

**CAPITAL GROUP  
GETIN HOLDING S.A.**

**CONSOLIDATED FINANCIAL REPORT  
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2013**

Wroclaw, 14<sup>th</sup> of November 2013

*Getin Holding Capital Group*  
*Consolidated financial report for the 9 month period ended 30.09.2013*  
*data given in PLN thousand*

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*Getin Holding Capital Group*  
*Consolidated financial report for the 9 month period ended 30.09.2013*  
*data given in PLN thousand*  
*Selected financial data*

## 1. Selected financial data

data relating to interim consolidated financial statements	in thousand PLN		in thousand EUR	
	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012
	(unaudited)	(comparable, unaudited data)	(unaudited)	(comparable, unaudited data)
Interest income - continuing operations	1 013 073	653 308	239 888	155 742
Interest income - discontinued operations	-	80 352	-	19 155
Fee and commission income - continuing operations	428 871	252 926	101 554	60 295
Fee and commission income - discontinued operations	-	67 008	-	15 974
Insurance premiums - discontinued operations	-	334 775	-	79 807
Operating profit - continuing operations	226 644	613 660	53 668	146 291
Operating profit - discontinued operations	-	168 365	-	40 137
Profit from continued and discontinued operations before income tax	226 644	782 025	53 668	186 427
Net profit from continuing and discontinued operations	208 699	567 800	49 418	135 358
Net profit from continuing and discontinued operations attributable to equity holders of the parent	186 774	538 370	44 227	128 342
Net profit from continuing operations attributable to equity holders of the parent	186 774	424 917	44 227	101 296
Net profit from discontinued operations attributable to equity holders of the parent	-	113 453	-	27 046
Net profit from continuing and discontinued operations attributable to non-controlling interest	21 925	29 430	5 192	7 016
Earnings per share - basic for the period (in PLN/EUR)	0,26	0,74	0,06	0,18
Earnings per share - diluted for the period (in PLN/EUR)	0,25	0,73	0,06	0,17
Net cash from operating operations	38 680	(2 815 716)	9 159	(671 240)
Net cash used in investing operations	(241 619)	(12 208)	(57 214)	(2 910)
Net cash used in financing operations	(33 780)	88 121	(7 999)	21 007
Net change in cash and cash equivalents	(236 719)	(2 739 803)	(56 053)	(653 143)
	<b>30.09.2013</b> (unaudited)	<b>31.12.2012</b> (comparable data)	<b>30.09.2013</b> (unaudited)	<b>31.12.2012</b> (comparable data)
Total assets	12 963 644	9 770 789	3 074 649	2 389 998
Total liabilities	10 739 348	7 722 320	2 547 102	1 888 929
Deposits from customers	6 769 510	5 135 042	1 605 557	1 256 064
Total equity	2 224 296	2 048 469	527 547	501 069
Equity attributable to equity holders of the parent company	2 033 458	1 874 038	482 285	458 402
Non-controlling interest	190 838	174 431	45 262	42 667
Share capital	731 166	732 800	173 414	179 248
Number of shares	731 166 133	732 800 434	731 166 133	732 800 434
data relating to interim financial statements	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012
		(unaudited)		
Total income	29 961	692 692	7 095	165 131
Profit (loss) before income tax - continuing operations	3 626	661 095	859	157 599
Net profit (loss) for the period - continuing operations	4 814	533 913	1 140	127 280
Net cash from operating operations	2 691	(102 053)	637	(24 328)
Net cash used in investing operations	(166 884)	534 996	(39 517)	127 538
Net cash used in financing operations	(84 095)	(72 812)	(19 913)	(17 358)
Net change in cash and cash equivalents	(248 288)	360 131	(58 793)	85 852
Earnings per share - basic for the period (in PLN/EUR)	0,01	0,73	0,00	0,17
Earnings per share - diluted for the period (in PLN/EUR)	0,01	0,73	0,00	0,17
	<b>30.09.2013</b> (unaudited)	<b>31.12.2012</b>	<b>30.09.2013</b> (unaudited)	<b>31.12.2012</b>
Total assets	2 154 911	2 234 329	511 091	546 531
Non-current liabilities	151 081	228 498	35 833	55 892
Current liabilities	166 322	172 435	39 447	42 179
Total equity	1 837 508	1 833 396	435 811	448 460
Share capital	731 166	732 800	173 414	179 248
Number of shares	731 166 133	732 800 434	731 166 133	732 800 434

The selected financial data containing the basic items of the condensed consolidated and separate financial statement are converted into EUR according to the following rules:

- Individual items of assets and liabilities were converted according to the average exchange rates announced by the National Bank of Poland, valid on 30.09.2013: amounting to PLN 4.2163 and valid on 31.12.2012: amounting to PLN 4.0882.
- Individual items in the income statement and the cash flow statement were converted according to the exchange rates constituting the arithmetical average of the average exchange rates determined by the National Bank of Poland on the last day of each month completed for 9 months ending 30.09.2013 and on 30.09.2012 (respectively: PLN 4.2231 and PLN 4.1948).

Getin Holding Capital Group  
 Consolidated financial report for the 9 month period ended 30.09.2013  
 data given in PLN thousand  
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

## 2. Interim condensed consolidated financial statement of the Getin Holding Group

### INTERIM CONSOLIDATED INCOME STATEMENT

	Note	01.01.2013 - 30.09.2013		01.01.2012 - 30.09.2012	
		Continuing operations	Continuing operations	Discontinued operations	Total
Interest income	2.6	1 013 073	653 308	80 352	733 660
Interest expense	2.6	(614 087)	(366 453)	(55 769)	(422 222)
<b>Net interest income</b>		<b>398 986</b>	<b>286 855</b>	<b>24 583</b>	<b>311 438</b>
Fee and commission income	2.7	428 871	252 926	67 008	319 934
Fee and commission expense	2.7	(73 418)	(65 601)	(14 489)	(80 090)
<b>Net fee and commission income</b>		<b>355 453</b>	<b>187 325</b>	<b>52 519</b>	<b>239 844</b>
Insurance premiums		-	-	334 775	334 775
Dividend received		9 287	-	-	-
Result on financial instruments at fair value		5 114	3 336	5 762	9 098
Other financial instruments		2 421	(353)	-	(353)
Result on the loss of control in subsidiaries		-	528 613	-	528 613
Foreign exchange result		14 356	8 896	390	9 286
Loss on hyperinflation (IAS 29)		(11 614)	(8 970)	-	(8 970)
Claims and benefits paid		-	-	(25 067)	(25 067)
Change of the value of insurance provisions		-	-	4 585	4 585
Other operating income	2.8	122 502	50 718	3 023	53 741
Other operating expenses	2.8	(59 727)	(23 013)	(189 726)	(212 739)
<b>Net other operating income</b>		<b>82 339</b>	<b>559 227</b>	<b>133 742</b>	<b>692 969</b>
<b>Net operating income</b>		<b>836 778</b>	<b>1 033 407</b>	<b>210 844</b>	<b>1 244 251</b>
Impairment losses on loans and NIL	2.9	(121 565)	(57 905)	-	(57 905)
Administrative expenses	2.10	(488 569)	(361 842)	(42 479)	(404 321)
<b>Operating profit</b>		<b>226 644</b>	<b>613 660</b>	<b>168 365</b>	<b>782 025</b>
<b>Profit / (loss) before income tax</b>		<b>226 644</b>	<b>613 660</b>	<b>168 365</b>	<b>782 025</b>
Corporate income tax	2.11	(17 945)	(182 091)	(32 134)	(214 225)
<b>Net profit /(loss) for the period</b>		<b>208 699</b>	<b>431 569</b>	<b>136 231</b>	<b>567 800</b>
Attributable to equity holders of the parent		186 774	424 917	113 453	538 370
Attributable to non-controlling interest		21 925	6 652	22 778	29 430
Earnings per share:					
- basic for the period (in PLN)		0,26	0,58	0,16	0,74
- diluted for the period (in PLN)		0,25	0,58	0,15	0,73

Profit per share	01.01.2013 - 30.09.2013		01.01.2012 - 30.09.2012		
	Continuing operations	Continuing operations	Discontinued operations	Total	
					(unaudited)
Net profit for the period for ordinary shareholders (in thousand PLN)		186 774	424 917	113 453	538 370
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share		731 116 558	730 391 192	730 391 192	730 391 192
<b>Basic profit per share (in PLN)</b>		<b>0,26</b>	<b>0,58</b>	<b>0,16</b>	<b>0,74</b>
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share		733 724 534	732 846 317	732 846 317	732 846 317
<b>Diluted profit per share (in PLN)</b>		<b>0,25</b>	<b>0,58</b>	<b>0,15</b>	<b>0,73</b>

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 34 are its integral part

Getin Holding Capital Group  
 Consolidated financial report for the 9 month period ended 30.09.2013  
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 Interim condensed consolidated financial statement of the Getin Holding Capital Group

**INTERIM CONSOLIDATED INCOME STATEMENT**

	01.07.2013 - 30.09.2013	01.07.2012 - 30.09.2012		
	<i>Continuing operations</i>	<i>Continuing operations</i>	<i>Discontinued operations</i>	<i>Total</i>
	(unaudited)	(comparable, unaudited data)		
Interest income	348 889	250 346	-	250 346
Interest expense	(207 061)	(140 323)	-	(140 323)
<b>Net interest income</b>	<b>141 828</b>	<b>110 023</b>	-	<b>110 023</b>
Fee and commission income	170 093	122 335	-	122 335
Fee and commission expense	(34 976)	(34 464)	-	(34 464)
<b>Net fee and commission income</b>	<b>135 117</b>	<b>87 871</b>	-	<b>87 871</b>
Result on financial instruments at fair value	4 307	3 480	-	3 480
Other financial instruments	1 771	(1 067)	-	(1 067)
Foreign exchange result	3 004	2 145	-	2 145
Loss on hyperinflation (IAS 29)	(4 904)	(3 178)	-	(3 178)
Other operating income	44 725	10 667	-	10 667
Other operating expenses	(21 785)	1 999	-	1 999
<b>Net other operating income</b>	<b>27 118</b>	<b>14 046</b>	-	<b>14 046</b>
<b>Net operating income</b>	<b>304 063</b>	<b>211 940</b>	-	<b>211 940</b>
Impairment losses on loans and NIL	(48 085)	(34 371)	-	(34 371)
Administrative expenses	(170 860)	(132 876)	-	(132 876)
<b>Operating profit</b>	<b>85 118</b>	<b>44 693</b>	-	<b>44 693</b>
<b>Profit / (loss) before income tax</b>	<b>85 118</b>	<b>44 693</b>	-	<b>44 693</b>
Corporate income tax	6 457	(1 516)	-	(1 516)
<b>Net profit /(loss) for the period</b>	<b>91 575</b>	<b>43 177</b>	-	<b>43 177</b>
Attributable to equity holders of the parent	79 641	39 372	-	39 372
Attributable to non-controlling interest	11 934	3 805	-	3 805
Earnings per share:				
– basic for the period (in PLN)	0,11	0,05	-	0,05
– diluted for the period (in PLN)	0,11	0,05	-	0,05

Profit per share	01.07.2013 - 30.09.2013	01.07.2012 - 30.09.2012		
	<i>Continuing operations</i>	<i>Continuing operations</i>	<i>Discontinued operations</i>	<i>Total</i>
	(unaudited)	(comparable, unaudited data)		
Net profit for the period for ordinary shareholders (in thousand PLN)	79 641	39 372	-	39 372
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	731 148 280	730 582 669	730 582 669	730 582 669
<b>Basic profit per share (in PLN)</b>	<b>0,11</b>	<b>0,05</b>	-	<b>0,05</b>
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	733 931 439	732 415 010	732 415 010	732 415 010
<b>Diluted profit per share (in PLN)</b>	<b>0,11</b>	<b>0,05</b>	-	<b>0,05</b>

