the sale of assets the result improved in Q4 by PLN 2.0 million;
 - entering ‘civilised’ segment of used cars (showrooms, authorised dealers, etc.);
 - enhancing debt collection structures.

PLN m y/y	2014	2013	2014 / 2013
Interest income	347.7	363.9	-4.4%
Interest expense	-195.4	-199.7	-2.1%
Net interest income	152.3	164.2	-7.2%
Net fee and commission income	50.3	58.1	-13.4%
Other operating income and expense	41.4	32.5	+27.3%
Net operating income	244.0	254.8	-4.2%
Overhead costs	-145.4	-144.4	+0.7%
Provision	-54.8	-34.5	+59.0%
Profit before income tax	43.8	75.9	-42.2%
Income tax	-11.5	-16.3	-29.6%
Net profit (loss)	32.4	59.6	-45.7%

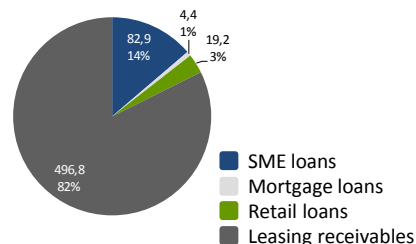
PLN m	2014-12-31	2013-12-31	2014-12-31 / 2013-12-31
Cash and balances in the Central Bank	17.1	27.2	-37.1%
Amounts due from banks	38.3	29.8	+28.4%
Loans	187.3	275.3	-32.0%
Net investments in financial lease	1 155.7	1 529.7	-24.4%
Tangible fixed assets	5.2	8.0	-34.4%
Other assets	163.1	153.6	+6.2%
Total Assets	1 566.7	2 023.4	-22.6%
Amounts due to banks	800.2	1 023.4	-21.8%
Deposits	213.4	270.1	-21.0%
Debt securities in issue	259.6	372.0	-30.2%
Other liabilities	90.2	98.1	-8.0%
Equity	203.3	259.9	-21.8%
Total liabilities and equity	1 566.7	2 023.4	-22.6%
RUB m			
Equity	3 377.3	2 843.1	+18.8%
Total liabilities and equity	26 025.3	22 138.4	+17.6%

PLN m y/y	2014	2013	2014 / 2013
Interest income	27.7	1.5	x18.5
Interest expense	-18.5	-0.6	x32.4
Net interest income	9.1	0.9	x9.9
Net fee and commission income	10.7	1.4	x7.6
Other operating income and expense	59.4	-1.2	-
Net operating income	79.2	1.1	x69.4
Overhead costs	-45.7	-3.2	x14.5
Provision	-15.4	-19.3	-20.3%
Profit before income tax	18.2	-21.3	-
Income tax	2.4	0.1	x35.7
Net profit (loss)	20.6	-21.2	-

PLN m	2014-12-31	2013-12-31	2014-12-31 / 2013-12-31
Cash and balances in the Central Bank	187.9	111.7	+68.3%
Amounts due from banks	46.6	7.3	x6.4
Loans	106.5	118.0	-9.7%
Net investments in financial lease	496.8	0.0	+100.0%
Financial instruments	47.3	84.3	-43.8%
Tangible fixed assets	23.7	18.4	+28.7%
Other assets	76.0	28.5	x2.7
Total Assets	984.8	368.1	x2.7
Amounts due to banks	121.4	2.0	x59.9
Deposits	677.0	329.2	x2.1
Debt securities in issue	107.8	0.0	+100.0%
Other liabilities	43.1	11.6	x3.7
Equity	35.4	25.3	+40.0%
Total liabilities and equity	984.8	368.1	x2.7

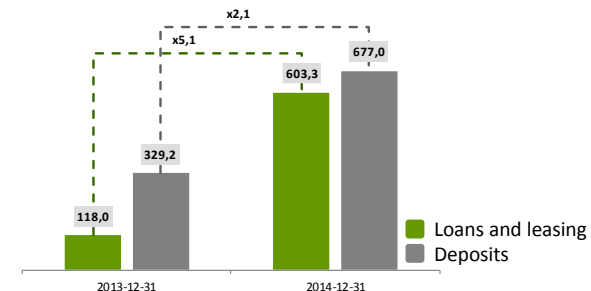
Portfolio structure

(PLN m)



