



Group's financial performance

Getin Holding

Q1-Q3'2015

November 5th, 2015

- **Getin Holding**
 - PLN 46.5 million net profit¹⁾ in Q3 – improved profit structure and q/q growth by 20.9%
 - quarterly depreciation of the RUB (-14.8%) and BYR (-11.2%), the UAH remains stable

- **Poland | Recurring growth for three quarters since the debut in the WSE**
 - PLN 85.7 million recurring net result in Q3

- **Romania | Optimised income structure and financing costs**
 - reduction of the average financing cost for the Group from 3.5% in Q1 to 2.9% in Q3
 - significant growth in sale volumes to retail clients

- **Russia | Business under pressure of environment**
 - normalisation of financing costs in Carcade in spite of constantly insufficient volume
 - still offered for sale

- **Ukraine | Environment stabilisation and BEP in August**
 - reaching BEP in August and keeping positive bottom line figures in September
 - monthly loan sale volumes exceed UAH 100 million in the entire Q3

- **Belarus | Banks complete operational merger**
 - merger of BBSB and IBB and further growth as one organisation
 - operating in economic crisis – liquidity and regulator's requirements

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

 **Russia**

- expected slump in the GDP dynamics in 2015 by -4.0% (vs +0.6% in 2014)
- the inflation rate in 2015 expected at 15.2% (vs +7.8% in 2014)
- the fifth cut interest rates in August to 11.0% vs 17.0% in January 2015
- in Q3 change of the previous RUB tendency in Q3, depreciation vs. PLN by -4.3% since the beginning of the year, while the average consolidated rate is -27.3% lower compared to Q1-Q3'2014

 **Belarus**

- expected slump in the GDP dynamics in 2015 by -2.5% (vs +1.6% in 2014)
- the inflation rate in 2015 expected at 20.0% (vs 18.1% in 2014)
- BYR depreciation vs PLN by -32.9% since the beginning of the year, while the consolidated rate is -20.4% lower compared to Q1-Q3'2014

 **Ukraine**

- expected slump in the GDP dynamics in 2015 by -10.0% (vs -6.8% in 2014)
- the inflation rate in 2015 expected at 53.7% (vs 12.1% in 2014)
- UAH depreciation vs PLN by -21.0% since the beginning of the year, while the average consolidated rate is -36.2% lower compared to Q1-Q3'2014
- the fourth cut in the NBU discount interest rate in September to 22% (vs 14% in 2014, and 30% in April 2015)
- reduction of the budget deficit to UAH 2.3 trillion from 32.8 trillion in 2014
- doubling of the foreign reserves within 1HY 2015

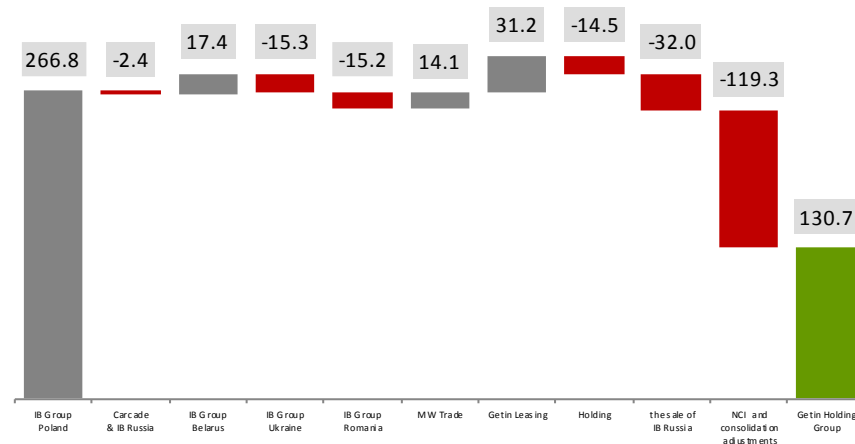
 **Romania**

- expected growth in the GDP dynamics in 2015 by 3.2% (vs +2.9% in 2014)
- the inflation rate in 2015 expected at -0.3% (vs 1.1% in 2014)
- in May 2015, interest rates were cut for the fourth time to 1.75% (each by 0,25pp)
- RON depreciation vs PLN by +0.9% since the beginning of the year, while the average consolidated rate is -0.4% lower compared to Q1-Q3'2014

