

# get<sup>in</sup> holding

## Financial presentation of the Group for Q3'2016

Warsaw, 7<sup>th</sup> of November 2016



# Better macro-situation at all business markets



## POLAND

- GDP growth 3.1% in H1'2016
- Deflation in October 0.2% YoY
- Unemployment rate 8.3% (vs 10.3% in January 2016), further decrease expected
- Interest rate 1.5% - the lowest rate ever
- Risk of growing budget deficit, legislative and political uncertainty



## RUSSIA

- 0.9% decrease of GDP for H1'2016. expected -0.6 for Y2016
- Lower inflation rate in 2016. Last reading 6.1% YoY (vs 15.6% in 2015)
- Decrease of unemployment in September to 5.2% (vs 5.6% in 2015)
- Lower interest rate since September about 0,5%. Actual interest rate 10.0% (vs 17.0% in January 2016)
- Budget deficit 4.6% of GDP (vs 0.5% in 2015)



## BELARUS

- 2.5% decrease of GDP in H1'2016. Further decrease of GDP expected for Y2016 at -2.0% vs -3.9% in 2015.
- The main determinants of decline in GDP are decreasing retail consumption - 7.3% in August (vs. -3.4% in 2015) and lower investments -2.1% (vs -5.2% w 2015)
- Inflation at the of June was at 12.1% YoY (vs 13.6% in 2015)
- Record level of foreign debt to GDP ratio at approx. 87%



## UKRAINE

- GDP growth in H1'2016 at 0.8%. Expected growth for Y2016 at 1.0%. (vs -10.0% in 2015)
- Inflation in September at 7.9% YoY, targeted at 16.0% for 2016 (vs 48.5% in 2015)
- Decline of unemployment to 9.3% in June (vs 11.5% in 2015)
- Discount rate lowered to 15.0%. Maintained at 22% since September 2015 till April 2016.
- Projected decrease on budget deficit in 2016 to 3.5% of GDP (vs 4.0% in 2015)
- Expected growth in the share of foreign exchange reserves in foreign debt from 11.3% in 2015 to 13.7% in 2016
- Expected increase of export in 2016 to 42.7% of GDP (vs. 37.4% in 2015)



## ROMANIA

- Significant growth of GDP in Q2 +6.0% vs expected 4.1%. Forecast for the entire 2016 +4.3% (vs +3.8% in 2015)
- Deflation in September 0.6% YoY vs. expected inflation for 2016 at 0.3% vs 0.6% in 2015
- Unemployment in September 6.0% (vs 6.8% in 2015)
- Expected increase for budget deficit in 2016 to 3.0% of GDP (1.2% in 2015)
- Since May 2015 interest rate at 1.75%

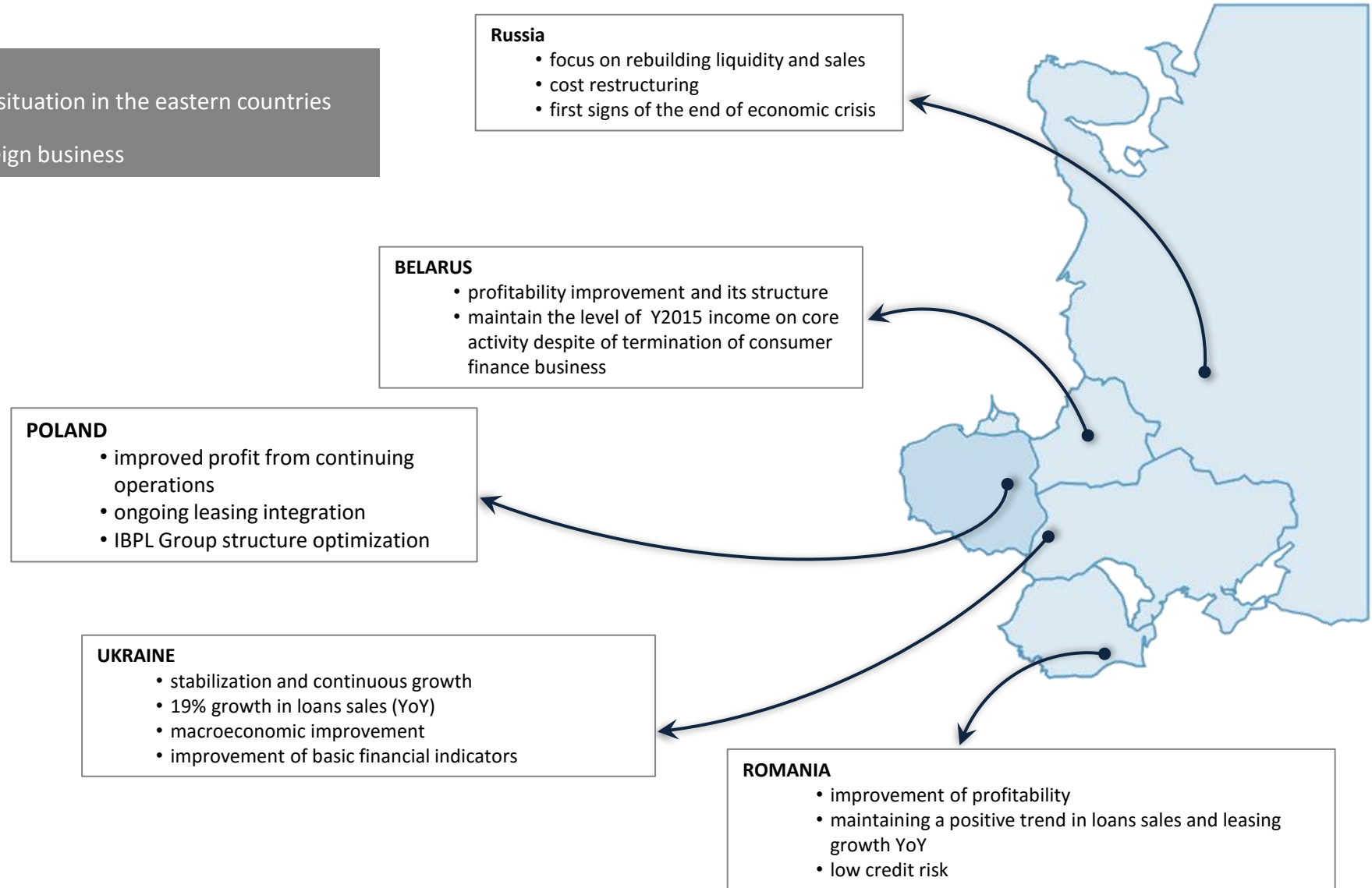
### Foreign exchange rates applied for the conversion of the results