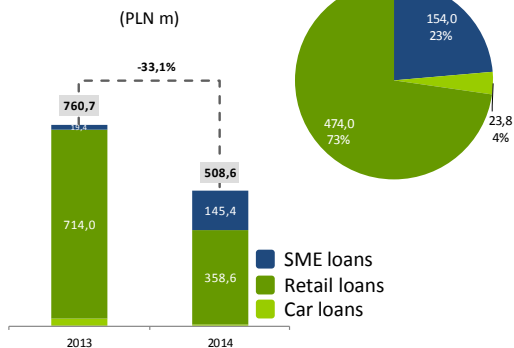
Loans, leasing and deposit balance

(PLN m)

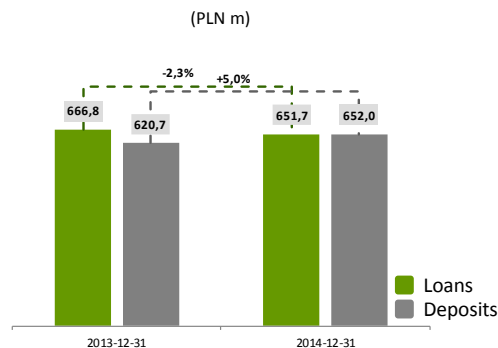


- 2.7 times increase of business scale measured as the balance sheet total due to VB Leasing acquisitions.
- Quarterly growth of the loans total by 20.1%, and 2.1 times since the beginning of the year.
- PLN 54.6 as a result of a bargain acquisition of VB Leasing.
- Increased cost of financing was the consequence of the necessity of partial financing of receivables portfolio with funds from Poland – it is being switched to less expensive local financing.
- Additional provisions for the old loans portfolio taken over along with the bank in Group RIB (impact of PLN -18.5 million) as a result of the NBR conservative policy.

Sales and portfolio structure



Loans and deposit balance



- iii Implementation of the equity protection strategy (Minsk headquarters acquisition, dividend payment).
- iii Increasing sale of loans to retail clients by 34.4% Q4/Q3, the 3rd growth quarter after adjusting products to new rules imposed by the central bank that restrict financing in the retail segment (income certificates, statutorily restricted pricing).
- iii 2014 ended with the inflation rate increased by 16.2% y/y (vs. 14.9% at the end of 2013). Due to the hyperinflation the result for Q4 was PLN -3.9 million, and for the entire year PLN -29.0 million (vs. PLN -17.6 million in 2013).
- iii Stabilisation of the cost of risk at the level comparable to the one reported in the previous year.
- iii Higher CIT in Belarus – from 18% to 25% (impact of PLN 4.6 million).
- iii Devaluation in December (+9.6% vs. USD) and problems with liquidity of the banking system.

PLN m y/y	2014	2013	2014 / 2013
Interest income	359.8	353.5	+1.8%
Interest expense	-192.0	-212.2	-9.6%
Net interest income	167.8	141.3	+18.8%
Net fee and commission income	18.2	40.8	-55.2%
Other operating income and expense	4.5	-1.6	-
Net operating income	190.6	180.5	+5.6%
Overhead costs	-118.0	-93.4	+26.4%
Provision	-24.1	-26.7	-9.8%
Profit before income tax	48.5	60.4	-19.7%
Income tax	-17.6	-15.0	+17.0%
Net profit (loss)	30.9	45.3	-31.8%

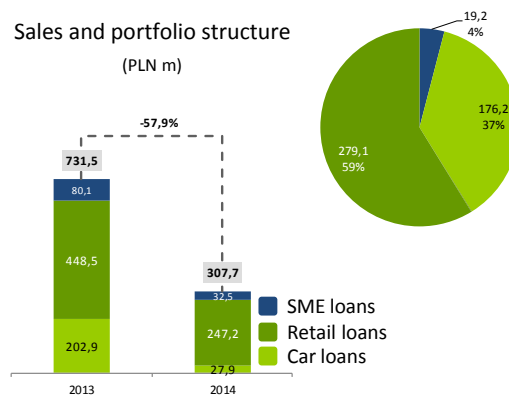
PLN m	2014-12-31	2013-12-31	2014-12-31 / 2013-12-31
Cash and balances in the Central Bank	104.2	130.6	-20.2%
Amounts due from banks	102.1	92.6	+10.2%
Loans	651.7	666.8	-2.3%
Tangible fixed assets	62.8	28.9	x2.2
Other assets	68.0	49.4	+37.8%
Total Assets	988.8	968.2	+2.1%
Amounts due to banks	88.1	119.1	-26.0%
Deposits	652.0	620.7	+5.0%
Other liabilities	39.2	47.1	-16.7%
Equity	209.4	181.4	+15.5%
Total liabilities and equity	988.8	968.2	+2.1%
<i>BYR bn</i>			
Equity	656.6	574.0	+14.4%
Total liabilities and equity	3 099.6	3 064.0	+1.2%