Structure of the financial result for Q1-Q3'2015

PLN m y/y	Q1-Q3'2015	Q1-Q3'2014*	Q1-Q3'2015 / Q1-Q3'2014*
Interest income	1 069.3	1 194.5	-10.5%
Interest expense	-683.2	-652.6	+4.7%
Net interest income	386.1	541.9	-28.8%
Net fee and commission income	438.3	288.8	+51.8%
Other operating income and expense	107.1	256.8	-58.3%
Net operating income	931.4	1 087.5	-14.4%
Overhead costs	-668.0	-619.6	+7.8%
Provision	-113.8	-170.6	-33.3%
Share in result of cons. units of equity method	40.9	0.0	+100.0%
Profit before income tax	190.5	297.4	-35.9%
Income tax	55.8	-56.0	-
Net profit (loss)	246.3	241.4	+2.1%
Non-controlling interest	-115.6	-61.7	+87.4%
Net profit attributable to equity holders of the Co.	130.7	179.6	-27.3%

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



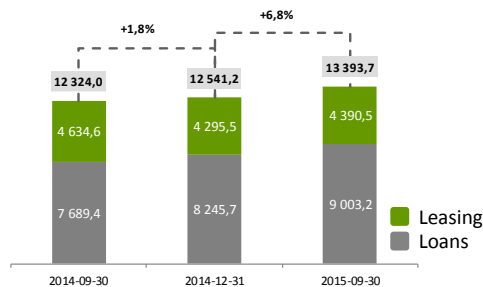
① The net profit¹⁾ grows by 28.0% y/y, excluding the impact of the VBL companies acquisition in Q3'2014, and by +20.9% within the quarter.

② Getin Leasing generates PLN 31.2 million net profit consolidated by equity method (49.28% stake), including PLN 11.9 million in Q3'2015 only.

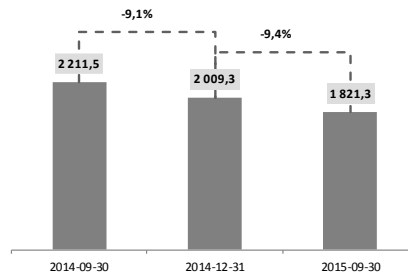
1) ... attributable to equity holders of the Getin Holding Group parent company

* Adjusted data

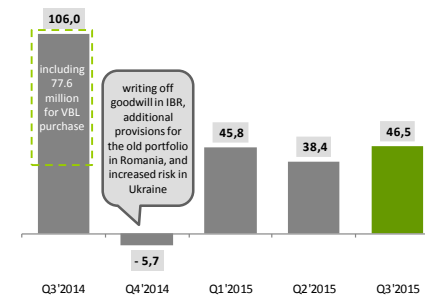
Loans and leasing
(PLN m)



Equity¹⁾
(PLN m)



Quarterly net profit¹⁾
(PLN m)



The deposits portfolio increased by PLN 1.9 billion y/y to PLN 13.2 billion at the end of September. The C/D ratio (including lease receivables) = 101.6% vs 109.2% in the previous year.

The equity changes since the beginning of the year were the result of:

- PLN -217.2 million negative valuation of financial instruments available for sale less deferred tax (mainly shares in Getin Noble Bank);
- PLN -88.7 million due to negative fx differences on net assets and the goodwill of foreign units;
- PLN -11.6 million on the change in the share held in Idea Bank Poland after the IPO;
- PLN +130.7 million worth net profit¹⁾ in the current period;
- PLN -1.2 million other.

In the quarter, the Group's net interest income and net income on fees and commission increased respectively by PLN 26.7 million and PLN 9.7 million. The remaining operating income and cost were comparable to Q2, upon excluding the proceeds from the sale of Idea Bank Russia. The increase in administrative costs by PLN 18.0 million results from the disclosure of one-off costs of a marketing campaign carried out by Idea Bank Poland in Q3 and from expanding GetBack's operations. The cost of risk increased by PLN 3.9 million due to higher sale volumes in Poland and Romania and quarterly worsening repayment discipline in Belarus. Eventually, during the quarter the net profit¹⁾ increased by PLN 8.1 million to PLN 46.5 million.