Exchange rates	2015'09	2016'09	Y/Y
RUB	0,0576	0,0609	+5,7%
RUB average	0,0629	0,0581	-7,5%
UAH	0,1774	0,1488	-16,1%
UAH average	0,1742	0,1531	-12,1%
BYN	2,1400	1,9837	-7,3%
BYN average	2,4444	1,9576	-19,9%
RON	0,9600	0,9675	+0,8%
RON average	0,9382	0,9742	+3,8%

# Overview of major events

## Getin Holding

- Improvement of the situation in the eastern countries (Russia, Ukraine, Belarus)
- Stable growth of foreign business



## Structure and dynamics of elements of the Group's performance for 9M'2016

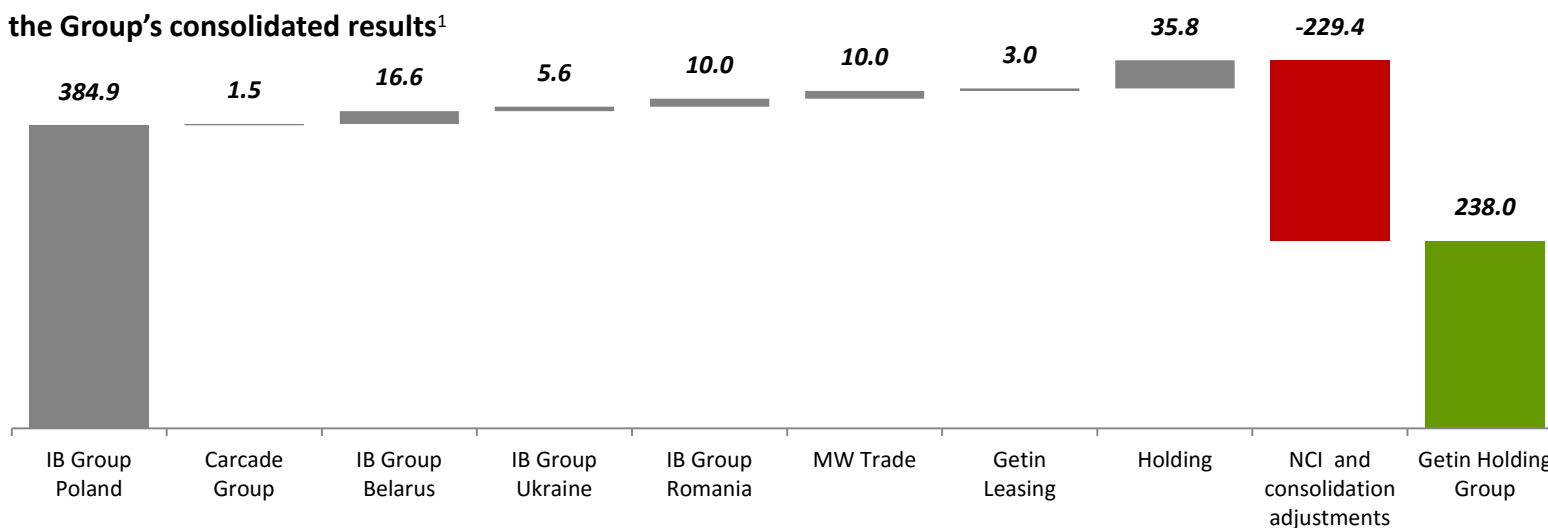
PLN m   Profit and loss	Q1-Q3'2016	Q1-Q3'2015*	Q1-Q3'2016 / Q1-Q3'2015*
Interest income	1 114.5	1 071.9	+4.0%
Interest expense	-512.8	-676.2	-24.2%
Net interest income	601.8	395.7	+52.1%
Net fee and commission income	318.0	351.3	-9.5%
Other operating income and expense	298.6	107.2	x2.8
<b>Net operating income</b>	<b>1 218.3</b>	<b>854.2</b>	<b>+42.6%</b>
Overhead costs	-617.6	-613.5	+0.7%
Provision	-192.2	-190.3	+1.0%
Share in result of cons. units of equity method	-13.5	31.2	-
<b>Profit before income tax</b>	<b>395.1</b>	<b>81.7</b>	<b>x4.8</b>
Income tax	-21.5	55.7	-
<b>Profit (loss) from continuing operations</b>	<b>373.6</b>	<b>137.3</b>	<b>x2.7</b>
<b>Profit (loss) from discontinued operations</b>	<b>39.1</b>	<b>91.3</b>	<b>-57.2%</b>
<b>Net profit (loss)</b>	<b>412.7</b>	<b>228.6</b>	<b>+80.5%</b>
Non-controlling interest	-174.7	-107.8	+62.0%
<b>Net profit attributable to equity holders of the Co.</b>	<b>238.0</b>	<b>120.8</b>	<b>+97.0%</b>

 **Determinants of YoY change in performance:**

- **Further improvement of profitability on all markets**
- **A significant increase in net interest income by 52.1%** - the result of building a portfolio based on high-margin products by IBPL Group
- **The decline in net commission income by 9.5%** - the introduction of a conservative model of revenue recognition in this position in the IBL Group
- **Stable operating expenses** – increase by 0.7%, Q/Q decrease by 4.3%
- **Risk under control**, COR = 1.7%
- **Operating revenues net of one-off** (GetBack=249,2 mPLN) reached **PLN 969.1 million**, which represents an **increase YoY by 13.5%**.