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**INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

	01.01.2013 - 30.09.2013		01.01.2012 - 30.09.2012		Total
	Continuing operations	Continuing operations	Discontinued operations		
	(unaudited)	(comparable, unaudited data)			
<b>Profit / (Loss) for the period</b>	<b>208 699</b>	<b>431 569</b>	<b>136 231</b>	<b>567 800</b>	
Exchange differences from evaluation of foreign subsidiaries	(17 320)	(22 830)	316	(22 514)	
Valuation of investments available for sale	74 746	28 839	(133)	28 706	
The effect of cash flow hedge accounting	46	-	-	-	
Income tax relating to other comprehensive income	2.11 (14 449)	(5 481)	24	(5 457)	
<b>Other comprehensive income</b>	<b>2.18 43 023</b>	<b>528</b>	<b>207</b>	<b>735</b>	
<b>Total of comprehensive income for the period</b>	<b>251 722</b>	<b>432 097</b>	<b>136 438</b>	<b>568 535</b>	
Attributable to equity holders of the parent	232 210	425 564	113 624	539 188	
Attributable to non-controlling interest	19 512	6 533	22 814	29 347	

**INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

	01.07.2013- 30.09.2013		01.07.2012 - 30.09.2012		Total
	Continuing operations	Continuing operations	Discontinued operations		
	(unaudited)	(comparable, unaudited data)			
<b>Profit / (Loss) for the period</b>	<b>91 575</b>	<b>43 177</b>	<b>-</b>	<b>43 177</b>	
Exchange differences from evaluation of foreign subsidiaries	(29 148)	(14 315)	-	(14 315)	
Valuation of investments available for sale	84 225	(10 189)	-	(10 189)	
The effect of cash flow hedge accounting	46	-	-	-	
Income tax relating to other comprehensive income	(16 250)	1 936	-	1 936	
<b>Other comprehensive income</b>	<b>38 873</b>	<b>(22 568)</b>	<b>-</b>	<b>(22 568)</b>	
<b>Total of comprehensive income for the period</b>	<b>130 448</b>	<b>20 609</b>	<b>-</b>	<b>20 609</b>	
Attributable to equity holders of the parent	118 892	16 866	-	20 609	
Attributable to non-controlling interest	11 556	3 743	-	-	

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**INTERIM CONSOLIDATED BALANCE SHEET**

	Note	30.09.2013 (unaudited)	31.12.2012 (comparable data)
<b>ASSETS</b>			
Cash and balances in the Central Bank		348 591	278 829
Amounts due from banks and financial institutions		441 378	862 503
Derivative financial instruments		37 907	35 706
Financial instruments at fair value through profit or loss		306 429	301 739
Loans and advances to customers	2.12	5 810 487	4 322 149
Finance lease receivables	2.13	1 754 891	1 343 745
Other loans and receivables		583 842	405 931
Financial instruments, including:		1 595 395	953 356
<i>Available for sale</i>		1 595 395	953 356
Intangible assets		565 898	522 297
Property, plant and equipment		166 236	150 275
Investment properties		728 749	200 447
Non current assets classified as held for sale		3 444	-
Tax assets		127 612	92 664
1. <i>Current tax assets</i>		18 198	4 802
2. <i>Deferred tax assets</i>		109 414	87 862
Other assets		492 785	301 148
<b>TOTAL ASSETS</b>		<b>12 963 644</b>	<b>9 770 789</b>
<b>LIABILITIES AND EQUITY</b>			
<b>Liabilities</b>			
Amounts due to the Central Bank		-	376
Amounts due to other banks and finance institutions		2 309 253	1 539 018
Derivative financial instruments		459	80
Other financial liabilities at fair value through profit or loss		17 561	-
Deposits from customers	2.14	6 769 510	5 135 042
Issued debt securities		966 786	480 389
Liabilities measured at amortized cost		104 820	98 004
Corporate income tax payable		19 505	6 988
Other liabilities		498 983	433 573
Deferred tax liabilities		37 392	23 051
Other provisions	2.15	15 079	5 799
<b>TOTAL LIABILITIES</b>		<b>10 739 348</b>	<b>7 722 320</b>
<b>Equity (attributable to equity holders of the parent company)</b>		<b>2 033 458</b>	<b>1 874 038</b>
Share capital		731 166	732 800
Net profit /(loss)		186 774	599 903
Other reserves		1 115 518	541 335
<b>Non-controlling interest</b>		<b>190 838</b>	<b>174 431</b>
<b>Total equity</b>		<b>2 224 296</b>	<b>2 048 469</b>
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>12 963 644</b>	<b>9 770 789</b>

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 34 are its integral part

Getin Holding Capital Group  
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Interim condensed consolidated financial statement of the Getin Holding Capital Group

**INTERIM STATEMENT OF CHANGES IN CONSOLIDATED EQUITY**

For the 9 month period ended 30.09.2013 (unaudited)

	Reserve capital and retained earnings		Revaluation reserve	Own shares	Exchange differences	Convertible bonds - equity		Net (loss) profit	Attributable to equity holders of the parent company		Non-controlling interest	Total equity
	Share capital	earnings				component	Other capital		company	interest		
<b>At 01.01.2013</b>	<b>732 800</b>	<b>495 883</b>	<b>41 453</b>	<b>(10 621)</b>	<b>(63 025)</b>	<b>24 503</b>	<b>56 384</b>	<b>602 819</b>	<b>1 880 196</b>	<b>175 991</b>	<b>2 056 187</b>	
Opening balance adjustment		(3 242)						(2 916)	(6 158)	(1 560)	(7 718)	
<b>At 01.01.2013 after adjustment</b>	<b>732 800</b>	<b>492 641</b>	<b>41 453</b>	<b>(10 621)</b>	<b>(63 025)</b>	<b>24 503</b>	<b>56 384</b>	<b>599 903</b>	<b>1 874 038</b>	<b>174 431</b>	<b>2 048 469</b>	
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>62 636</b>	<b>-</b>	<b>(17 200)</b>	<b>-</b>	<b>-</b>	<b>186 774</b>	<b>232 210</b>	<b>19 512</b>	<b>251 722</b>	
Transfer of profit for previous year to retained earnings		526 793						(526 793)	-	-	-	
Cancellation of own shares	(1 700)	(10 621)		10 621			1 700					
Equity issued	66								66		66	
Costs of equity issue		(28)							(28)		(28)	
Managerial options						754			754	68	822	
Capital increase of Idea Bank S.A. (Ukraine)							(12)		(12)	12	-	
Sale of non-controlling interest of Property Solutions							490		490	(601)	(111)	
Hyperinflation							5 422		5 422		5 422	
Dividends paid								(73 110)	(73 110)	(2 166)	(75 276)	
Other		(6 372)							(6 372)	(418)	(6 790)	
<b>Transactions with shareholders</b>	<b>(1 634)</b>	<b>509 772</b>	<b>-</b>	<b>10 621</b>	<b>-</b>	<b>754</b>	<b>7 600</b>	<b>(599 903)</b>	<b>(72 790)</b>	<b>(3 105)</b>	<b>(75 895)</b>	
<b>As at 30.09.2013</b>	<b>731 166</b>	<b>1 002 413</b>	<b>104 089</b>	<b>-</b>	<b>(80 225)</b>	<b>25 257</b>	<b>63 984</b>	<b>186 774</b>	<b>2 033 458</b>	<b>190 838</b>	<b>2 224 296</b>	

**INTERIM STATEMENT OF CHANGES IN CONSOLIDATED EQUITY**

For the 9 month period ended 30.09.2012 (comparable, unaudited data)

	Reserve capital and retained earnings		Revaluation reserve	Own shares	Exchange differences	Convertible bonds - equity		Net (loss) profit	Attributable to equity holders of the parent company		Non-controlling interest	Total equity
	Share capital	earnings				component	Other capital		company	interest		
<b>At 01.01.2012</b>	<b>731 994</b>	<b>3 697 153</b>	<b>21 014</b>	<b>(10 621)</b>	<b>(32 975)</b>	<b>45 574</b>	<b>206 532</b>	<b>1 004 800</b>	<b>5 659 408</b>	<b>603 141</b>	<b>6 266 612</b>	
Opening balance adjustment		-						(4 063)	(4 063)		(4 063)	
<b>At 01.01.2012 after adjustment</b>	<b>731 994</b>	<b>3 697 153</b>	<b>21 014</b>	<b>(10 621)</b>	<b>(32 975)</b>	<b>45 574</b>	<b>206 532</b>	<b>1 000 737</b>	<b>5 659 408</b>	<b>603 141</b>	<b>6 262 549</b>	
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>23 285</b>	<b>-</b>	<b>(22 467)</b>	<b>-</b>	<b>-</b>	<b>538 370</b>	<b>539 188</b>	<b>29 347</b>	<b>568 535</b>	
Spin-off		(4 205 933)	(16 799)		(547)	(23 145)	(34 939)		(4 281 363)	(274 210)	(4 555 573)	
Transfer of profit for previous year to retained earnings		1 000 737						(1 000 737)			-	
Managerial options						1 872			1 872		1 872	
Equity issued	474								474		474	
Cost of shares issue		(27)							(27)		(27)	
Acquisition of Idea Bank S.A. (Poland) shares							(80 950)		(80 950)	(9 518)	(90 468)	
Acquisition of Tax Care S.A.									-	10 673	10 673	
Acquisition of Open Life TU Życie S.A.									-	26 675	26 675	
Sale of TU Europa S.A. shares									-	(344 030)	(344 030)	
Hyperinflation							4 590		4 590		4 590	
Other		(1 358)					(1 092)		(2 450)	(1 257)	(3 707)	
<b>Transactions with shareholders</b>	<b>474</b>	<b>(3 206 581)</b>	<b>(16 799)</b>	<b>-</b>	<b>(547)</b>	<b>(21 273)</b>	<b>(112 391)</b>	<b>(1 000 737)</b>	<b>(4 357 854)</b>	<b>(591 667)</b>	<b>(4 949 521)</b>	
<b>As at 30.09.2012</b>	<b>732 468</b>	<b>490 572</b>	<b>27 500</b>	<b>(10 621)</b>	<b>(55 989)</b>	<b>24 301</b>	<b>94 141</b>	<b>538 370</b>	<b>1 840 742</b>	<b>40 821</b>	<b>1 881 563</b>	