PLN m y/y	2014	2013 *	2014 / 2013 *
Interest income	148.8	204.5	-27.2%
Interest expense	-117.7	-139.9	-15.8%
Net interest income	31.1	64.6	-51.9%
Net fee and commission income	41.0	91.9	-55.4%
Other operating income and expense	5.3	4.8	+8.9%
Net operating income	77.3	161.3	-52.1%
Overhead costs	-57.8	-76.0	-24.0%
Provision	-78.4	-38.5	x2.0
Profit before income tax	-58.9	46.8	-
Income tax	9.9	-10.7	-
Net profit (loss)	-49.0	36.1	-

PLN m	2014-12-31	2013-12-31	2014-12-31 / 2013-12-31
Cash and balances in the Central Bank	13.6	61.7	-78.0%
Amounts due from banks	19.7	47.1	-58.3%
Loans	475.0	892.4	-46.8%
Financial instruments	101.9	74.1	+37.6%
Tangible fixed assets	19.2	38.3	-49.8%
Other assets	41.8	49.0	-14.6%
Total Assets	671.2	1 162.6	-42.3%
Amounts due to banks	64.8	164.8	-60.7%
Deposits	478.0	751.9	-36.4%
Debt securities in issue	6.8	39.6	-82.7%
Other liabilities	47.0	13.7	x3.4
Equity	74.6	192.7	-61.3%
Total liabilities and equity	671.2	1 162.6	-42.3%
<i>UAH m</i>			
Equity	332.2	519.9	-36.1%
Total liabilities and equity	2 988.5	3 137.1	-4.7%

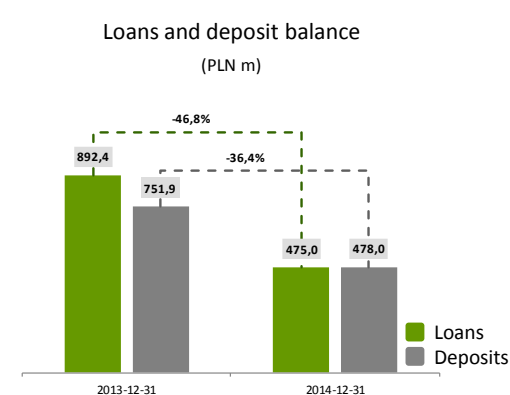
Sales and portfolio structure

(PLN m)



Loans and deposit balance

(PLN m)



- Successful execution of the operating costs reduction plan – decrease in UAH for the 2nd quarter in a row (-10.0% Q3/Q2; -5.6% Q4/Q3).
- Retaining all regulator and liquidity ratios on levels required by the National Bank of Ukraine for the entire 2014.
- Resuming sale and maintaining stable cash loan sale volumes in regions that are not affected by military activity, while mitigating credit risk in new production.
- Suspending sale of car loans and lease financing due to shrinking market and increasing cost of financing.
- Closing 23 branches in 2014 (as at year-end the bank has 77 branches).
- Provisions for Donbas (PLN 21.1 million) and the Crimea (PLN 6.0 million).