**Contribution to the Group's consolidated results<sup>1</sup>**

[PLN M]



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

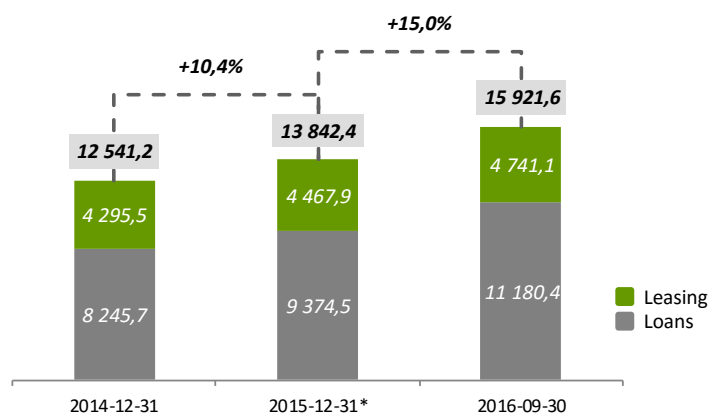
\*Adjusted data (including an opening balance adjustment in the amount of PLN 16.9 m from bancassurance income)

The balance of deposits at the end of the Q3 increased YoY by nearly PLN 3 billion to 16.2 billion.

LTD (including lease receivables) is 98.2%.

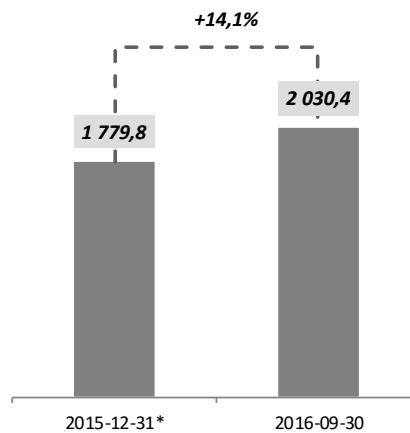
### Loans and leasing

[PLN M]



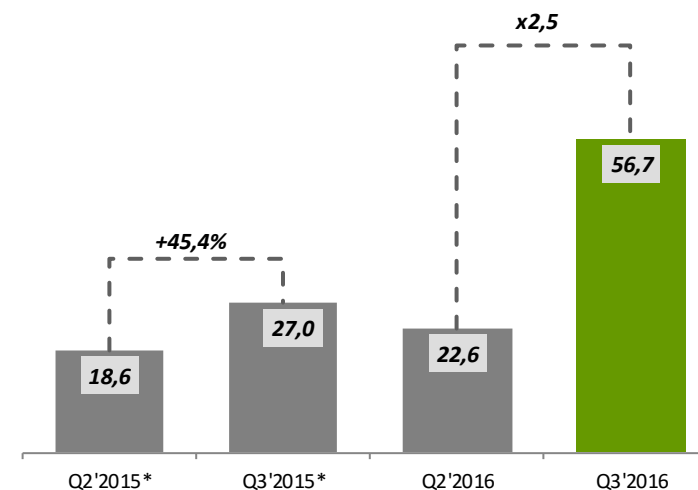
### Equity<sup>1)</sup>

[PLN M]



### Quarterly net profit<sup>2)</sup>

[PLN M]



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

2) ... attributable to equity holders of the Getin Holding Group parent company excluding results of GetBack SA, Debito SA and result on sale of GetBackSA

\*Adjusted data (including an opening balance adjustment in the amount of PLN 16.9 m from bancassurance income)

getin holding



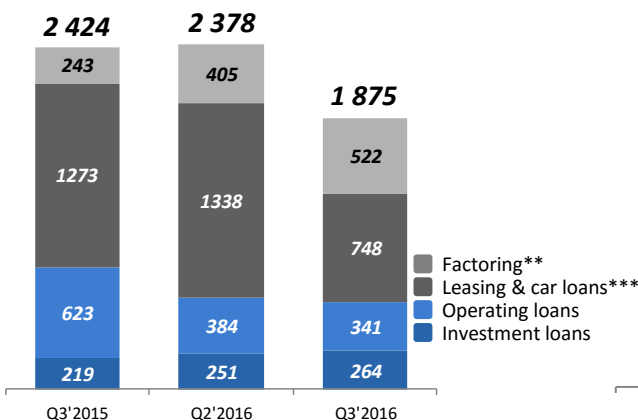
As at 30.09.2016, the graph presents Getin Holding's interest in the equity of the parent company in each country



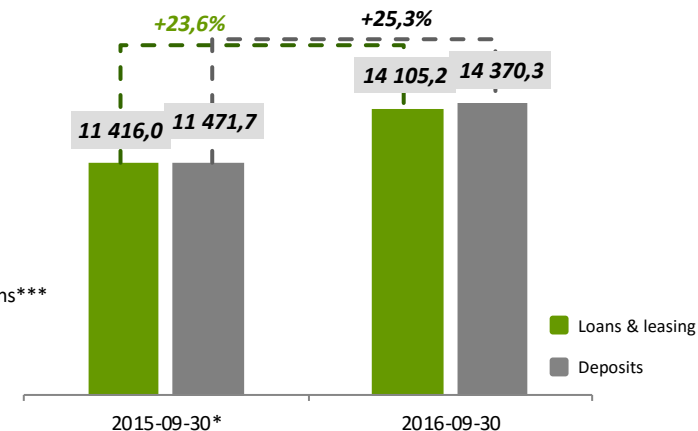
PLN m			
Profit and loss	Q1-Q3'2016	Q1-Q3'2015*	Q1-Q3'2016 / Q1-Q3'2015*
Interest income	733.2	575.8	+27.3%
Interest expense	-291.9	-320.6	-9.0%
Net interest income	441.3	255.1	+73.0%
Net fee and commission income	252.8	292.8	-13.6%
Profit on the sale of GetBack SA	249.2	-	-
Other operating income and expense	-25.3	27.3	-
<b>Net operating income</b>	<b>918.0</b>	<b>575.2</b>	<b>+59.6%</b>
Overhead costs	-409.3	-360.6	+13.5%
Provision	-124.9	-112.0	+11.5%
Share in result of cons. units of equity method	-16.5	0.0	+100.0%
<b>Profit before income tax</b>	<b>367.3</b>	<b>102.6</b>	<b>x3.6</b>
Income tax	-21.5	55.2	-
<b>Profit (loss) from continuing operations</b>	<b>345.8</b>	<b>157.8</b>	<b>x2.2</b>
<b>Profit (loss) from discontinued operations</b>	<b>39.1</b>	<b>91.3</b>	<b>-57.2%</b>
<b>Net profit (loss)</b>	<b>384.9</b>	<b>249.1</b>	<b>+54.5%</b>