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 34 are its integral part



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**INTERIM CONSOLIDATED CASH FLOW STATEMENT**

	<b>01.01.2013 - 30.09.2013</b>	<b>01.01.2012 - 30.09.2012</b>
	(unaudited)	(comparable, unaudited data)
<b>Cash flows from operating operations</b>		
Net profit (loss)	208 699	567 800
Total adjustments:	(170 019)	(3 383 516)
Depreciation	31 964	26 466
Foreign exchange (profits)/losses	(180)	(402)
(Profit) Loss on investing operations	525	(179 182)
Interest and dividend	7 650	3 650
Change in receivables from banks	99 783	(2 695 750)
Change in financial assets held for trading and financial assets at fair value through profit or loss	(4 690)	(450 444)
Change in derivative financial instruments (asset)	(2 216)	(6 774)
Change in loans and advances to customers	(1 526 376)	(1 990 183)
Change in finance lease receivables	(492 959)	(311 859)
Change in other loans and receivables	(139 909)	(186 835)
Change in financial instruments available for sale	(527 193)	(71 122)
Change in deferred tax assets	(19 108)	70 460
Change in share of reinsurer in insurance provisions	-	1 438
Change in other assets	(78 771)	(797 392)
Change in amounts due to other banks and finance institutions	595 236	787 983
Change in derivative financial instruments (liability) and financial liabilities at fair value through profit or loss	17 943	199 827
Change in amounts due to customers	1 670 286	4 632 354
Change in liabilities from the issue of debt securities	168 359	196 562
Change in provisions and deferred tax liabilities	18 685	47 929
Change in technical provisions	-	(60 280)
Change in other liabilities	35 760	574 278
Other adjustments	(45 569)	(3 142 925)
Income tax paid	(20 396)	(185 495)
Current tax expense	41 157	154 180
<b>Net cash from operating operations</b>	<b>38 680</b>	<b>(2 815 716)</b>
<b>Cash flows from investing operations</b>		
<b>Investing operations inflows</b>	<b>2 535</b>	<b>530 824</b>
Sale of shares in subsidiaries, net of cash disposed	-	529 353
Proceeds from sale of intangible assets and tangible fixed assets	2 050	744
Interests received	71	64
Other investing inflows	414	663
<b>Investing operations outflows</b>	<b>(244 154)</b>	<b>(543 032)</b>
Purchase of subsidiaries, net of cash acquired	(133 884)	(508 350)
Purchase of investment securities	(57 085)	-
Purchase of intangible assets and tangible fixed assets	(53 185)	(34 682)
<b>Net cash used in investing operations</b>	<b>(241 619)</b>	<b>(12 208)</b>
<b>Cash flows from financing operations</b>		
Issue of shares	38	474
Issue of debt securities	65 000	79 589
Redemption of debt securities issued	(15 222)	(2 146)
Dividends paid	(75 278)	-
Interest paid	(8 355)	(3 650)
Interests received	85	-
Other net financing inflows / outflows	(48)	13 854
<b>Net cash from (used in) financing operations</b>	<b>(33 780)</b>	<b>88 121</b>
Net change in cash and cash equivalents	(236 719)	(2 739 803)
Net foreign exchange differences	(18 950)	(10 439)
Cash and cash equivalents at the beginning of the period	1 072 700	3 635 548
<b>Cash and cash equivalents at the end of the period</b>	<b>817 031</b>	<b>885 306</b>
of which is restricted use	-	-

*Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 34 are its integral part*

## **2.1. Basic information**

Getin Holding S.A.  
ul. Gwiaździsta 66  
53-413 Wrocław

Tax Identification No. 895-16-94-236  
REGON 932117232  
KRS 0000004335

The Getin Holding Capital Group (hereinafter referred to as the "Getin Holding Capital Group", "Getin Holding Group" or "Capital Group") consists of the parent company Getin Holding S.A. (hereinafter referred to as "Getin Holding", the "Company" or the "Issuer") and its subsidiaries.

The Company is mainly engaged in capital investment on the domestic and foreign markets. The Company operates as the holding company of the Capital Group and the companies of the Capital Group run their activity within the scope of:

- banking services;
- lease services;
- financial services;

The entire Getin Holding Group is controlled by Phd Leszek Czarnecki.

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## 2.2. Description of organization of the Getin Holding Group with the identification of the consolidated entities

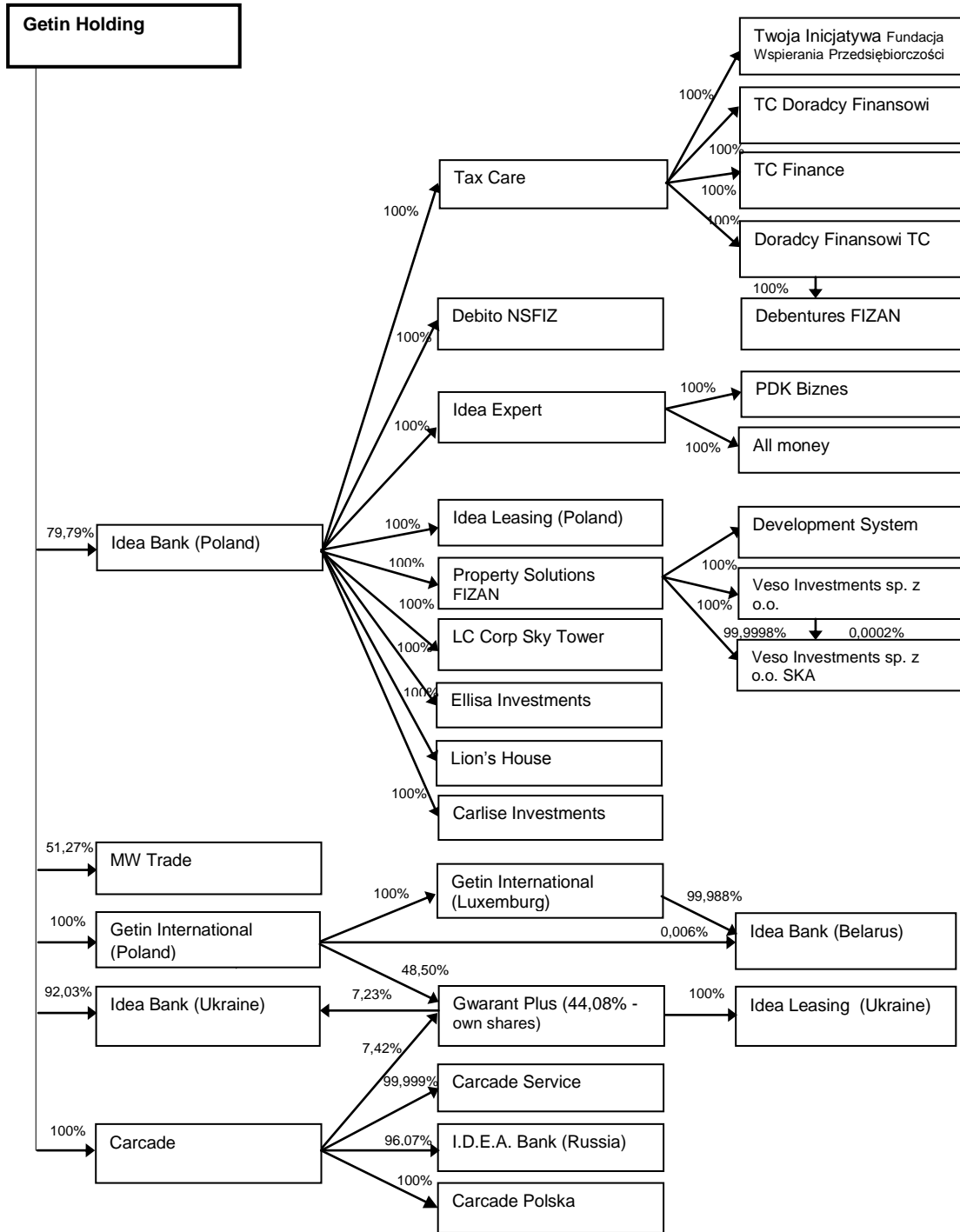
The interim condensed consolidated financial statement for the 9 month period ended 30.09.2013 concerns Getin Holding and the following companies of the Getin Holding Group:

### Subsidiaries consolidated full method:

Company name	Type of activity	Effective share in capital		Additional information
		30.09.2013	31.12.2012	
Idea Bank S.A. with its registered office in Warsaw	Banking	79,79%	79,79%	
Idea Expert S.A. with its registered office in Wrocław	Financial and insurance agency	79,79%	79,79%	Idea Bank S.A. (Poland) owns 100% shares
All money S.A. with its registered office in Wrocław	Financial activities and financial agency	79,79%	Na	Idea Expert S.A. owns 100% shares
PDK Biznes sp. z o.o. with its registered office in Wrocław	Financial agency	79,79%	79,79%	Idea Expert S.A. owns 100% shares
Debito Non-standard Closed-end Securitization Investment Fund with its registered office in Warsaw	Funds activity	79,79%	79,79%	Idea Bank S.A. (Poland) owns 100% units
Property Solutions Non-public Asset Close-end Investment Fund with its registered office in Warsaw	Funds activity	79,79%	79,79%	Idea Bank S.A. (Poland) owns 100% units
Development System sp. z o.o. with its registered office in Wrocław	Purchase and sale of real estate	79,79%	79,79%	Property Solutions NACIF owns 100% units
Veso Investments sp. z o.o. with its registered office in Warsaw	Purchase and sale of real estate	79,79%	79,79%	Property Solutions NACIF owns 100% units
Veso Investments sp. z o.o. SKA with its registered office in Warsaw	Purchase and sale of real estate	79,79%	79,79%	Property Solutions NACIF owns 99.9998% units, Verso Investments sp. z o.o. owns 0.0002% units
Tax Care S.A. with its registered office in Warsaw	Accounting services	79,79%	79,79%	Idea Bank S.A. (Poland) owns 100% shares
TC Doradcy Finansowi sp. z o.o. with its registered office in Warsaw	Financial agency	79,79%	79,79%	Tax Care S.A. owns 100% units
Doradcy Finansowi TC sp. z o.o. with its registered office in Warsaw	Financial agency	79,79%	79,79%	Tax Care S.A. owns 100% units; until 23.09.2013 the company operated under the name of TC Doradcy Finansowi sp. z o.o. SKA
TC Finance sp. z o.o. with its registered office in Warsaw	Other financial activities	79,79%	79,79%	Tax Care S.A. owns 100% units
Twoja Inicjatywa Fundacja Wspieranie Przedsiębiorczości with its registered office in Warsaw	Foundation activity	79,79%	Na	Tax Care S.A. owns 100% units
Debentures Non-public Asset Close-end Investment Fund with its registered office in Warsaw	Funds activity	79,79%	Na	Doradcy Finansowi TC sp. z o.o. owns 100% units
Idea Leasing S.A. with its registered office in Wrocław	Lease	79,79%	79,79%	Idea Bank S.A. (Poland) owns 100% shares
LC Corp Sky Tower sp. z o.o. with its registered office in Wrocław	Property management, design, building supervision	79,79%	Na	Idea Bank S.A. (Poland) owns 100% units
Elisa Investments sp. z o.o. with its registered office in Warsaw	Other financial activities	79,79%	Na	Idea Bank S.A. (Poland) owns 100% units
Lion's House sp. z o.o. with its registered office in Warsaw	Real estate agency services and activities relating to software	79,79%	Na	Idea Bank S.A. (Poland) owns 100% units
Carlise Investments sp. z o.o. with its registered office in Warsaw	Other financial activities	79,79%	Na	Idea Bank S.A. (Poland) owns 100% units
MV Trade S.A. with its registered office in Wrocław	Financial services	51,27%	51,27%	
Carcade sp. z o.o. with its registered office in Kaliningrad (Russian Federation)	Lease	100,00%	100,00%	
IDEA Bank S.A. with its registered office in Krasnodar (Russian Federation)	Banking	96,07%	96,05%	Carcade Sp. z o.o. owns 96.07% shares; until 09.09.2013 the bank operated under the name AB Kubanbank S.A.
Carcade Service sp. z o.o. with its registered office in Krasnodar (Russian Federation)	Other services	100,00%	100,00%	Carcade Sp. z o.o. owns 99.999% units; till 30.07.2013 company operated under the name of D2 Technologie sp. z o.o.
Carcade Polska sp. z o.o. with its registered office in Wrocław	Financial services	100,00%	100,00%	Carcade sp. z o.o. owns 100% units
Idea Bank S.A. with its registered office in Lviv (Ukraine)	Banking	99,26%	99,17%	92.0319% shares are held by Getin Holding S.A., and 7.2283% by Gwarant Plus sp. z o.o.
Idea Leasing sp. z o.o. with its registered office in Lviv (Ukraine)	Lease	100,00%	99,98%	Gwarant Plus sp. z o.o. owns 100% units
Spółka Finansowa Gwarant Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Factoring, guaranting activity and financial agency	100,00%	100,00%	Getin International S.A. owns 48.499% units, 44.084% of units were acquired by Gwarant Plus, Carcade Sp. z o.o. owns 7.417% units
Idea Bank S.A. with its registered office in Minsk (Belarus)	Banking	99,99%	99,99%	99.988% shares are held by Getin International S.A. and 0.006% by Getin International S.A., until 12.02.2013 the company operated under the name Sornelbank S.A.
Getin International S.A. with its registered office in Wrocław	Holding activity for foreign subsidiaries	100,00%	100,00%	
Getin International S.a.r.l. with its registered office in Luxembourg (Grand Duchy of Luxembourg)	Holding activity for foreign subsidiaries	100,00%	100,00%	Getin International S.A. owns 100% shares

At the date of 30.09.2013 the total number of votes held by the Group subsidiaries equals to the Group's share in equity of these units. The only exception is share in Idea Bank S.A. (Poland) – Getin Holding owns 79.79% shares of share capital in Idea Bank and 80.22% of the total number of votes.