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

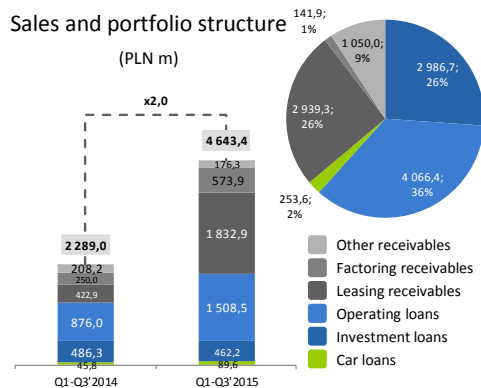


PLN m y/y	Q1-Q3'2015	Q1-Q3'2014*	Q1-Q3'2015 / Q1-Q3'2014*
Interest income	573.2	488.0	+17.5%
Interest expense	-327.7	-234.3	+39.9%
Net interest income	245.5	253.7	-3.2%
Net fee and commission income	379.8	198.2	+91.6%
Other operating income and expense	27.1	120.8	-77.6%
Net operating income	652.4	572.8	+13.9%
Overhead costs	-415.1	-334.0	+24.3%
Provision	-35.6	-39.3	-9.4%
Share in result of cons. units of equity method	9.8	0.0	+100.0%
Profit before income tax	211.4	199.4	+6.0%
Income tax	55.3	-12.7	-
Net profit (loss)	266.8	186.7	+42.9%
Non-controlling interest	-0.2	-0.1	x2.2
Net profit attributable to equity holders of the Co.	266.6	186.6	+42.8%

PLN m	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30
Cash and balances in the Central Bank	283.5	312.0	-9.1%
Amounts due from banks	509.8	699.4	-27.1%
Amounts due from clients	8 498.5	6 446.0	+31.8%
Net investments in financial lease	2 939.3	2 619.0	+12.2%
Financial instruments	2 190.2	1 135.0	+93.0%
Intangible assets	869.9	892.2	-2.5%
Tangible fixed assets	137.5	136.4	+0.8%
Other assets	1 605.5	1 272.3	+26.2%
Total Assets	17 034.2	13 512.2	+26.1%
Amounts due to banks	461.8	915.8	-49.6%
Deposits	11 471.7	9 364.3	+22.5%
Debt securities in issue	1 071.1	1 061.4	+0.9%
Other liabilities	2 060.9	721.3	x2.9
Equity	1 968.8	1 449.3	+35.8%
Total liabilities and equity	17 034.2	13 512.2	+26.1%

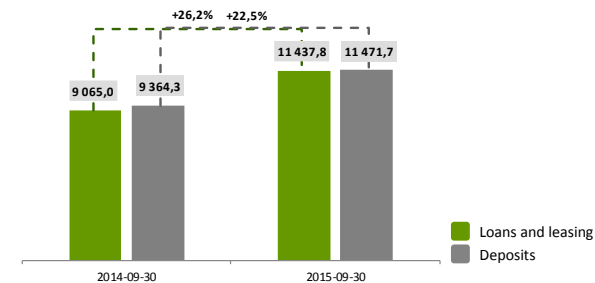
Sales and portfolio structure

(PLN m)



Loans, leasing and deposit balance

(PLN m)

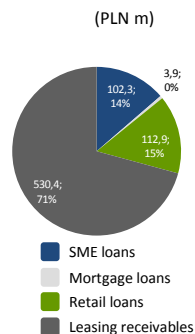


- 85.7 million net profit in Q3 – 8.8% q/q growth after excluding the impact of one-off events in Q2.
- Selling over 3.4 thousand loans, opening 11.3 thousand new accounts and nearly 3.0 thousand deposits to new clients in Q3.
- Reduction of the average financing cost in Q3 to base rate plus 0.9 p.p. compared to WIBOR plus 1.6 p.p. at the end of 2014.
- Sale volumes of investment loans and revolving loans grew by 79.5% and 39.4%, respectively.
- Within 3 quarters the share of term deposits with 6M+ maturity increased from 34.0% to 48.4%.
- Completion of subordinate bonds programme worth PLN 209 million. After obtaining PFSA counsel, the bonds will strengthen the bank's and the group's position.
- The bank's CAR and Tier 1 equals 15.5% / 14.7%, the group's – 12.5% / 10.1%, respectively – the ratios do not include the profit for Q3 nor subordinated bonds specified hereinabove.