PLN m			
Balance sheet	2016-09-30	2015-09-30*	2016-09-30 / 2015-09-30
Cash and balances in the Central Bank	433.0	283.5	+52.7%
Amounts due from banks	292.2	509.8	-42.7%
Amounts due from clients	10 659.2	8 476.7	+25.7%
Net investments in financial lease	3 446.0	2 939.3	+17.2%
Financial instruments	3 034.2	2 190.2	+38.5%
Intangible assets	656.9	869.9	-24.5%
Tangible fixed assets	148.7	137.5	+8.2%
Other assets	1 982.6	1 609.7	+23.2%
<b>Total Assets</b>	<b>20 652.8</b>	<b>17 016.6</b>	<b>+21.4%</b>
Amounts due to banks	948.0	461.8	x2.1
Deposits	14 370.3	11 471.7	+25.3%
Debt securities in issue	489.8	1 071.1	-54.3%
Other liabilities	2 432.8	2 060.9	+18.0%
Equity	2 411.9	1 951.1	+23.6%
<b>Total liabilities and equity</b>	<b>20 652.8</b>	<b>17 016.6</b>	<b>+21.4%</b>

Sales [PLN m]



Loans, leasing and deposit balance [PLN m]



- ⓘ **Growth of the net interest income by 73% YoY** – as the result of a strategy to build a base to result in the long term, through a portfolio based on high-margin products while striving to reduce financing costs.
- ⓘ **The decline in net commission income** is the result of adopting a conservative model of recognition of revenue on products connected with loans. Product profitability remained at a comparable level, however, there will be positive impact of deferred revenue on the interest margin of the Group in the future.
- ⓘ **Implementation of the strategy of selling loan products with a focus on higher margins** - almost PLN 2 billion in sales with a record level of factoring 522 million PLN (an increase of 28.9% q / q).
- ⓘ **Increasing the number of customers who have a bank account about 21% YoY and accounting subscription of 12% YoY.**
- ⓘ **The Bank continues the policy of reducing the cost of financing.** The margin offered by the Bank over the market rate WIBOR fell from 0.55% in June, to 0.42% in September.
- ⓘ **CAR and Tier1 for the Bank at the level of 14.0% / 11.7%; Group of 16.8% / 13.8%.**
- ⓘ The results of the Group includes cost of **banking tax** in the amount of **13.1 mPLN** for the Q3 2016 (33.0 mPLN YTD).
- ⓘ The result of the Group for the Q2'2016 includes profit on the sale of GetBack SA in the amount of 249.2 mPLN (gross).

\*Adjusted data (including an opening balance adjustment in the amount of PLN 16.9 m from bancassurance income)

\*\* Value of financed invoices

\*\*\* Including purchased receivables of Getin Leasing, Leasing Idea Romania and Getin Noble Bank

Idea Bank Group Poland: Idea Bank, Idea Leasing Group, Tax Care, Idea Expert, GetBack, Idea Money, other companies and consolidation adjustments

## End of restructuring, reconstruction of sales volumes

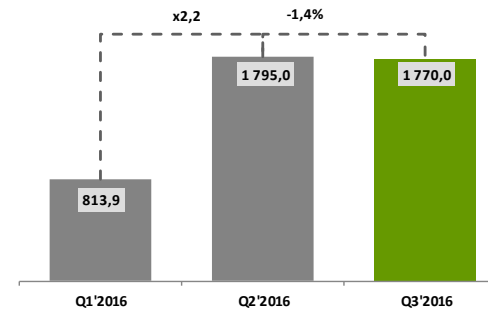


Profit and loss	PLN m		RUB m			
	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015
Interest income	115.2	191.8	-40.0%	1 981.7	3 051.9	-35.1%
Interest expense	-82.5	-134.2	-38.5%	-1 419.1	-2 134.7	-33.5%
Net interest income	32.7	57.7	-43.3%	562.6	917.2	-38.7%
Net fee and commission income	15.6	23.5	-33.7%	268.6	374.6	-28.3%
Other operating income and expense	45.5	46.5	-2.3%	782.6	740.3	+5.7%
<b>Net operating income</b>	<b>93.8</b>	<b>127.7</b>	<b>-26.6%</b>	<b>1 613.8</b>	<b>2 032.1</b>	<b>-20.6%</b>
Overhead costs	-63.1	-92.8	-32.0%	-1 085.9	-1 476.6	-26.5%
Provision	-27.7	-37.4	-26.0%	-476.6	-595.4	-20.0%
<b>Profit before income tax</b>	<b>3.0</b>	<b>-2.5</b>	<b>-</b>	<b>51.3</b>	<b>-39.8</b>	<b>-</b>
Income tax	-1.5	0.1	-	-25.2	2.1	-
<b>Net profit (loss)</b>	<b>1.5</b>	<b>-2.4</b>	<b>-</b>	<b>26.1</b>	<b>-37.7</b>	<b>-</b>