**2.3. Organisation chart of the Getin Holding Group and employment as of 30.09.2013**



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<b>Employment (full-time posts) at companies of the Getin Holding Capital Group</b>	<b>30.09.2013 (unaudited)</b>	<b>31.12.2012</b>	<b>Change</b>
Getin Holding S.A.	22	22	-
Idea Bank Group (Poland)	2 894	2 655	239
MW Trade S.A.	35	33	2
Carcade Group	1 110	924	186
Getin International <sup>(1)</sup>	6	5	1
Idea Bank S.A. (Belarus)	1 114	842	272
Idea Bank S.A. (Ukraine)	1 178	992	186
Spółka Finansowa Gwarant Plus sp. z o.o.	1	1	-
<b>Total</b>	<b>6 360</b>	<b>5 474</b>	<b>886</b>
including:			
Poland	2 951	2 710	241
International operations	3 409	2 764	645

(1) Getin International S.A., Getin International S.a.r.l.

#### **2.4. Information about rules applied at preparation of interim condensed consolidated financial statement**

The interim condensed consolidated financial statement of the Getin Holding Group includes the period of 9 month ended 30.09.2013 and contains comparable data for the period of 9 month ended 30.09.2012 which were neither audited nor reviewed by a key auditor acting on behalf of the eligible entity, Ernst & Young Audit Ltd. and financial data as at 31.12.2012, which were audited by an independent auditor acting on behalf of the eligible entity Ernst & Young Audit Ltd. Additionally consolidated financial income statement and consolidated statement of comprehensive income includes data for the 3 month period ending 30.09.2013 and comparative data for 3 month period ending 30.09.2012, which were not subjected to be reviewed or audited by any independent auditor.

This interim condensed consolidated financial statement was approved for publication by the Management Board on 14.11.2013.

This interim condensed consolidated financial statement has been prepared in accordance with International Financial Reporting Standards approved by the European Union ("IFRS-EU") in particular in accordance with International Accounting Standard ("IAS") 34 "Interim Financial Reporting". At the date of authorization of this condensed consolidated financial statement, taking into account the current process of IFRS endorsement in the European Union and the nature of the Group's operations, there is no difference between the IFRSs applied by the Group and the IFRSs endorsed by the European Union except IFRS 10, 11, 12 which were published and approved by the European Union, but were not yet effective. IFRS-UE comprise standards and interpretations are accepted by the International Accounting Standards Board („IASB”) and the International Financial Reporting Interpretations Committee ("IFRIC").

These interim condensed consolidated financial statement has been presented in Polish zloty ("PLN") and all values are rounded to the nearest thousand except when otherwise indicated.

The interim condensed consolidated financial statement has been prepared on the assumption that the companies of the Group will continue their business activity in the foreseeable future. As at the date of approval of these consolidated financial statements, there were no circumstances that would indicate any threat to the continued operations of the Companies of the Group.

The interim condensed consolidated financial statement does not include all the information and disclosures required in annual consolidated financial statement and should be read in conjunction with the Group's annual consolidated financial statements for the year ended 31.12.2012.

## **2.4.1. Changes in accounting policies**

### Investment properties

On 01.01.2013 the Group changed its accounting policies for measurement of investment properties replacing the cost model with the model based on fair value, in which valuation to fair value of investment properties is carried at each balance sheet date, profit or loss arising from changes of fair value is recognized in the income statement. According to the Group, application of the fair value model for investment property provides more reliable information about the financial performance of these assets, and enables users to better understand the risks associated with the assets. The Group considers that the change in accounting policies has a negligible impact on the results for previous periods. Measurement of investment properties to fair value in 3 quarters of 2013 in the Getin Holding was included in other operating income in the amount of PLN 23,408 thousand (presented in note 2.8).

### Recognition of fees and commission income bancassurance

In 2013, the Group has changed its accounting policy for the settlement of compensation from the sale of insurance products in connection with the resulting recommendation from the Financial Supervision Commission. In case of commissions received from contracts of group insurance that raised further obligations towards insurance companies, commissions and fees are recorded as revenues by the degree of compatibility of the contract, i.e. that the commission is amortized over the time of the insurance contract. In connection with the above changes in accounting principles, part of the commissions recorded in fee and commission income in previous years which were recognized in retained earnings, has been withdrawn by retained earnings and recorded in deferred income. Adjustments were also made to deferred tax.

Restatements resulting from the above changes in accounting policies, introduced in 2013 are presented in the consolidated financial statements, comparative information has been presented in note 2.4.3 (adjustment No. 1).

The standards and new interpretations which are mandatory for the annual periods beginning on or from 01.01.2013:

- Amendments to IFRS 13 *Fair Value Measurement* - endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2013)
- Amendments to IFRS 1 *First-time Adoption of International Financial Reporting Standards: Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2013).
- Amendments to IFRS 7 *Financial Instruments – Disclosures: Offsetting Financial Assets and Financial Liabilities* – endorsed by EU on 13.12.2012 (effective for financial years beginning on or after 01.01.2013).
- Amendments to IAS 1 *Presentation of Financial Statements: Presentation of Items of Other Comprehensive Income* – endorsed by EU on 05.06.2012 (effective for financial years beginning on or after 01.07.2012).
- Amendments to IAS 12 *Income Taxes: Deferred Tax: Recovery of Underlying Assets* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2013).
- Amendments to IAS 19 *Employee Benefits – an amendment to the accounting post-employment benefits*, endorsed by EU on 05.06.2012 (effective for financial years beginning on or after 01.01.2013).

The application of these standards and amendments did not have any significant impact on the accounting policies of the Group or on its financial position and its results of operations.

Excluding above mentioned, accounting policies implemented to interim condensed consolidated financial statement preparation are coherent, to policies implemented to annual consolidated financial statement of the Company.

The following standards and interpretations have been issued and endorsed by EU but they are not effective yet:

- IFRS 10 *Consolidated Financial Statements* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2014).
- IFRS 11 *Joint Arrangements* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2014).
- IFRS 12 *Disclosure of Interests in Other Entities* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2014).
- IAS 27 (amended in 2011) *Separate Financial Statements* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2014).
- IAS 28 (amended in 2011) *Investments in Associates and Joint Ventures* – endorsed by EU on 11.12.2012 (effective for financial years beginning on or after 01.01.2014).
- Amendments to IAS 32 *Financial Instruments – Presentation: Offsetting Financial Assets and Financial Liabilities* – endorsed by EU on 13.12.2012 (effective for financial years beginning on or after 01.01.2014).
- *Improvements to IFRSs (2012)* – endorsed by EU on 27.03.2013 (effective for financial years beginning on or after 01.01.2014).
- Information about the transitional provisions (Amendments to IFRS 10, IFRS 11, IFRS 12) - endorsed by EU on 04.04.2013 (effective for financial years beginning on or after 01.01.2014).

The Group has not early adopted any other standard, interpretation or amendment that was issued but is not yet effective.

#### **2.4.2. The influence of accounting change for comparable data**

In 2013 the Group has changed the presentation of presented income and expenses in order to improve the mapping of their nature. In order to ensure comparability of financial data, the Group made the following revisions at comparable data the income statement for the period 01.01.2012 – 30.09.2012.

- adjustment No. 2 - income on consulting services provided by Carcade worth PLN 12,027 thousand, earlier disclosed in fee and commission income, has been moved to other operating income
- adjustment No. 3 - to other operating income were transferred income from accounting services provided by Tax Care in the amount of PLN 6,628 thousand, earlier disclosed in fee and commission income.
- adjustment No. 4 - fee and commission income from investment account maintenance and costs of fee and commission for brokering the sale of investment products were netted by Idea Bank (Poland) in the amount of PLN 8,867 thousand, what's more commission income and expenses for insurance in the amount of PLN 7,346 thousand.

#### **2.4.3. Changes in presentation of financial data**

The following shows, how adopted in 2013, changes in accounting policies described in note 2.4.1 concerning the disclosure of the insured (adjustment No. 1) and changes in the presentation of financial information described in note 2.4.2 (adjustments No. 2-4) on the comparative figures presented in these consolidated condensed financial statements.

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<b>CONSOLIDATED ASSETS</b>	<b>Historical data</b> 31.12.2012 <sup>1)</sup>	<b>Adjustment No. 1</b>	<b>Comparable data</b> 31.12.2012 <sup>2)</sup>
<b>ASSETS</b>			
Deferred tax assets	86 053	1 809	87 862
Other assets	9 682 927		9 682 927
<b>TOTAL ASSETS</b>	<b>9 768 980</b>	<b>1 809</b>	<b>9 770 789</b>
<b>LIABILITIES AND EQUITY</b>			
Other liabilities	424 046	9 527	433 573
<b>TOTAL LIABILITIES</b>	<b>7 712 793</b>	<b>9 527</b>	<b>7 722 320</b>
<b>Equity (attributable to equity holders of the parent company), including:</b>	<b>1 880 196</b>	<b>(6 158)</b>	<b>1 874 038</b>
Net profit /(loss)	602 819	(2 916)	599 903
Other reserves	544 577	(3 242)	541 335
<b>Non-controlling interest</b>	<b>175 991</b>	<b>(1 560)</b>	<b>174 431</b>
<b>Total equity</b>	<b>2 056 187</b>	<b>(7 718)</b>	<b>2 048 469</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>9 768 980</b>	<b>1 809</b>	<b>9 770 789</b>

<sup>1)</sup> disclosed in the consolidated financial statement for the 12 month period ended 31.12.2012