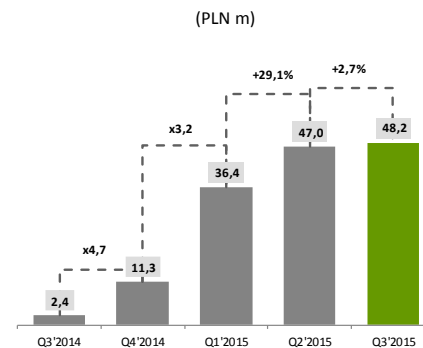
PLN m y/y	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014
Interest income	39.9	16.9	x2.4
Interest expense	-22.6	-9.4	x2.4
Net interest income	17.3	7.5	x2.3
Net fee and commission income	13.6	6.7	x2.0
Other operating income and expense	13.1	73.1	-82.0%
Net operating income	44.0	87.3	-49.6%
Overhead costs	-54.5	-27.9	+95.1%
Provision	-3.7	-10.4	-64.4%
Profit before income tax	-14.3	48.9	-
Income tax	-1.0	3.8	-
Net profit (loss)	-15.2	52.7	-

PLN m	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30
Cash and balances in the Central Bank	173.9	188.3	-7.7%
Amounts due from banks	46.0	181.9	-74.7%
Amounts due from clients	219.6	106.9	x2.1
Net investments in financial lease	530.4	490.7	+8.1%
Financial instruments	86.0	46.8	+83.8%
Intangible assets	6.1	2.5	x2.4
Tangible fixed assets	23.9	21.5	+11.0%
Other assets	108.0	96.5	+11.9%
Total Assets	1 193.8	1 135.2	+5.2%
Amounts due to banks	71.5	340.9	-79.0%
Deposits	889.8	563.7	+57.8%
Debt securities in issue	108.6	107.2	+1.4%
Other liabilities	63.4	56.0	+13.3%
Equity	60.4	67.5	-10.4%
Total liabilities and equity	1 193.8	1 135.2	+5.2%

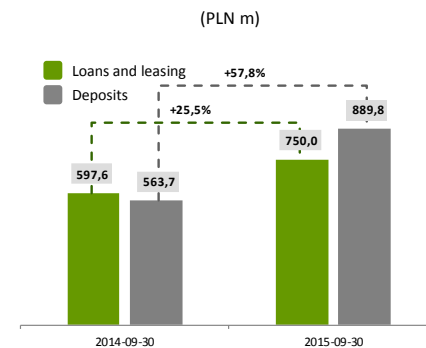
Portfolio structure



Quarterly sales volumes



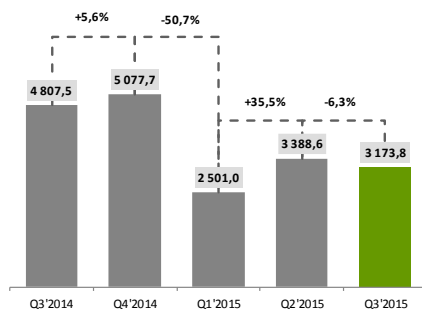
Loans, leasing and deposit balance



- Consistent reduction of the financing cost – for the Group it decreased from 3.5% in Q1 to 2.9% in Q3.
- Improved income structure in Q3 – over 50% income comes from interest, and nearly 30% – from fees and commissions.
- Record loans sale in September reaches PLN 20.7 million, including PLN 15.3 million worth loans to retail clients.
- Lease sale for 9M totalled PLN 249.9 million.
- The sale volumes for 9M translated to double growth of the portfolio. The deposits portfolio increased by 31.4%.
- The operating cost stabilisation at PLN 19 million for the quarter.
- The Q3 provisions increased due to increasing volumes – the Group's COR is 0.7% compared to 4.3% in 2014.