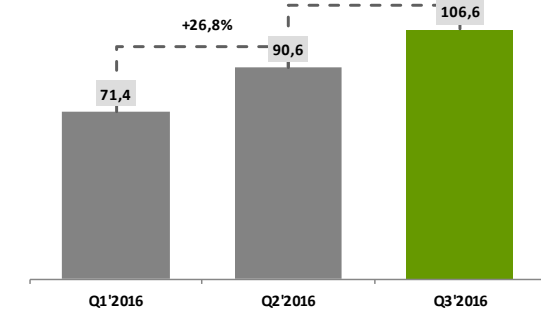
Balance sheet	PLN m		RUB m			
	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30
Cash and balances in the Central Bank	0.0	0.0	-16.7%	0.1	0.1	-21.2%
Amounts due from banks	66.1	42.2	+56.6%	1 086.0	733.2	+48.1%
Amounts due from clients	0.0	0.0	-	0.0	0.0	-
Net investments in financial lease	698.6	938.2	-25.5%	11 470.7	16 288.7	-29.6%
Intangible assets	1.5	2.3	-34.4%	24.3	39.2	-37.9%
Tangible fixed assets	2.0	2.3	-13.2%	32.2	39.2	-17.9%
Other assets	117.5	133.8	-12.2%	1 929.7	2 323.2	-16.9%
<b>Total Assets</b>	<b>885.7</b>	<b>1 118.8</b>	<b>-20.8%</b>	<b>14 543.0</b>	<b>19 423.6</b>	<b>-25.1%</b>
Amounts due to banks	360.3	656.3	-45.1%	5 916.5	11 393.5	-48.1%
Deposits	0.0	0.0	-	0.0	0.0	-
Debt securities in issue	261.1	207.2	+26.0%	4 287.7	3 597.8	+19.2%
Other liabilities	74.2	84.9	-12.6%	1 219.1	1 473.6	-17.3%
Equity	190.0	170.8	+11.2%	3 119.6	2 965.3	+5.2%
<b>Total liabilities and equity</b>	<b>885.7</b>	<b>1 118.8</b>	<b>-20.8%</b>	<b>14 543.0</b>	<b>19 423.6</b>	<b>-25.1%</b>

- Difficult, but consistent restoration of sales and improved profitability
- Net profit for the year 9M'2016 amounted to PLN 1.5m vs. loss in the same period last year
- The improvement in net commission income 17.7% Q3/Q2'2016
- A new credit line of SMP Bank in the amount of RUB 400 million and 300 million RUB of a Kredit Evropa Bank
- End of intense cost restructuring in the Q3 of 2016:
  - The reduction of fixed costs about 32% (26,5% RUB) compared to Q3'2015.
  - Optimization of the sales network and focus on 32 cities - the sales network consisted of 46 branches. Since the beginning of the year closed down 24 branches.
  - The level of employment of 544 people at the end of September vs. 815 in January 2016.
  - Further effects of restructuring expected in Q4.

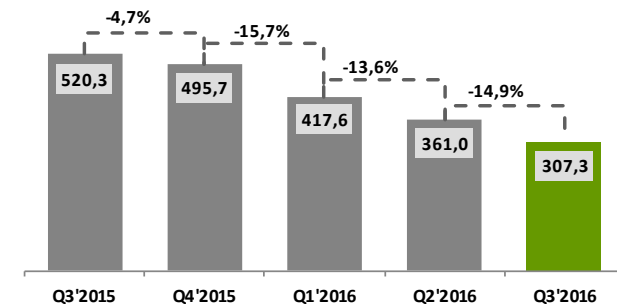
## Leasing sales volumes [RUB m]



## Evolution of net fee and commission income [RUB m]



## Overhead costs reduction [RUB m]



All ratios and dynamics in the text are presented excluding the fx rate effect.

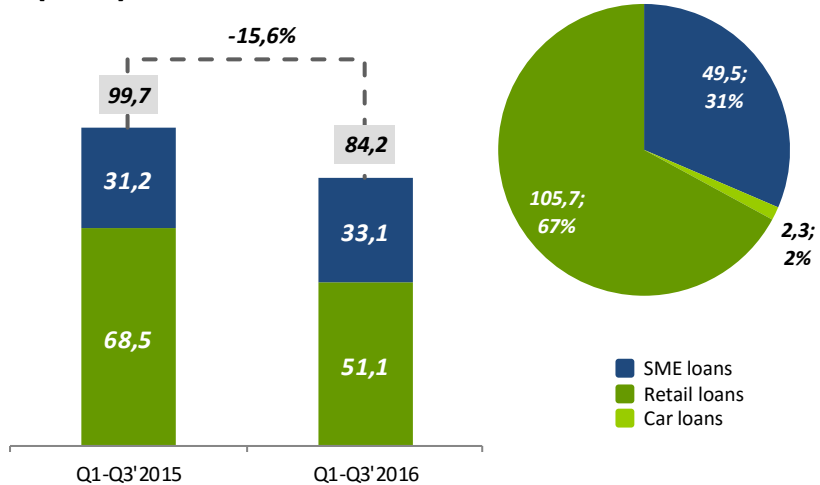
Carcade Group: Carcade, other companies and consolidation adjustments



# The consistent improvement in profitability



Sales and portfolio structure  
[BYN m]



- ② **Net profit** for 9M'2016 amounted to **BYN 8.5 million** - Increase YoY by **19.2%** (in PLN **-4.5%**)
- ② **The level of sales in line with expectations** -15.6% YoY (in BYN), including:
  - **-25.4%** in retail loans (out of consumer finance),
  - **+6.0%** in loans to SMEs.
- ② **The increase in net interest income** **BYN 17.9%** - focus on products with higher margins
- ② **The increase in fee income** **x2.5**
- ② **Further improvement of the quality of cash loans and their collection**
  - all indicators show a stable portfolio quality improvement.
- ② **Dividend in the third quarter in the amount of 10.9 million PLN**
- ② **Focus on attracting and maintaining liquidity in BYN.**
- ② **Macroeconomic conditions** - uncertainty in the market despite signs of improvement, rising foreign debt, high inflation.