<sup>2)</sup> disclosed in this consolidated financial statement

<b>CONSOLIDATED INCOME STATEMENT</b>	<b>Continuing operations</b> 01.01.2012 - 30.09.2012					<b>Comparable data<sup>2)</sup></b>
	<b>Historical data<sup>1)</sup></b>	adjustment No. 1	adjustment No. 2	adjustment No. 3	adjustment No. 4	
Interest income	649 893	3 415				653 308
Interest expense	(366 453)					(366 453)
<b>Net interest income</b>	<b>283 440</b>	<b>3 415</b>	-	-	-	<b>286 855</b>
Fee and commission income	294 913	(7 119)	(12 027)	(6 628)	(16 213)	252 926
Fee and commission expense	(81 814)				16 213	(65 601)
<b>Net fee and commission income</b>	<b>213 099</b>	<b>(7 119)</b>	<b>(12 027)</b>	<b>(6 628)</b>	-	<b>187 325</b>
Result on financial instruments measured to fair value	3 336					3 336
Other financial instruments	(353)					(353)
Result on the loss of control in subsidiaries	528 613					528 613
Foreign exchange result	8 896					8 896
Loss on hyperinflation (IAS 29)	(8 970)					(8 970)
Other operating income	32 063		12 027	6 628		50 718
Other operating expenses	(23 013)					(23 013)
<b>Net other operating income</b>	<b>540 572</b>		<b>12 027</b>	<b>6 628</b>		<b>559 227</b>
<b>Net operating income</b>	<b>1 037 111</b>	<b>(3 704)</b>	-	-		<b>1 033 407</b>
Impairment losses on loans and NIL	(57 905)					(57 905)
Administrative expenses	(361 842)					(361 842)
<b>Profit / (loss) before income tax</b>	<b>617 364</b>	<b>(3 704)</b>	-	-		<b>613 660</b>
Corporate income tax	(182 795)	704				(182 091)
<b>Net profit /(loss)</b>	<b>434 569</b>	<b>(3 000)</b>	-	-	-	<b>431 569</b>
Attributable to equity holders of the parent company	427 917	(3 000)				424 917
Attributable to non-controlling interest	6 652	-				6 652

<sup>1)</sup> disclosed in consolidated financial statement for the 9 month period ended 30.09.2012

<sup>2)</sup> disclosed in this consolidated financial statement



#### 2.4.4. Business combinations

##### Provisional settlement of acquisition of LC Corp Sky Tower Sp. z o.o.

On 26.07.2013 Idea Bank (Poland) concluded the agreement to acquire 484 462 units of LC Corp Sky Tower sp. z o.o. with its office in Wroclaw, in nominal value of PLN 1 thousand each unit. As a result of the transaction Idea Bank (Poland) became the sole shareholder of LC Corp Sky Tower sp. z o.o. The result of provisional settlement of the acquisition of the company is presented in the following table. According to the IFRS 3 the Group has 12 months from the date of acquisition of the subsidiary to make a final settlement of the acquisition.

Assets at the moment of acquisition	800 813
Liabilities at the moment of acquisition	<u>744 988</u>
Net assets at the moment of acquisition	55 825
Fair value of payment	58 000
<i>including cash</i>	35 350
Excess of purchase price over net asset value	2175

##### Provisional settlement of acquisition of All money S.A.

On 02.07.2013 Idea Expert S.A. acquired 100% shares of All money S.A. with its office in Warsaw. On 01.10.2013 merger of those companies through the transfer of all the assets from All money S.A. to Idea Expert S.A. was registered. The result of provisional settlement of the acquisition of subsidiary is presented in the table below. According to the IFRS 3 the Group has 12 months from the date of acquisition of the subsidiary to make a final settlement of the acquisition.

Assets at the moment of acquisition	54 904
Liabilities at the moment of acquisition	60 332
Net assets at the moment of acquisition	(5 428)
Fair value of payment	17 626
<i>including cash</i>	0
Goodwill	23 054

#### 2.5. Financial results of Getin Holding Group for 3 quarters of 2013

The analysis of key economic-financial figures disclosed in the financial statements.

Selected Income Statement data	01.01.2013 - 30.09.2013 (unaudited)	01.01.2012 - 30.09.2012 (comparable, unaudited data)	% Change
Net interest income - continuing operations	398 986	286 855	39,1%
Net fee and commission income - continuing operations	355 453	187 325	89,8%
Net profit (loss): on continuing and discontinued operations, including:	208 699	567 800	(63,2%)
Attributable to equity holders of the Company	186 774	538 370	(65,3%)
Attributable to non-controlling interest	21 925	29 430	(25,5%)

Selected Balance Sheet data	30.09.2013 (unaudited)	31.12.2012 (comparable data)	% Change
Loans and advances to customers	5 810 487	4 322 149	34,4%
Total assets	12 963 644	9 770 789	32,7%
Deposits from customers	6 769 510	5 135 042	31,8%
Equity	2 224 296	2 048 469	8,6%

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Selected financial ratios*	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012	% Change
	(unaudited)	(comparable, unaudited data)	
Cost / income	58,39%	32,50%	25,9%
Net interest income / Total income	47,68%	25,03%	22,7%
Net fee & commission income / Total income	42,48%	19,28%	23,2%
ROAA <sup>(1)</sup>	2,45%	2,15%	0,3%
ROAE <sup>(2)</sup>	13,39%	20,60%	(7,2%)

\* ratios include results on continuing and discontinued operations

- (1) net profit for 3 quarters 2013 divided by the average value of the assets at the end of Q3 and the previous year; ratio annualized;  
(2) net profit attributable to the shareholders of the parent company divided by the average value of the equity attributable to the shareholders of the parent company (without the current period result) at the end of Q3 and the previous year; ratio annualized.

Getin Holding Capital Group during 9 months ending on 30.09.2013 generated a net profit at the level of PLN 208,699 thousand, including profit attributable to the shareholders of the parent company amounting to PLN 186,774 thousand, and to the non-controlling shareholders at the level of PLN 21,925 thousand. The table below presents the results generated by the companies covered by the full consolidation method in Getin Holding Group together with the impact on consolidated net result attributable to equity holders of the parent of the exclusions of transactions inside the Group and consolidation adjustments.

The components of consolidated net profit of Getin Holding Group	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012		Total
	(unaudited)	Continuing operations	Discontinued operations	
Idea Bank Group (Poland)	80 200	19 312		19 312
Carcade Group	43 118	39 166		39 166
Idea Bank Group (Ukraine)	24 015	20 577		20 577
Idea Bank (Belarus)	43 196	23 476		23 476
MW Trade	10 801	5 770		5 770
Idea Leasing (Poland)*		(12 050)		(12 050)
Getin International	2 179	1 318		1 318
Getin Holding and Getin Inwestycje**	4 814	535 873		535 873
TU Europa Group			64 586	64 586
<b>Total companies' results</b>	<b>208 323</b>	<b>633 442</b>	<b>64 586</b>	<b>698 028</b>
Elimination of insurance commissions		(22 141)	76 136	53 995
Reversal of the elimination of insurance commissions of TU Europa Group		286 058		286 058
Elimination of agency transactions between Idea Expert S.A. (previously PDK) and companies of the Group	1 611	1 987	10	1 997
Adjustment of sales result of 50% shares in TU Europa	-	(373 958)		(373 958)
Adjustment of revaluations result of 16.54% shares in TU Europa	-	(100 226)		(100 226)
Elimination of intra group dividends	(2 278)	-		-
Elimination of other transactions	1 043	6 407	(4 501)	1 906
<b>Net profit of GH Group</b>	<b>208 699</b>	<b>431 569</b>	<b>136 231</b>	<b>567 800</b>
Non-controlling interest	(21 925)	(6 652)	(22 778)	(29 430)
<b>Net profit attributable to equity holders of the parent</b>	<b>186 774</b>	<b>424 917</b>	<b>113 453</b>	<b>538 370</b>

\* from 01.01.2013 Idea Leasing (Poland) results are consolidated by Idea Bank Group (Poland)

\*\* Getin Inwestycje consolidated only in year 2012

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## 2.6. Interest income and interest expenses

Interest income	01.01.2013 -	01.01.2012 - 30.09.2012		
	30.09.2013	Continuing	Discontinued	Total
	(unaudited)	operations	operations	
	(comparable, unaudited data)			
Income on loans to customers	642 249	362 202	874	363 076
Interest on financial lease	256 638	194 207	-	194 207
Income on agreements with hospitals	39 999	30 263	-	30 263
Income from securities	37 105	24 825	1 821	26 646
Income on placements in other banks	13 830	18 291	71 866	90 157
Discount of receivables	-	2 944	-	2 944
Interest income on purchased receivables	5 403	4 588	-	4 588
Obligatory provision interests	3 674	2 856	-	2 856
Income on other placements on money market	5 532	6 154	3 042	9 196
Other interest	8 643	6 978	1 813	8 791
Income on derivative financial instruments	-	-	936	936
<b>Total</b>	<b>1 013 073</b>	<b>653 308</b>	<b>80 352</b>	<b>733 660</b>

Interest expense	01.01.2013 -	01.01.2012 - 30.09.2012		
	30.09.2013	Continuing	Discontinued	Total
	(unaudited)	operations	operations	
	(comparable, unaudited data)			
Expense on amounts due to customers	435 235	246 765	55 769	302 534
Interest expense on credits	109 562	72 734	-	72 734
Expense on debt securities in issue	49 392	21 713	-	21 713
Discount of liabilities	6 817	2 124	-	2 124
Interest expense on liabilities	4 787	5 908	-	5 908
Interest expense on repurchase agreements of receivables	2 844	9 284	-	9 284
Expense on other bank's deposits	1 516	7 026	-	7 026
Expense on other deposits on the money market	1 874	650	-	650
Other interest expense	2 060	249	-	249
<b>Total</b>	<b>614 087</b>	<b>366 453</b>	<b>55 769</b>	<b>422 222</b>

## 2.7. Fee and commission income and expenses

Fee and commission income	01.01.2013 -	01.01.2012 - 30.09.2012		
	30.09.2013	Continuing	Discontinued	Total
	(unaudited)	operations	operations	
	(comparable, unaudited data)			
From intermediations in sales of credits and investment products	118 481	146 974	-	146 974
From insurance sale	242 480	68 104	-	68 104
From the credits and loans granted	29 061	13 090	-	13 090
From the account transactions	14 709	3 556	-	3 556
From the accounts maintenance	13 340	12 742	-	12 742
From the payment and credit cards	2 423	2 578	-	2 578
From financial lease	3 725	489	-	489
From the guarantees and similar operations	74	1 081	-	1 081
From asset management fees	-	-	66 173	66 173
Other	4 578	4 312	835	5 147
<b>Total</b>	<b>428 871</b>	<b>252 926</b>	<b>67 008</b>	<b>319 934</b>

Fee and commission expense	01.01.2013 -	01.01.2012 - 30.09.2012		
	30.09.2013	Continuing	Discontinued	Total
	(unaudited)	operations	operations	
	(comparable, unaudited data)			
Due to intermediations in sales of credits and investment products	46 974	53 220	5 410	58 630
Due to the payment and credit cards	5 241	5 569	-	5 569
Due to insurance	12 214	5 166	8 999	14 165
Due to financial lease	4 126	-	-	-
Due to clearing and cash operations	2 433	448	-	448
Due to the securities operations	326	462	13	475
Due to loans and credits	806	281	-	281
Other	1 298	455	67	522
<b>Total</b>	<b>73 418</b>	<b>65 601</b>	<b>14 489</b>	<b>80 090</b>

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## 2.8. Other operating income and expenses

Other operating income	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012		Total
	(unaudited)	Continuing operations	Discontinued operations	
		(comparable, unaudited data)		
Proceeds from sale of post-lease equipment	31 924	11 087	-	11 087
Penalties, compensations and fines received	22 676	11 815	-	11 815
Valuation of investment property to fair value*	23 408	-	-	-
Income from accounting services	19 632	6 628	-	6 628
Income from consulting services	14 218	12 027	-	12 027
Sales of products and services	86	464	211	675
Net income from sale of goods and materials	7	318	-	318
Rental income	858	830	19	849
Release of provisions	5 989	550	-	550
Profit from sale of non-financial long-term assets	115	121	88	209
Recovered court costs and costs of debt collection	113	917	-	917
Income from recovered bad debts	75	69	440	509
Profit from sale of intangible assets	49	4 882	-	4 882
Reinsurance and co-insurance commissions	-	-	1 618	1 618
Other income	3 352	1 010	647	1 657
<b>Total</b>	<b>122 502</b>	<b>50 718</b>	<b>3 023</b>	<b>53 741</b>