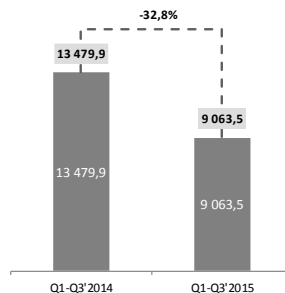
Quarterly leasing sales volumes

(RUB m)



Leasing sales volumes

(RUB m)



ⓘ Limited access and high cost of financing were the main factors responsible for diminishing sale volumes which fell by 32.8% compared to 2014. Beside the macroeconomic factors the financing availability was also affected by the company tender offer, which for financing banks is a risk factor.

ⓘ The quarterly increase in operating cost¹⁾ results from higher fees in foreign currencies (depreciation to PLN – 14.8% q/q) and costs of the tender process.

ⓘ The increased cost of risk reflects the pressure on the purchasing power and adverse environment conditions.

ⓘ The lease market in the Russian Federation as at the end of H1'2015 shrank by 30%, the value of financed assets totalled RUB 244 billion.

market position / share	all assets	cars	light transport
portfolio	#8 / 1,0%	#2 / 18,9%	#10 / 2,3%
sales	#7 / 3,0%	#4 / 13,8%	#10 / 2,2%

y/y	PLN m		RUB m			
	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014
Interest income	191.8	268.6	-28.6%	3 051.9	3 105.9	-1.7%
Interest expense	-134.2	-150.6	-10.9%	-2 134.7	-1 741.1	+22.6%
Net interest income	57.7	118.0	-51.2%	917.2	1 364.7	-32.8%
Net fee and commission income	23.5	38.0	-38.1%	374.6	439.8	-14.8%
Other operating income and expense	46.5	25.8	+80.1%	740.3	298.6	x2.5
Net operating income	127.7	181.9	-29.8%	2 032.1	2 103.2	-3.4%
Overhead costs	-92.8	-112.5	-17.5%	-1 476.6	-1 301.2	+13.5%
Provision	-37.4	-41.0	-8.7%	-595.4	-474.0	+25.6%
Profit before income tax	-2.5	28.4	-	-39.8	327.9	-
Income tax	0.1	-6.8	-	2.1	-78.2	-
Net profit (loss)	-2.4	21.6	-	-37.7	249.8	-

	PLN m		RUB m			
	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30
Cash and balances in the Central Bank	0.0	17.5	-100.0%	0.1	209.4	-100.0%
Amounts due from banks	42.2	49.4	-14.4%	733.2	588.9	+24.5%
Amounts due from clients	0.0	267.6	-100.0%	0.0	3 193.8	-100.0%
Net investments in financial lease	938.2	1 524.9	-38.5%	16 288.7	18 196.4	-10.5%
Intangible assets	2.3	2.6	-12.0%	39.2	30.6	+28.0%
Tangible fixed assets	2.3	7.7	-70.7%	39.2	91.9	-57.4%
Other assets	133.8	208.8	-35.9%	2 323.2	2 491.1	-6.7%
Total Assets	1 118.8	2 078.4	-46.2%	19 423.6	24 802.2	-21.7%
Amounts due to banks	656.3	1 023.9	-35.9%	11 393.5	12 218.0	-6.7%
Deposits	0.0	275.8	-100.0%	0.0	3 290.9	-100.0%
Debt securities in issue	207.2	380.8	-45.6%	3 597.8	4 543.8	-20.8%
Other liabilities	84.5	117.5	-28.1%	1 467.0	1 402.4	+4.6%
Equity	170.8	280.5	-39.1%	2 965.3	3 347.1	-11.4%
Total liabilities and equity	1 118.8	2 078.4	-46.2%	19 423.6	24 802.2	-21.7%

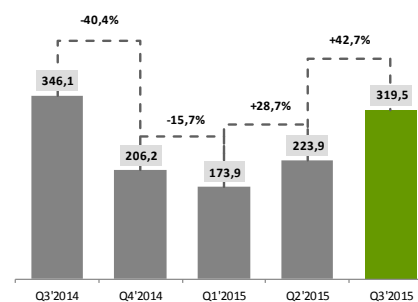
1) excluding the impact of the foreign exchange rate