Profit and loss	PLN m		BYN m			
	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015
Interest income	102.7	156.5	-34.4%	52.4	64.0	-18.1%
Interest expense	-56.3	-107.4	-47.5%	-28.8	-43.9	-34.5%
Net interest income	46.3	49.1	-5.6%	23.7	20.1	+17.9%
Net fee and commission income	3.2	1.6	+99.1%	1.6	0.7	x2.5
Other operating income and expense	21.7	50.0	-56.7%	11.1	20.5	-45.9%
<b>Net operating income</b>	<b>71.2</b>	<b>100.7</b>	<b>-29.3%</b>	<b>36.4</b>	<b>41.2</b>	<b>-11.7%</b>
Overhead costs	-50.9	-64.9	-21.6%	-26.0	-26.5	-2.1%
Provision	1.6	-11.2	-	0.8	-4.6	-
<b>Profit before income tax</b>	<b>21.9</b>	<b>24.6</b>	<b>-10.9%</b>	<b>11.2</b>	<b>10.1</b>	<b>+11.2%</b>
Income tax	-5.4	-7.3	-26.2%	-2.7	-3.0	-7.9%
<b>Net profit (loss)</b>	<b>16.6</b>	<b>17.4</b>	<b>-4.5%</b>	<b>8.5</b>	<b>7.1</b>	<b>+19.2%</b>

Balance sheet	PLN m		BYN m			
	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30
Cash and balances in the Central Bank	129.2	131.5	-1.7%	65.1	61.4	+6.0%
Amounts due from banks	91.8	113.5	-19.1%	46.3	53.0	-12.7%
Amounts due from clients	312.5	452.7	-31.0%	157.5	211.5	-25.5%
Tangible fixed assets	35.6	40.4	-12.1%	17.9	18.9	-5.1%
Other assets	73.7	47.7	+54.4%	37.1	22.3	+66.6%
<b>Total Assets</b>	<b>642.8</b>	<b>785.8</b>	<b>-18.2%</b>	<b>324.0</b>	<b>367.2</b>	<b>-11.8%</b>
Amounts due to banks	37.9	66.7	-43.2%	19.1	31.2	-38.7%
Deposits	441.9	528.0	-16.3%	222.8	246.7	-9.7%
Other liabilities	9.6	32.2	-70.3%	4.8	15.0	-67.9%
Equity	153.4	158.9	-3.5%	77.3	74.2	+4.1%
<b>Total liabilities and equity</b>	<b>642.8</b>	<b>785.8</b>	<b>-18.2%</b>	<b>324.0</b>	<b>367.2</b>	<b>-11.8%</b>

# Positive trends in sales and further capacity-building

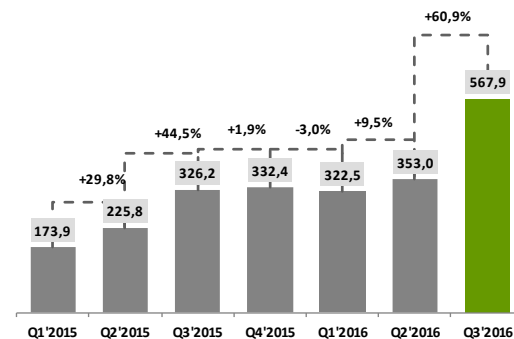


- 📌 **Break even point exceeded** – significant improvement in **net profit by YoY, 5,6 million PLN** compared to a loss -15,3 mPLN for 9M'2015.
- 📌 **Loans sales at 1 243.4 mUAH**, growth of **+71.3% YoY**.
- 📌 **Credit risk under control**, COR = 8.6%.
- 📌 NIM = 9.6% vs 0.8% in 9M'2015.
- 📌 **Costs under control** - C/I = 49.1% vs 76.9% in 9M'2015.
- 📌 **Business sentiments improved**
- 📌 Significant improvement in macroeconomic conditions – 0.8% GDP growth in H1'2016 vs. -15.7% in H1'2015

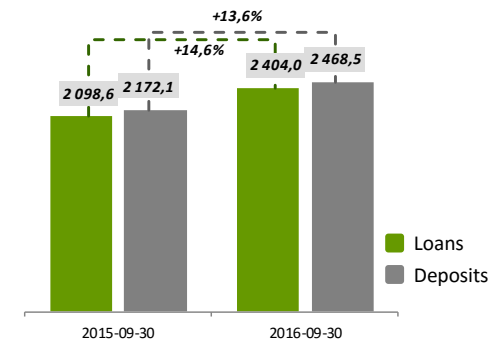
Profit and loss	PLN m		UAH m			
	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015
Interest income	82.8	76.3	+8.5%	540.8	438.0	+23.5%
Interest expense	-52.0	-73.3	-29.0%	-339.6	-420.5	-19.2%
Net interest income	30.8	3.1	x10.1	201.1	17.5	x11.5
Net fee and commission income	26.7	21.6	+23.3%	174.1	124.1	+40.3%
Other operating income and expense	1.9	7.3	-74.5%	12.2	41.9	-70.9%
<b>Net operating income</b>	<b>59.3</b>	<b>32.0</b>	<b>+85.5%</b>	<b>387.4</b>	<b>183.5</b>	<b>x2.1</b>
Overhead costs	-29.1	-24.6	+18.3%	-190.1	-141.2	+34.6%
Provision	-23.4	-25.9	-9.8%	-152.6	-148.7	+2.6%
<b>Profit before income tax</b>	<b>6.8</b>	<b>-18.5</b>	-	<b>44.7</b>	<b>-106.4</b>	-
Income tax	-1.2	3.2	-	-8.2	18.4	-
<b>Net profit (loss)</b>	<b>5.6</b>	<b>-15.3</b>	-	<b>36.6</b>	<b>-88.0</b>	-