\* measurement of investment property to fair value was recognized in other operating income as the result of changes in accounting policy described in note 2.4.1

Other operating expenses	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012		Total
	(unaudited)	Continuing operations	Discontinued operations	
		(comparable, unaudited data)		
Cost of post-lease equipment	31 948	10 190	-	10 190
Debt collection and monitoring of loans	3 064	3 446	-	3 446
Other assets impairment losses	6 428	838	-	838
Cost of ATMs servicing	3 054	3 445	-	3 445
Cost of debt services	3 692	2 206	-	2 206
Cost of goods and materials sold	3 636	1 785	211	1 996
Loss from the sale of the non-financial assets	1 031	42	-	42
Write-downs on receivables	450	1	468	469
Rental costs	313	-	84	84
Provision for future liabilities	183	616	4 070	4 686
Cost of insurance acquisition	-	-	184 762	184 762
Cost of accounting services	1 073	-	-	-
Other expenses	4 855	444	131	575
<b>Total</b>	<b>59 727</b>	<b>23 013</b>	<b>189 726</b>	<b>212 739</b>

## 2.9. Change in provisions for impaired receivables and off-balance sheet liabilities

01.01.2013 - 30.09.2013 (unaudited)	Credits and loans to clients and receivables from banks	Lease accounts receivables	Other loans and receivables	Total
<b>Provision for losses at the beginning of the period - 01.01.2013, including:</b>	<b>183 793</b>	<b>39 042</b>	<b>-</b>	<b>222 835</b>
Increase	215 307	16 073	2 410	233 790
Decrease	(73 263)	(3 006)	-	(76 269)
Valuation of purchased receivables	(35 956)	-	-	(35 956)
<b>Net provisions in P&amp;L</b>	<b>106 088</b>	<b>13 067</b>	<b>2 410</b>	<b>121 565</b>
<b>Write-offs</b>	<b>(18 159)</b>	<b>(2 684)</b>	<b>-</b>	<b>(20 843)</b>
Other increases	52 312	8	3 706	56 026
Other decreases	(3 562)	(2 971)	-	(6 533)
<b>Net other increases/decreases</b>	<b>48 750</b>	<b>(2 963)</b>	<b>3 706</b>	<b>49 493</b>
<b>Provision for losses at the end of the period - 30.09.2013</b>	<b>320 472</b>	<b>46 462</b>	<b>6 116</b>	<b>373 050</b>

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<b>Continuing and discontinued operations</b> 01.01.2012 - 30.09.2012 (comparable, unaudited data)	<b>Credits and loans to clients and receivables from banks</b>	<b>Lease accounts receivables</b>	<b>Off-balance sheet liabilities</b>	<b>Total</b>
<b>Provision for losses at the beginning of the period - 01.01.2012, including:</b>	<b>3 741 527</b>	<b>86 900</b>	<b>1 809</b>	<b>3 830 236</b>
<i>Continuing operations</i>	98 478	27 802	-	126 280
<i>Discontinued operations</i>	3 643 049	59 098	1 809	3 703 956
<b>Continuing operations</b>				
Increase	95 491	14 669	-	110 160
Decrease	(28 711)	-	-	(28 711)
Valuation of purchased receivables	(23 544)	-	-	(23 544)
<b>Net provisions in P&amp;L</b>	<b>43 236</b>	<b>14 669</b>	<b>-</b>	<b>57 905</b>
<b>Write-offs</b>	<b>(335)</b>	<b>(1 560)</b>	<b>-</b>	<b>(1 895)</b>
Other increases	25 002	1 929	-	26 931
Other decreases	(4 350)	(543)	-	(4 893)
<b>Net other increases/decreases</b>	<b>20 652</b>	<b>1 386</b>	<b>-</b>	<b>22 038</b>
<b>Discontinued operations</b>				
Other decreases	(3 643 049)	(59 098)	(1 809)	(3 703 956)
<b>Net other increases/decreases</b>	<b>(3 643 049)</b>	<b>(59 098)</b>	<b>(1 809)</b>	<b>(3 703 956)</b>
<b>Provision for losses at the end of the period - 30.09.2012, including:</b>	<b>162 031</b>	<b>42 297</b>	<b>-</b>	<b>204 328</b>
<i>Continuing operations</i>	162 031	42 297	-	204 328
<i>Discontinued operations</i>	-	-	-	-

## 2.10. Overhead costs

<b>Overhead costs</b>	<b>01.01.2013 - 30.09.2013</b>	<b>01.01.2012 - 30.09.2012</b>		<b>Total</b>
	(unaudited)	<i>Continuing operations</i>	<i>Discontinued operations</i>	
Payroll/employee benefits	234 275	183 848	14 452	198 300
Materials and energy consumption	14 363	11 867	776	12 643
Third party services, including:	178 936	120 975	8 493	129 468
- marketing, representation and advertisement	36 271	16 419	560	16 979
- IT services	15 038	9 875	2 006	11 881
- rent	79 095	57 610	1 590	59 200
- security and cash processing services	4 283	2 731	34	2 765
- maintenance and repairs	1 236	1 134	65	1 199
- telecommunication and post	12 366	12 549	322	12 871
- legal services	3 730	2 188	377	2 565
- advisory services	7 196	6 040	2 345	8 385
- insurance	980	987	159	1 146
- other	18 741	11 442	1 035	12 477
Other real cost	3 591	2 942	69	3 011
Taxes and charges	12 191	11 629	535	12 164
Annual Bank Guarantee Fund and PFSA	7 732	4 171	980	5 151
Depreciation	31 964	24 730	1 736	26 466
Acquisition commissions expense	-	-	9 653	9 653
Cost of insurance operations payments	-	-	935	935
Other	5 517	1 680	4 850	6 530
<b>Total</b>	<b>488 569</b>	<b>361 842</b>	<b>42 479</b>	<b>404 321</b>

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## 2.11. Income tax

Major components of tax expense (or income)	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012		Total
	(unaudited)	Continuing operations	Discontinued operations	
<b>Consolidated income statement</b>				
<b>Current income tax</b>	<b>41 157</b>	<b>121 984</b>	<b>32 196</b>	<b>154 180</b>
Current tax charge	40 316	119 040	31 859	150 899
Adjustments related to the tax from previous years	-	2 921	-	2 921
Other taxes	841	96	337	433
The amount of the benefit arising from a previously unrecognised tax loss, tax credit or temporary difference of a prior period that is used to reduce current tax expense	-	(73)	-	(73)
<b>Deferred income tax</b>	<b>(23 212)</b>	<b>60 107</b>	<b>(62)</b>	<b>60 045</b>
Due to the timing differences	1 090	60 616	(62)	60 554
Tax loss from previous years	(24 302)	(509)	-	(509)
<b>Tax charge disclosed in the consolidated profit and loss statement</b>	<b>17 945</b>	<b>182 091</b>	<b>32 134</b>	<b>214 225</b>
<b>Consolidated share capital</b>				
<b>Current income tax</b>	-	-	-	-
<b>Deferred income tax</b>	<b>14 449</b>	<b>6 738</b>	<b>(24)</b>	<b>6 714</b>
Due to the timing differences, including:	14 449	6 738	(24)	6 714
related to financial instruments available for sale	14 440	5 481	(24)	5 457
related with the value of cash flow hedges	9	-	-	-
other	-	1 257	-	1 257
<b>Tax charge disclosed in the consolidated equity</b>	<b>14 449</b>	<b>6 738</b>	<b>(24)</b>	<b>6 714</b>
<b>Total basic components of tax expense</b>	<b>32 394</b>	<b>188 829</b>	<b>32 110</b>	<b>220 939</b>

## 2.12. Loans and advances to customers

Loans and advances to customers	30.09.2013 (unaudited)	31.12.2012
Credits and loans	5 996 827	4 413 423
Purchased receivables	134 132	92 159
Payment cards receivables	-	360
<b>Total</b>	<b>6 130 959</b>	<b>4 505 942</b>
Impairment provisions (-)	(320 472)	(183 793)
<b>Total net</b>	<b>5 810 487</b>	<b>4 322 149</b>

As at 30.09.2013 (unaudited)	Gross value not-impaired loans	Gross value impaired loans	Impairment charges for not impaired loans IBNR	Impairment charges for impaired loans	Total net value
- investments credits	2 726 901	197 306	(20 659)	(29 097)	2 874 451
- operating credits	973 092	78 133	(26 128)	(51 982)	973 115
- car credits	857 098	91 851	(7 200)	(44 435)	897 314
- mortgages	1 052	875	(27)	(370)	1 530
- consumer credits	870 490	200 029	(36 909)	(103 233)	930 377
- purchased receivables	62 055	72 077	(432)	-	133 700
<b>Total</b>	<b>5 490 688</b>	<b>640 271</b>	<b>(91 355)</b>	<b>(229 117)</b>	<b>5 810 487</b>

As at 31.12.2012	Gross value not-impaired loans	Gross value impaired loans	Impairment charges for not impaired loans IBNR	Impairment charges for impaired loans	Total net value
- investments credits	2 383 907	94 410	(17 599)	(13 960)	2 446 758
- operating credits	446 453	41 019	(16 687)	(26 305)	444 480
- car credits	746 989	58 709	(7 064)	(28 904)	769 730
- mortgages	1 635	927	(9)	(208)	2 345
- consumer credits	552 755	86 979	(17 487)	(55 279)	566 968
- purchased receivables	92 159	-	(291)	-	91 868
<b>Total</b>	<b>4 223 898</b>	<b>282 044</b>	<b>(59 137)</b>	<b>(124 656)</b>	<b>4 322 149</b>

\* the amendment of comparable data resulted from a new, introduced in 2013 segmentation of credits principle

## 2.13. Finance lease receivables

Finance lease receivables as at 30.09.2013 (unaudited)	Gross investment in finance leases	Current value of minimum lease payments
Up to 1 year	1 126 309	880 248
From 1 year to 5 years	1 080 400	921 105
<b>Total</b>	<b>2 206 709</b>	<b>1 801 353</b>
Unearned interest	(405 356)	-
<b>Net investment in finance leases</b>	<b>1 801 353</b>	<b>1 801 353</b>
<b>Current value of minimum lease payments</b>	<b>1 801 353</b>	<b>1 801 353</b>
Impairment of receivables (-)	(46 462)	-
<b>Carrying amount</b>	<b>1 754 891</b>	-
including the unguaranteed residual values of the lessor	17 649	-

Finance lease receivables as at 31.12.2012	Gross investment in finance leases	Current value of minimum lease payments
Up to 1 year	961 884	865 338
From 1 year to 5 years	742 204	517 449
<b>Total</b>	<b>1 704 088</b>	<b>1 382 787</b>
Unearned interest	(321 301)	-
<b>Net investment in finance leases</b>	<b>1 382 787</b>	<b>1 382 787</b>
<b>Current value of minimum lease payments</b>	<b>1 382 787</b>	<b>1 382 787</b>
Impairment of receivables (-)	(39 042)	-
<b>Carrying amount</b>	<b>1 343 745</b>	-
including the unguaranteed residual values of the lessor	27 706	-

## 2.14. Deposits from customers

Amounts due to customers	30.09.2013 (unaudited)	31.12.2012
<b>Amounts due to corporate entities</b>	<b>1 305 779</b>	<b>760 776</b>
Overdrafts and overnights	560 959	329 980
Term deposits	744 714	430 796
Other	106	-
<b>Amounts due to state budget entities</b>	<b>17 089</b>	<b>7 653</b>
Overdrafts and overnights	224	2
Term deposits	16 865	7 429
Other	-	222
<b>Amounts due to individuals</b>	<b>5 446 642</b>	<b>4 366 613</b>
Overdrafts and overnights	202 351	118 425
Term deposits	5 244 291	4 247 478
Investment agreements	-	710
<b>Total of amounts due to customers</b>	<b>6 769 510</b>	<b>5 135 042</b>