PLN m y/y	PLN m		UAH m			
	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014
Interest income	76.3	114.9	-33.6%	438.0	420.9	+4.1%
Interest expense	-73.3	-89.2	-17.9%	-420.5	-326.8	+28.7%
Net interest income	3.1	25.7	-88.1%	17.5	94.2	-81.4%
Net fee and commission income	21.6	33.3	-35.1%	124.1	122.0	+1.7%
Other operating income and expense	7.3	7.4	-1.1%	41.9	27.0	+54.9%
Net operating income	32.0	66.4	-51.8%	183.5	243.2	-24.6%
Overhead costs	-24.6	-46.2	-46.7%	-141.2	-169.2	-16.5%
Provision	-25.9	-65.4	-60.4%	-148.7	-239.6	-38.0%
Profit before income tax	-18.5	-45.2	-59.0%	-106.4	-165.6	-35.8%
Income tax	3.2	8.3	-61.3%	18.4	30.3	-39.4%
Net profit (loss)	-15.3	-36.9	-58.5%	-88.0	-135.3	-35.0%

PLN m	PLN m		UAH m			
	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30
Cash and balances in the Central Bank	13.0	17.7	-26.6%	73.2	69.3	+5.6%
Amounts due from banks	32.2	10.6	x3.0	181.4	41.4	x4.4
Amounts due from clients	372.3	557.4	-33.2%	2 098.6	2 182.4	-3.8%
Financial instruments	2.4	85.7	-97.2%	13.6	335.4	-96.0%
Tangible fixed assets	15.0	23.2	-35.0%	84.8	90.7	-6.5%
Other assets	27.3	48.5	-43.8%	153.7	190.0	-19.1%
Total Assets	462.2	743.0	-37.8%	2 605.2	2 909.2	-10.4%
Amounts due to banks	11.3	81.1	-86.0%	63.9	317.6	-79.9%
Deposits	385.3	525.7	-26.7%	2 172.1	2 058.2	+5.5%
Debt securities in issue	1.0	13.4	-92.9%	5.4	52.5	-89.7%
Other liabilities	15.8	26.9	-41.1%	89.3	105.4	-15.2%
Equity	48.7	95.9	-49.2%	274.5	375.5	-26.9%
Total liabilities and equity	462.2	743.0	-37.8%	2 605.2	2 909.2	-10.4%

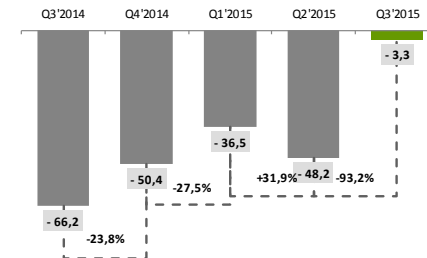
Quarterly loans sales volumes

(UAH m)



Net financial result

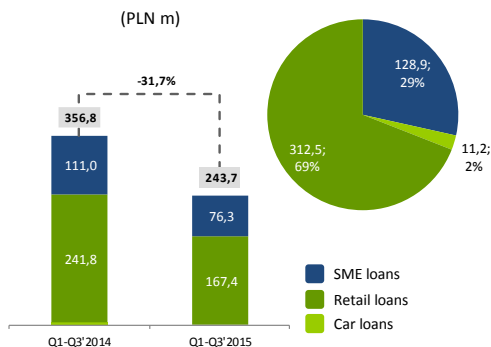
(UAH m)



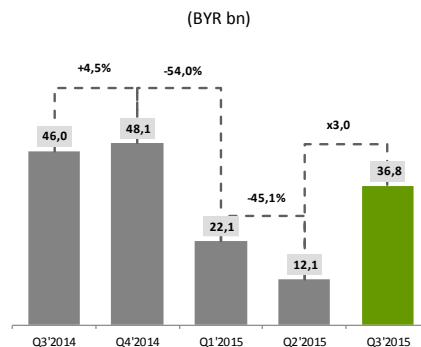
- III The company reached its BEP in August and kept the positive bottom line figures in September.
- III The bank sold cash loans worth over UAH 100 million in each of Q3 months.
- III The share of cash loans in the working portfolio increased, which translated to increased profitability of interest earning assets¹⁾ to 24.3% in Q3 from 22.2% in Q2.
- III Although sale was resumed and expanded, the costs remained on the stable level of PLN 8.5 million.
- III The C/I ratio decreased to 55.1% in Q3.
- III The positive dynamics of the cost of provisions remains unchanged – PLN 7.8 million in Q3, COR = 8.1%.
- III In July and August, GH increased the bank's equity by PLN 17.6 million (UAH 100 million) – pending registration.