Appendix 1: Profit and loss for 2014

2014 PLN m	Idea Bank Poland Group	Carcade Group & IBR	Idea Bank Belarus Group	Idea Bank Ukraine Group	RIB Group	IMW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	689.6	347.7	359.8	148.8	27.7	69.8	5.2	-27.9	1 620.7
Interest expense	-357.5	-195.4	-192.0	-117.7	-18.5	-38.5	-18.3	36.7	-901.1
Net interest income	332.1	152.3	167.8	31.1	9.1	31.4	-13.1	8.8	719.6
Net fee and commission income	306.5	50.3	18.2	41.0	10.7	-0.8	-2.9	2.8	425.8
Other operating income and expense	178.6	41.4	4.5	5.3	59.4	0.4	192.3	-171.0	310.9
Net operating income	817.3	244.0	190.6	77.3	79.2	30.9	176.3	-159.3	1 456.3
Overhead costs	-482.2	-145.4	-118.0	-57.8	-45.7	-9.5	-25.1	8.6	-875.0
Provision	-72.5	-54.8	-24.1	-78.4	-15.4	-0.1	0.0	6.0	-239.3
Profit before income tax	262.5	43.8	48.5	-58.9	18.2	21.3	151.2	-144.7	342.0
Income tax	-21.2	-11.5	-17.6	9.9	2.4	-4.1	-24.8	-15.3	-82.2
Net profit (loss)	241.3	32.4	30.9	-49.0	20.6	17.2	126.4	-160.0	259.8
Non-controlling interest	0.1	0.1	0.0	0.0	0.0	0.0	0.0	85.7	85.9
Net profit attributable to equity holders of the Co.	241.3	32.3	30.9	-49.0	20.6	17.2	126.4	-245.7	173.9

Appendix 2: Balance sheet as of 31.12.2014

2014-12-31 PLN m	Idea Bank Poland Group	Carcade Group & IBR	Idea Bank Belarus Group	Idea Bank Ukraine Group	RIB Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	436.5	17.1	104.2	13.6	187.9	0.0	0.0	0.0	759.2
Amounts due from banks and financial institutions	511.0	38.3	102.1	19.7	46.6	13.8	36.8	-208.2	559.9
Derivative financial instruments	25.0	0.0	0.0	0.0	0.0	0.0	35.5	0.0	60.6
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	139.6	0.0	139.6
Loans and advances to customers	7 202.9	187.3	651.7	475.0	106.5	0.0	0.0	-377.8	8 245.7
Net investments in financial lease	2 643.1	1 155.7	0.9	0.2	496.8	0.0	0.0	-1.3	4 295.5
Other loans and receivables	57.6	0.0	0.0	0.0	0.0	714.8	43.6	-47.6	768.4
Financial instruments	2 138.0	0.0	5.5	101.9	47.3	0.0	438.7	11.4	2 742.9
Investments in subordinated undertakings	65.5	3.7	0.0	14.2	0.0	0.0	1 616.3	-1 634.2	65.5
Intangible assets	906.8	1.8	8.8	4.9	3.9	0.2	0.0	111.9	1 038.3
Tangible fixed assets	138.8	5.2	62.8	19.2	23.7	2.1	4.0	-4.6	251.2
Investment property	170.6	0.0	26.3	0.0	3.7	0.0	0.0	0.0	200.5
Income taxes	309.9	6.9	1.6	9.2	11.4	8.3	0.0	11.3	358.6
Other assets	458.6	150.7	24.8	13.2	57.1	2.4	6.2	-74.5	638.6
Total Assets	15 064.0	1 566.7	988.8	671.2	984.8	741.7	2 320.7	-2 213.5	20 124.4
Amounts due to banks and other commercial institutions	660.3	800.2	88.1	64.8	121.4	465.8	20.3	-519.9	1 701.1
Other financial liabilities at fair value through profit or loss	478.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	478.2
Amounts due to customers	10 880.7	213.4	652.0	478.0	677.0	0.0	0.0	-163.9	12 737.1
Debt securities in issue	1 055.4	259.6	0.0	6.8	107.8	196.1	0.0	96.8	1 722.5
Provisions for deferred income tax	455.6	79.5	7.6	17.6	42.8	3.0	420.7	-322.8	703.9
Other liabilities	57.7	10.8	31.5	29.4	0.4	3.6	38.9	-9.3	163.0
Total liabilities	13 587.8	1 363.4	779.3	596.6	949.4	668.4	479.9	-919.1	17 505.8
Equity	1 476.2	203.3	209.4	74.6	35.4	73.2	1 840.8	-1 294.4	2 618.6
Total liabilities and equity	15 064.0	1 566.7	988.8	671.2	984.8	741.7	2 320.7	-2 213.5	20 124.4

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



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