Amounts due to customers by maturity based on the remaining period at the balance sheet date to date of repayment	30.09.2013 (unaudited)	31.12.2012
Overdrafts and overnights	763 534	448 407
Term liabilities by maturity:	6 005 870	4 686 413
up to 1 month	1 153 804	784 140
from 1 to 3 months	1 746 848	979 967
from 3 to 6 months	1 371 049	1 210 310
from 6 months to 1 year	741 641	1 210 620
from 1 to 5 years	967 409	471 933
more than 5 years	25 119	29 443
Other	106	222
<b>Total</b>	<b>6 769 510</b>	<b>5 135 042</b>

## 2.15. Information on provisions and deferred income tax asset and liability

	30.09.2013 (unaudited)	31.12.2012 (comparable data)	Change
<b>1. Deferred income tax assets</b>	<b>109 414</b>	<b>87 862</b>	<b>21 552</b>
<b>2. Deferred income tax provision</b>	<b>37 392</b>	<b>23 051</b>	<b>14 341</b>
<b>3. Provisions, including:</b>	<b>15 079</b>	<b>5 799</b>	<b>9 280</b>
Restructuring provision	577	-	577
Provisions for claims	6 095	2 278	3 817
Provisions for retirement benefits	-	73	(73)
Other provisions	8 407	3 448	4 959

## 2.16. Provisions for impaired assets

	30.09.2013 (unaudited)	31.12.2012	Change
Tangible fixed assets	24	121	(97)
Intangible assets	12 475	12 452	23
Loans and advances to customers	320 472	183 793	136 679
Financial lease receivables	46 462	39 042	7 420
Financial assets available for sale	-	4	(4)
Other loans and receivables	6 116	44	6 072
Other assets	26 764	15 129	11 635
<b>Total provisions for impaired assets</b>	<b>412 313</b>	<b>250 585</b>	<b>161 728</b>

## 2.17. Information regarding the contingent liabilities or the contingent assets of the Company, which occurred from the end of the last financial year

Off-balance sheet items	30.09.2013 (unaudited)	31.12.2012
<b>Given contingent liabilities</b>	<b>611 738</b>	<b>296 117</b>
financial	609 944	291 741
guarantee	1 794	4 376
<b>Received contingent liabilities</b>	<b>198 826</b>	<b>186 930</b>
financial	42 934	35 151
guarantee	155 892	151 779
<b>Liabilities concerned with realisation of buy/sell transactions*</b>	<b>370 595</b>	<b>364 358</b>
<b>Other off-balance sheet items</b>	<b>-</b>	<b>201 413</b>
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>	<b>1 181 159</b>	<b>1 048 818</b>

\*mostly buy/sell of derivative instruments and foreign exchange currency

## 2.18. Components of other comprehensive income

Other comprehensive income	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012		Total
		Continuing operations	Discontinued operations	
Exchange differences from evaluation of foreign subsidiaries	(17 320)	(22 830)	316	(22 514)
Valuation of financial instruments available for sale	60 306	23 358	(109)	23 249
<i>Profit (loss) for the period</i>	60 306	23 358	(109)	23 249
Write-downs on the value of cash flow hedge	37	-	-	-
<b>Total of other comprehensive income</b>	<b>43 023</b>	<b>528</b>	<b>207</b>	<b>735</b>



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Income tax relating to components of other comprehensive income	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012		Total
		Continuing operations	Discontinued operations	
		(unaudited)		
Exchange differences from evaluation of foreign subsidiaries - amount not taxable	(17 320)	(22 830)	316	(22 514)
Amount before income tax	(17 320)	(22 830)	316	(22 514)
Valuation of financial instruments available for sale	60 306	23 358	(109)	23 249
Amount before income tax	74 746	28 839	(133)	28 706
Income tax amount	(14 440)	(5 481)	24	(5 457)
Write-downs on the value of cash flow hedge	37	-	-	-
Amount before income tax	46	-	-	-
Income tax amount	(9)	-	-	-
<b>Total of income tax relating to other comprehensive income</b>	<b>(14 449)</b>	<b>(5 481)</b>	<b>24</b>	<b>(5 457)</b>

Components of other comprehensive income e.g. exchange differences from evaluation of foreign subsidiaries, valuation of financial instruments available for sale and write-downs on the value of cash flow hedge can be moved to the income statement in the future.

## 2.19. Calculation of solvency ratio

The following tables present the calculation of capital adequacy ratios in accordance with the national standards of banks of the Group.

Idea Bank (Poland)	30.09.2013 (unaudited)	31.12.2012
Tier 1 (core funds)	498 932	262 852
Tier 2 (supplementary funds)	-	1 005
Tier 3 (short-term capital)	-	77 500
Risk weighted assets and off - balance liabilities	3 383 339	2 509 173
<b>Capital Adequacy Ratio (CAR)</b>	<b>14,06%</b>	<b>13,28%</b>

Idea Bank (Ukraine)	30.09.2013 (unaudited)	31.12.2012
Tier 1 (core funds)	99 152	97 609
Tier 2 (supplementary funds)	13 075	13 123
Risk weighted assets and off - balance liabilities	933 571	772 820
<b>Capital Adequacy Ratio (CAR)</b>	<b>11,98%</b>	<b>14,29%</b>

Idea Bank (Belarus)	30.09.2013 (unaudited)	31.12.2012
Tier 1 (core funds)	49 670	33 248
Tier 2 (supplementary funds)	49 670	33 248
Risk weighted assets and off - balance liabilities	556 450	364 043
<b>Capital Adequacy Ratio (CAR)</b>	<b>15,62%</b>	<b>16,32%</b>

Idea Bank (Russia)	30.09.2013 (unaudited)	31.12.2012
Tier 1 (core funds)	39 228	40 624
Tier 2 (supplementary funds)	989	1 231
Risk weighted assets and off - balance liabilities	255 081	152 638
<b>Capital Adequacy Ratio (CAR)</b>	<b>13,42%</b>	<b>24,71%</b>

## 2.20. Fair value of financial assets and liabilities

### Receivables from banks

Investments made in the interbank market are short-term deposits, with maturities of up to 3 months. For this reason is assumed that the fair value of receivables from banks is equal to their book value.

### Credits and other receivables granted to clients

The fair value was calculated for the credit with established payment schedule. For the contracts in which these payments were not determined (e.g. credits in the current account), it is accepted that

their fair value equals to the carrying amount. Similar assumption is accepted for the realized payments and the contracts from the impairment group.

In order to calculate the fair value, on the basis of the information saved in the transaction systems, for each contract the schedule of capital and interest flows are identified. The calculated flows are grouped by type of interest, commencement date, type of product and currency of a contract. So determined cash flows were discounted by using current rates taking into account the margins for each type of product. In the case of foreign currency loan for which there is no adequate number of trials of launch during the period, a margin analogous to that which is related to the EURO is referenced to LIBOR 3M of the currency. By comparing the amount discounted by means of the aforesaid cash flow rate assigned to a given contract with its book value, it is possible to determine the difference between the fair value and the carrying amount. The identification of the rate appropriate for discounting a given flow is carried out on the basis of the contract currency, the product, and the date of the flow.

#### Amounts due to banks

It is accepted that the fair value of the deposits towards banks is their carrying amount.

#### Amounts due to customers

The fair value was calculated for the deposits with a fixed rate and the established payment date. For current deposits it is accepted that their fair value equals to the carrying amount.

In order to calculate the fair value on the basis of the data from transaction systems, the future capital and interest flows are determined. The calculated future flows are grouped by currency, original deposit period, type of product, and the date of the flow. The calculated flows are discounted by means of the interest rate created as a sum of the market rate from the profitability curve for a given currency and the date of terminating the deposit as well as the margin gained from the deposits started in the last month of the settlement period. The margin is calculated by comparing the interest of the deposits granted in the last month with the market interest. The discounting period is determined as the difference between the date of terminating the deposit (with the accepted exactness to the calendar month) and the date of the statement. The discounted value that was calculated is compared to the carrying amount as a result of which the difference between the carrying amount and the fair value is obtained for the contract portfolio accepted for the calculations.

#### Liabilities from the issue of debt securities

It is accepted that the fair value of the bonds and certificates is their carrying amount. The fair value of the securities was calculated on the basis of the principles established for the fair value of the amounts due to clients.

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	30.09.2013 (unaudited)		
	As per Balance sheet	Fair value	Surplus / shortfall in the fair value over book value
<b>Assets:</b>			
Cash and amounts due from Central Bank	348 591	348 591	-
Amounts due from banks	441 378	441 378	-
Derivative financial instruments	37 907	37 907	-
Other financial instruments at fair value through profit or loss	306 429	306 429	-
Loans and advances to customers	5 810 487	5 195 839	(614 648)
Finance lease receivables	1 754 891	1 786 194	31 303
Other loans and receivables	583 842	583 842	-
Financial instruments available for sale	1 595 395	1 595 395	-
<b>Liabilities:</b>			
Amounts due to banks and other commercial institutions	2 309 253	2 309 253	-
Derivative financial instruments	459	459	-
Other financial liabilities at fair value through profit or loss	17 561	17 561	-
Amounts due to customers	6 769 510	6 734 535	(34 975)
Debt securities in issue	966 786	969 055	2 269

	31.12.2012 (comparable data)		
	As per Balance sheet	Fair value	Surplus / shortfall in the fair value over book value
<b>Assets:</b>			
Cash and amounts due from Central Bank	278 829	278 829	-
Amounts due from banks and financial institutions	862 503	862 503	-
Derivative financial instruments	35 706	35 706	-
Other financial instruments at fair value through profit or loss	301 739	301 739	-
Loans and advances to customers	4 322 149	4 137 563	(184 586)
Finance lease receivables	1 343 745	1 370 671	26 926
Other loans and receivables	405 931	405 931	-
Financial instruments available for sale	953 356	953 356	-
<b>Liabilities:</b>			
Amounts due to the Central Bank	376	376	-
Amounts due to banks and other commercial institutions	1 539 018	1 539 018	-
Derivative financial instruments	80	80	-
Amounts due to customers	5 135 042	5 103 462	(31 580)
Debt securities in issue	480 389	480 948	559

The Group classifies particular components of financial assets and liabilities estimated at their fair value applying the following hierarchy:

*Level 1*

Financial assets and liabilities estimated according to market quotations available at active markets for identical instruments.

*Level 2*

Financial assets and liabilities estimated by estimation techniques based on direct observation of market quotations or other information dependant on market quotations.

*Level 3*

Financial assets and liabilities estimated by estimation techniques based on market quotations which cannot be observed directly.

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In the 3<sup>rd</sup> quarter of 2013 year there were no transfers between level 1 and level 2 of fair value hierarchy.

On 30.09.2013 the level 3 hierarchy of fair value transferred financial assets includes:

- 16.54% shares in TU Europa (assets classified as financial instruments at fair value through profit or loss)
- sale options pricing of its shares in TU Europa (in derivatives)

Financial instruments available for sale presented in year 2012 at the level 3 in hierarchy of fair value were sold in the 1<sup>st</sup> half of 2013.