1) excluding the impact of the foreign exchange rate

Sales and portfolio structure



Net financial result



- Operational merger of BBSB and IBB and further growth as one organisation.
- In the second half of August the bank experienced outflow of BYR nominated deposits, the deposits balance fell by 12.7%, it was rebuilt in September.
- Operating expenses increased by 1.6%¹⁾ y/y, substantially below the inflation rate, i.e. 11.8% for the period.
- Profitability pressure from the market and the regulator – decrease¹⁾ of the net interest income by 47.2% and the portfolio growth¹⁾ by 9.7%.
- Controlled cost of risk – COR after three quarters stood at 2.9%.
- Foreign exchange result in Q3 increased to PLN 10.4 million – since the beginning of the year PLN 25.5 million.
- Reduction of the financing cost to 16.6% in Q3 (vs 24.9% in Q2 and 29.0% in Q1).

1) excluding the impact of the foreign exchange rate

PLN m y/y	PLN m			BYR bn		
	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014	Q1-Q3'2015	Q1-Q3'2014	Q1-Q3'2015 / Q1-Q3'2014
Interest income	156.5	270.0	-42.0%	640.0	879.3	-27.2%
Interest expense	-107.4	-153.2	-29.9%	-439.4	-498.9	-11.9%
Net interest income	49.1	116.8	-58.0%	200.7	380.4	-47.2%
Net fee and commission income	1.6	15.5	-89.6%	6.6	50.3	-86.9%
Other operating income and expense	50.0	-7.2	-	204.6	-23.5	-
Net operating income	100.7	125.0	-19.5%	411.9	407.3	+1.1%
Overhead costs	-64.9	-80.2	-19.1%	-265.4	-261.2	+1.6%
Provision	-11.2	-20.4	-45.2%	-45.7	-66.5	-31.2%
Profit before income tax	24.6	24.5	+0.8%	100.8	79.6	+26.5%
Income tax	-7.3	-9.5	-23.4%	-29.7	-30.8	-3.8%
Net profit (loss)	17.4	15.0	+16.0%	71.1	48.8	+45.7%

PLN m	PLN m			BYR bn		
	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30	2015-09-30	2014-09-30	2015-09-30 / 2014-09-30
Cash and balances in the Central Bank	131.5	117.6	+11.8%	614.4	383.0	+60.4%
Amounts due from banks	113.5	109.6	+3.6%	530.3	356.9	+48.6%
Amounts due from clients	452.7	591.9	-23.5%	2 115.3	1 928.1	+9.7%
Tangible fixed assets	40.4	79.9	-49.4%	189.0	260.2	-27.4%
Other assets	47.7	72.3	-34.0%	223.0	235.6	-5.3%
Total Assets	785.8	971.3	-19.1%	3 672.0	3 163.8	+16.1%
Amounts due to banks	66.7	35.4	+88.5%	311.8	115.3	x2.7
Deposits	528.0	704.6	-25.1%	2 467.4	2 295.3	+7.5%
Other liabilities	32.2	22.7	+41.6%	150.3	74.0	x2.0
Equity	158.9	208.5	-23.8%	742.5	679.2	+9.3%
Total liabilities and equity	785.8	971.3	-19.1%	3 672.0	3 163.8	+16.1%