Balance sheet	PLN m		UAH m			
	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30
Cash and balances in the Central Bank	17.1	13.0	+31.8%	115.0	73.2	+57.1%
Amounts due from banks	23.4	32.2	-27.2%	157.4	181.4	-13.2%
Amounts due from clients	357.7	372.3	-3.9%	2 404.0	2 098.6	+14.6%
Financial instruments	29.3	2.4	x12.2	197.2	13.6	x14.6
Tangible fixed assets	11.1	15.0	-26.5%	74.3	84.8	-12.4%
Other assets	27.3	27.3	+0.3%	183.7	153.7	+19.5%
<b>Total Assets</b>	<b>466.0</b>	<b>462.2</b>	<b>+0.8%</b>	<b>3 131.6</b>	<b>2 605.2</b>	<b>+20.2%</b>
Amounts due to banks	11.2	11.3	-1.3%	75.2	63.9	+17.7%
Deposits	367.3	385.3	-4.7%	2 468.5	2 172.1	+13.6%
Debt securities in issue	20.2	1.0	x21.1	135.6	5.4	x25.2
Other liabilities	9.7	15.8	-38.9%	65.1	89.3	-27.1%
Equity	57.6	48.7	+18.3%	387.2	274.5	+41.1%
<b>Total liabilities and equity</b>	<b>466.0</b>	<b>462.2</b>	<b>+0.8%</b>	<b>3 131.6</b>	<b>2 605.2</b>	<b>+20.2%</b>

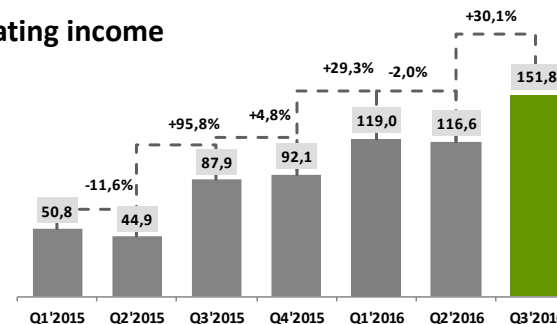
**Retail loans sales**  
[UAH m]



**Loans and deposits balance**  
[UAH m]



**Net operating income**  
[UAH m]



## Robust growth and building of customer base



PLN m

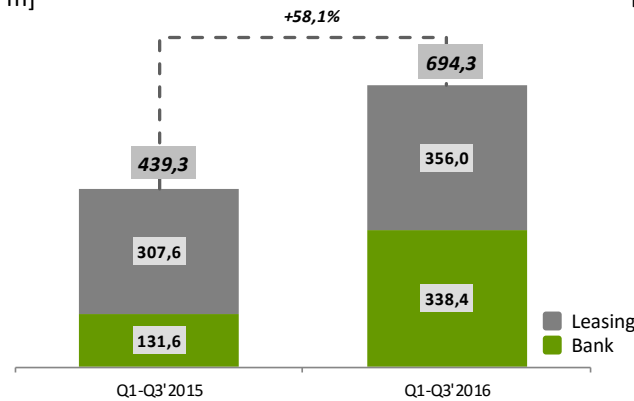
Profit and loss	Q1-Q3'2016	Q1-Q3'2015	Q1-Q3'2016 / Q1-Q3'2015
Interest income	50.5	39.9	+26.6%
Interest expense	-20.2	-22.6	-10.6%
Net interest income	30.3	17.3	+75.4%
Net fee and commission income	22.0	13.6	+61.9%
Other operating income and expense	17.1	13.1	+30.4%
<b>Net operating income</b>	<b>69.4</b>	<b>44.0</b>	<b>+57.8%</b>
Overhead costs	-58.7	-54.5	+7.6%
Provision	-0.3	-3.7	-90.7%
<b>Profit before income tax</b>	<b>10.3</b>	<b>-14.3</b>	-
Income tax	-0.4	-1.0	-62.3%
<b>Net profit (loss)</b>	<b>10.0</b>	<b>-15.2</b>	-

PLN m

Balance sheet	2016-09-30	2015-09-30	2016-09-30 / 2015-09-30
Cash and balances in the Central Bank	267.7	173.9	+54.0%
Amounts due from banks	56.4	46.0	+22.6%
Amounts due from clients	488.5	219.6	x2.2
Net investments in financial lease	598.4	530.4	+12.8%
Financial instruments	77.9	86.0	-9.3%
Intangible assets	6.1	6.1	+0.3%
Tangible fixed assets	29.9	23.9	+25.1%
Other assets	78.1	108.0	-27.7%
<b>Total Assets</b>	<b>1 603.1</b>	<b>1 193.8</b>	<b>+34.3%</b>
Amounts due to banks	347.7	71.5	x4.9
Deposits	1 069.0	889.8	+20.1%
Debt securities in issue	27.5	108.6	-74.7%
Other liabilities	56.2	63.4	-11.3%
Equity	102.7	60.4	+69.9%
<b>Total liabilities and equity</b>	<b>1 603.1</b>	<b>1 193.8</b>	<b>+34.3%</b>

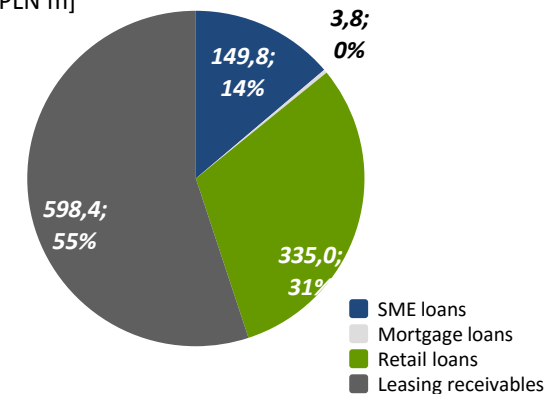
## Bank &amp; Leasing sales

[PLN m]



## Portfolio structure

[PLN m]



- ① The economy in excellent shape – GDP growth of 6.0% in Q2'2016, low unemployment
- ① Strong sales growth in Q1-Q3 2016::
  - bank PLN 338.4 million - growth +157% QoQ,
  - leasing company PLN 356 million and an increase of +15.7% QoQ.
- ① A significant improvement in the result for 9M'2016. Net profit of PLN 10 million compared to a loss of PLN -15.2mln for the corresponding period of 2015.
- ① NIM<sup>1)</sup> at 3.1% vs. 2.4% 9M'2015.
- ① Risk under control – COR for bank at 0.5% and -0.5% for leasing

1) Calculated as a relation of interest income to average interest assets in the analysed period (year / quarter)

## Appendix 1: Profit and loss for 9M'2016

Q1-Q3'2016   PLN m	Idea Bank Poland Group	Russia Group*	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	733.2	124.6	102.7	82.8	50.5	44.5	1.5	-25.2	1 114.5
Interest expense	-291.9	-82.5	-56.3	-52.0	-20.2	-26.4	-15.3	31.8	-512.8
Net interest income	441.3	42.1	46.3	30.8	30.3	18.0	-13.8	6.7	601.8
Net fee and commission income	252.8	15.6	3.2	26.7	22.0	-0.5	-0.5	-1.3	318.0
Other operating income and expense	223.9	45.5	21.7	1.9	17.1	0.2	48.5	-60.1	298.6
<b>Net operating income</b>	<b>918.0</b>	<b>103.2</b>	<b>71.2</b>	<b>59.3</b>	<b>69.4</b>	<b>17.6</b>	<b>34.2</b>	<b>-54.7</b>	<b>1 218.3</b>
Overhead costs	-409.3	-63.1	-50.9	-29.1	-58.7	-5.3	-12.3	11.1	-617.6
Provision	-124.9	-45.2	1.6	-23.4	-0.3	0.0	0.0	0.0	-192.2
Share in result of cons. units of equity method	-16.5	0.0	0.0	0.0	0.0	0.0	0.0	3.0	-13.5
<b>Profit before income tax</b>	<b>367.3</b>	<b>-5.1</b>	<b>21.9</b>	<b>6.8</b>	<b>10.3</b>	<b>12.4</b>	<b>21.9</b>	<b>-40.6</b>	<b>395.1</b>
Income tax	-21.5	-3.4	-5.4	-1.2	-0.4	-2.4	13.9	-1.1	-21.5
<b>Profit (loss) from continuing operations</b>	<b>345.8</b>	<b>-8.4</b>	<b>16.6</b>	<b>5.6</b>	<b>10.0</b>	<b>10.0</b>	<b>35.8</b>	<b>-41.7</b>	<b>373.6</b>
<b>Profit (loss) from discontinued operations</b>	<b>39.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>39.1</b>
<b>Net profit (loss)</b>	<b>384.9</b>	<b>-8.4</b>	<b>16.6</b>	<b>5.6</b>	<b>10.0</b>	<b>10.0</b>	<b>35.8</b>	<b>-41.7</b>	<b>412.7</b>
Non-controlling interest									-174.7
<b>Net profit attributable to equity holders of the Co.</b>									<b>238.0</b>

\* Data for Group Carcade Russia, Asset Finance Service and consolidation adjustments

## Appendix 2: Balance sheet as of 30.09.2016

2016-09-30   PLN m	Idea Bank Poland Group	Carcade Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	433.0	0.0	129.2	17.1	267.7	0.0	0.0	0.0	847.0
Amounts due from banks and financial institutions	292.2	66.2	91.8	23.4	56.4	18.3	15.8	-74.1	489.9
Derivative financial instruments	38.5	0.0	0.0	0.0	0.2	0.0	33.6	0.0	72.4
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	136.4	0.0	136.4
Amounts due from clients	10 659.2	0.0	312.5	357.7	488.5	0.0	0.0	-637.5	11 180.4
Net investments in financial lease	3 446.0	708.0	0.3	0.2	598.4	0.0	0.0	-11.8	4 741.1
Other loans and receivables	93.9	0.0	0.0	0.0	0.0	666.0	10.9	-10.7	760.2
Financial instruments	3 034.2	0.0	31.8	29.3	77.9	0.0	92.1	11.4	3 276.8
Investments in associates	92.0	0.0	0.0	2.2	0.0	0.0	1 786.3	-1 757.4	123.1
Intangible assets	656.9	1.5	12.2	3.0	6.1	0.2	0.1	105.6	785.6
Tangible fixed assets	148.7	2.0	35.6	11.1	29.9	1.8	2.8	-4.8	226.9
Investment property	65.3	0.0	19.8	1.2	2.3	0.0	0.0	0.0	88.6
Tax assets	529.4	4.1	-0.2	9.4	13.0	9.0	74.8	15.8	655.2
Other assets	1 163.5	111.6	9.8	11.4	62.6	0.7	2.2	-41.4	1 320.5
<b>Total Assets</b>	<b>20 652.8</b>	<b>893.3</b>	<b>642.8</b>	<b>466.0</b>	<b>1 603.1</b>	<b>696.0</b>	<b>2 155.1</b>	<b>-2 404.9</b>	<b>24 704.1</b>
Amounts due to banks and other commercial institutions	948.0	360.3	37.9	11.2	347.7	450.2	44.2	-661.9	1 537.6
Other financial liabilities at fair value through profit or loss	2 071.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2 071.7
Amounts due to customers	14 370.3	0.0	441.9	367.3	1 069.0	0.0	0.0	-34.3	16 214.3
Debt securities in issue	489.8	261.1	0.6	20.2	27.5	159.4	50.7	0.0	1 009.2
Other liabilities	361.1	90.8	9.0	9.7	56.2	1.9	483.0	-275.7	736.2
<b>Total liabilities</b>	<b>18 240.9</b>	<b>712.3</b>	<b>489.4</b>	<b>408.4</b>	<b>1 500.4</b>	<b>611.6</b>	<b>577.9</b>	<b>-971.9</b>	<b>21 568.9</b>
<b>Equity</b>	<b>2 411.9</b>	<b>181.0</b>	<b>153.4</b>	<b>57.6</b>	<b>102.7</b>	<b>84.4</b>	<b>1 577.2</b>	<b>-1 433.1</b>	<b>3 135.1</b>
<b>Total liabilities and equity</b>	<b>20 652.8</b>	<b>893.3</b>	<b>642.8</b>	<b>466.0</b>	<b>1 603.1</b>	<b>696.0</b>	<b>2 155.1</b>	<b>-2 404.9</b>	<b>24 704.1</b>

\* Data for Group Carcade Russia, Asset Finance Service and consolidation adjustments

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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.