Appendix 1: Profit and loss for Q1-Q3'2015

Q1-Q3'2015 PLN m	Idea Bank Poland Group	Carcade Group & IBR	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	573.2	191.8	156.5	76.3	39.9	52.7	2.5	-23.6	1 069.3
Interest expense	-327.7	-134.2	-107.4	-73.3	-22.6	-31.6	-19.3	32.8	-683.2
Net interest income	245.5	57.7	49.1	3.1	17.3	21.2	-16.8	9.2	386.1
Net fee and commission income	379.8	23.5	1.6	21.6	13.6	3.2	-0.1	-5.0	438.3
Other operating income and expense	27.1	46.5	50.0	7.3	13.1	0.1	-32.5	-4.6	107.1
Net operating income	652.4	127.7	100.7	32.0	44.0	24.4	-49.3	-0.4	931.4
Overhead costs	-415.1	-92.8	-64.9	-24.6	-54.5	-7.1	-16.6	7.5	-668.0
Provision	-35.6	-37.4	-11.2	-25.9	-3.7	0.0	0.0	0.0	-113.8
Share in result of cons. units of equity method	9.8	0.0	0.0	0.0	0.0	0.0	0.0	31.2	40.9
Profit before income tax	211.4	-2.5	24.6	-18.5	-14.3	17.4	-65.9	38.3	190.5
Income tax	55.3	0.1	-7.3	3.2	-1.0	-3.3	12.4	-3.7	55.8
Net profit (loss)	266.8	-2.4	17.4	-15.3	-15.2	14.1	-53.5	34.6	246.3
Non-controlling interest	0.2							115.5	115.6
Net profit attributable to equity holders of the Co.	266.6	-2.4	17.4	-15.3	-15.2	14.1	-53.5	-80.9	130.7

Appendix 2: Balance sheet as of 30.09.2015

2015-09-30 PLN m	Idea Bank Poland Group	Carcade Group & IBR	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	IMW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	283.5	0.0	131.5	13.0	173.9	0.0	0.0	0.0	601.8
Amounts due from banks and financial institutions	509.8	42.2	113.5	32.2	46.0	9.2	3.0	-34.8	721.0
Derivative financial instruments	16.0	0.0	0.2	0.0	0.4	0.0	27.6	0.0	44.3
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	140.0	0.0	140.0
Amounts due from clients	8 498.5	0.0	452.7	372.3	219.6	0.0	0.0	-539.9	9 003.2
Net investments in financial lease	2 939.3	938.2	1.7	0.2	530.4	0.0	0.0	-19.3	4 390.5
Other loans and receivables	66.8	0.0	0.0	0.0	0.0	861.5	33.5	-34.8	927.0
Financial instruments	2 190.2	0.0	5.7	2.4	86.0	0.0	172.3	11.4	2 467.9
Investments in associates and join ventures	75.2	0.0	0.0	2.2	0.0	0.0	1 873.3	-1 699.6	251.1
Intangible assets	869.9	2.3	9.0	3.7	6.1	0.2	0.1	106.1	997.4
Tangible fixed assets	137.5	2.3	40.4	15.0	23.9	1.9	3.2	-4.3	220.0
Investment property	127.2	0.0	19.4	0.1	3.6	0.0	0.0	0.0	150.2
Income taxes	458.2	0.9	-0.5	12.3	12.1	11.3	45.9	16.8	557.1
Other assets	862.1	132.9	12.3	8.8	91.9	1.7	5.3	-62.5	1 052.4
Total Assets	17 034.2	1 118.8	785.8	462.2	1 193.8	885.8	2 304.2	-2 260.9	21 523.8
Amounts due to banks and other commercial institutions	461.8	656.3	66.7	11.3	71.5	576.6	50.3	-525.6	1 369.0
Other financial liabilities at fair value through profit or loss	1 563.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1 564.0
Amounts due to customers	11 471.7	0.0	528.0	385.3	889.8	0.0	0.0	-95.3	13 179.6
Debt securities in issue	1 071.1	207.2	0.0	1.0	108.6	220.4	101.1	70.6	1 780.0
Other liabilities	497.0	84.5	32.1	15.8	63.4	10.0	581.2	-333.2	950.9
Total liabilities	15 065.5	948.0	626.9	413.5	1 133.3	807.1	732.7	-883.5	18 843.4
Equity	1 968.8	170.8	158.9	48.7	60.4	78.7	1 571.5	-1 377.4	2 680.4
Total liabilities and equity	17 034.2	1 118.8	785.8	462.2	1 193.8	885.8	2 304.2	-2 260.9	21 523.8

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