Below, the balance value of the financial instruments estimated at their fair value, divided into the above described levels is presented as at 30.09.2013 and 31.12.2012:

<b>30.09.2013 (unaudited)</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Assets:</b>				
Derivative financial instruments	-	3 025	34882	<b>37 907</b>
Other financial instruments at fair value through profit or loss	-	-	306429	<b>306 429</b>
Financial instruments available for sale	636 615	958 780	-	<b>1 595 395</b>
<b>Liabilities:</b>				
Derivative financial instruments	-	459	-	<b>459</b>
Financial liabilities at fair value through profit or loss	17 561	-	-	<b>17 561</b>
<b>31.12.2012 (comparable data)</b>				
	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Assets:</b>				
Derivative financial instruments	-	3 251	32 455	<b>35 706</b>
Other financial instruments at fair value through profit or loss	-	-	301 739	<b>301 739</b>
Financial instruments available for sale	480 933	471 314	1 108	<b>953 356</b>
<b>Liabilities:</b>				
Derivative financial instruments	-	80	-	<b>80</b>

## 2.21. Revenues and results per individual business segments

For management purposes, the Group segment reporting was prepared in accordance with IFRS 8.11 and IFRS 8.12 based on entities combined because of similarity of economic characteristics, offered products and services, process of providing of services, type or category of customers, the distribution methods and the nature of the regulatory environment.

Management monitors the operating results of business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profit or loss.

Data presented in this note relate only to continuing operations.

The continuing operating activity of the Capital Group has been divided into five main segments:

Banking Segment in Poland covers services in the field of loans and credits, guarantees and warranties, and acceptance of deposits also in the field of planning and consulting and investment products provided by Idea Bank Group S.A. (Poland). In the year of 2012 Idea Leasing S.A. was not a part of Idea Bank (Poland) Group and was presented in other segments (in Poland and Luxembourg) on consolidation adjustments.

Banking Segment in Ukraine covers services in the field of loans and credits, guarantees and warranties, and acceptance of provided by Idea Bank Group S.A. (Ukraine).

Banking Segment in Belarus covers services in the field of loans and credits, guarantees and warranties, and acceptance of deposits provided by Idea Bank S.A. in Belarus.

The Leasing Services Segment in Russia comprises services rendered by Carcade sp. z o.o. in Russia in the field of temporary transfer of leased assets by one entity to another entity, in exchange for periodical payments and also services in the field of loans and credits, guarantees and warranties, and acceptance of deposits.

The Financial Agency Segment in Poland includes financial services provided by MW Trade S.A. in medical sector and the debt collection.

The income and expenses of this segment include the income and expenses from the sale to external clients or from the transactions with other segments in the Group. It is possible to assign them to a given segment in a direct way or based on rational premises. Result in a segment was determined after attributable to segment inter-segment and consolidation adjustments. In separating intersegment transactions, accounting principles for drawing up financial statements of the Group companies were applied, intersegment eliminations came from the companies' financial statements, the internal prices in the inter-segment transactions do not differ materially from the market prices.

Reporting and operating segments of the Group are presented with regard to geographical segments, i.e. specified activities has also been shown by country.

The activities of the Companies of the Group in Poland do not differ from region to region with respect to risk and level of return on capital expenditures incurred.

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Consolidated income statement for Q3 2013 cumulatively per segments (unaudited)

	Banking services in Poland	Banking services in Ukraine	Banking services in Belarus	Lease Services in Russia	Financial services in Poland	Other companies (in Poland and Luxembourg) and consolidation adjustments	Getin Holding Capital Group
<b>Interest income</b>	<b>279 360</b>	<b>150 339</b>	<b>269 394</b>	<b>267 676</b>	<b>44 876</b>	<b>1 428</b>	<b>1 013 073</b>
External	271 935	150 339	269 394	267 676	44 832	8 897	1 013 073
Internal	7 425	-	-	-	44	(7 469)	-
<b>Interest expense</b>	<b>(194 782)</b>	<b>(98 680)</b>	<b>(150 028)</b>	<b>(145 788)</b>	<b>(25 553)</b>	<b>744</b>	<b>(614 087)</b>
External	(194 738)	(98 072)	(148 123)	(143 447)	(18 098)	(11 609)	(614 087)
Internal	(44)	(608)	(1 905)	(2 341)	(7 455)	12 353	-
<b>Net interest income</b>	<b>84 578</b>	<b>51 659</b>	<b>119 366</b>	<b>121 888</b>	<b>19 323</b>	<b>2 172</b>	<b>398 986</b>
External	77 197	52 267	121 271	124 229	26 734	(2 712)	398 986
Internal	7 381	(608)	(1 905)	(2 341)	(7 411)	4 884	-
<b>Fee and commission income</b>	<b>280 526</b>	<b>62 468</b>	<b>46 068</b>	<b>40 255</b>	<b>673</b>	<b>(1 119)</b>	<b>428 871</b>
External	279 770	62 468	46 068	40 255	310	-	428 871
Internal	756	-	-	-	363	(1 119)	-
<b>Fee and commission expense</b>	<b>(62 782)</b>	<b>(1 076)</b>	<b>(8 798)</b>	<b>(284)</b>	<b>(1 105)</b>	<b>627</b>	<b>(73 418)</b>
External	(62 782)	(1 076)	(8 661)	(284)	(602)	(13)	(73 418)
Internal	-	-	(137)	-	(503)	640	-
<b>Net fee and commission income</b>	<b>217 744</b>	<b>61 392</b>	<b>37 270</b>	<b>39 971</b>	<b>(432)</b>	<b>(492)</b>	<b>355 453</b>
External	216 988	61 392	37 407	39 971	(292)	(13)	355 453
Internal	756	-	(137)	-	(140)	(479)	-
<b>Other net operating expense and income</b>	<b>32 231</b>	<b>2 553</b>	<b>3 008</b>	<b>25 480</b>	<b>47</b>	<b>19 020</b>	<b>82 339</b>
External	32 231	2 553	3 013	25 481	47	19 014	82 339
Internal	-	-	(5)	(1)	-	6	-
<b>Net operating income</b>	<b>334 553</b>	<b>115 604</b>	<b>159 644</b>	<b>187 339</b>	<b>18 938</b>	<b>20 700</b>	<b>836 778</b>
External	326 416	116 212	161 691	189 681	26 489	16 289	836 778
Internal	8 137	(608)	(2 047)	(2 342)	(7 551)	4 411	-
<b>Provisions for impairment losses on credits and loans</b>	<b>(30 922)</b>	<b>(28 371)</b>	<b>(37 239)</b>	<b>(25 033)</b>	<b>0</b>	<b>-</b>	<b>(121 565)</b>
<b>Administrative expenses</b>	<b>(239 915)</b>	<b>(56 628)</b>	<b>(65 859)</b>	<b>(107 362)</b>	<b>(5 604)</b>	<b>(13 201)</b>	<b>(488 569)</b>
<b>Operating profit</b>	<b>63 716</b>	<b>30 605</b>	<b>56 546</b>	<b>54 944</b>	<b>13 334</b>	<b>7 499</b>	<b>226 644</b>
<b>Profit / ( loss ) before income tax</b>	<b>63 716</b>	<b>30 605</b>	<b>56 546</b>	<b>54 944</b>	<b>13 334</b>	<b>7 499</b>	<b>226 644</b>
<b>Net profit / ( loss ) on continued operations</b>	<b>80 200</b>	<b>24 015</b>	<b>43 196</b>	<b>43 118</b>	<b>10 801</b>	<b>7 369</b>	<b>208 699</b>

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Consolidated income statement for Q3 2012 cumulatively per segments (unaudited)

	Banking services in Poland	Banking services in Ukraine	Banking services in Belarus	Financial services in Poland	Lease Services in Russia	Other segments (in Poland and Luxembourg) and consolidation adjustments	Getin Holding Capital Group
<b>Interest income</b>	<b>178 189</b>	<b>105 236</b>	<b>132 553</b>	<b>30 952</b>	<b>194 158</b>	<b>12 220</b>	<b>653 308</b>
<i>External</i>	171 193	105 236	132 553	29 037	194 158	21 131	653 308
<i>Internal</i>	6 996	-	-	1 915	-	(8 911)	-
<b>Interest expense</b>	<b>(126 324)</b>	<b>(68 924)</b>	<b>(68 781)</b>	<b>(18 973)</b>	<b>(87 079)</b>	<b>3 628</b>	<b>(366 453)</b>
<i>External</i>	(123 233)	(68 261)	(66 948)	(16 964)	(82 957)	(8 090)	(366 453)
<i>Internal</i>	(3 091)	(663)	(1 833)	(2 009)	(4 122)	11 718	-
<b>Net interest income</b>	<b>51 865</b>	<b>36 312</b>	<b>63 772</b>	<b>11 979</b>	<b>107 079</b>	<b>15 848</b>	<b>286 855</b>
<i>External</i>	47 960	36 975	65 605	12 073	111 201	13 041	286 855
<i>Internal</i>	3 905	(663)	(1 833)	(94)	(4 122)	2 807	-
<b>Fee and commission income</b>	<b>203 345</b>	<b>43 611</b>	<b>13 673</b>	<b>1 173</b>	<b>24 120</b>	<b>(32 996)</b>	<b>252 926</b>
<i>External</i>	170 533	43 611	13 671	502	24 120	489	252 926
<i>Internal</i>	32 812	-	2	671	-	(33 485)	-
<b>Fee and commission expense</b>	<b>(62 918)</b>	<b>(440)</b>	<b>(3 591)</b>	<b>(1 046)</b>	<b>(554)</b>	<b>2 948</b>	<b>(65 601)</b>
<i>External</i>	(60 844)	(440)	(3 345)	(406)	(554)	(12)	(65 601)
<i>Internal</i>	(2 074)	-	(246)	(640)	-	2 960	-
<b>Net fee and commission income</b>	<b>140 427</b>	<b>43 171</b>	<b>10 082</b>	<b>127</b>	<b>23 566</b>	<b>(30 048)</b>	<b>187 325</b>
<i>External</i>	109 689	43 171	10 326	96	23 566	477	187 325
<i>Internal</i>	30 738	-	(244)	31	-	(30 525)	-
<b>Other net operating expense and income</b>	<b>4 079</b>	<b>5 980</b>	<b>473</b>	<b>(40)</b>	<b>18 443</b>	<b>530 292</b>	<b>559 227</b>
<i>External</i>	4 162	5 980	473	(40)	18 443	530 209	559 227
<i>Internal</i>	(83)	-	-	-	-	83	-
<b>Net operating income</b>	<b>196 371</b>	<b>85 463</b>	<b>74 327</b>	<b>12 066</b>	<b>149 088</b>	<b>516 092</b>	<b>1 033 407</b>
<i>External</i>	161 811	86 126	76 404	12 129	153 210	543 727	1 033 407
<i>Internal</i>	34 560	(663)	(2 077)	(63)	(4 122)	(27 635)	-
<b>Provisions for impairment losses on credits and loans</b>	<b>(17 112)</b>	<b>(15 541)</b>	<b>(8 091)</b>	<b>0</b>	<b>(7 461)</b>	<b>(9 700)</b>	<b>(57 905)</b>
<b>Administrative expenses</b>	<b>(163 738)</b>	<b>(44 466)</b>	<b>(36 340)</b>	<b>(4 907)</b>	<b>(92 792)</b>	<b>(19 599)</b>	<b>(361 842)</b>
<i>Including internal</i>	(2)	-	-	-	(33)	35	-
<b>Operating profit</b>	<b>15 521</b>	<b>25 456</b>	<b>29 896</b>	<b>7 159</b>	<b>48 835</b>	<b>486 793</b>	<b>613 660</b>
<b>Profit / ( loss ) before income tax</b>	<b>15 521</b>	<b>25 456</b>	<b>29 896</b>	<b>7 159</b>	<b>48 835</b>	<b>486 793</b>	<b>613 660</b>
<b>Net profit / ( loss ) on continued operations</b>	<b>19 312</b>	<b>20 577</b>	<b>23 476</b>	<b>5 770</b>	<b>39 166</b>	<b>323 268</b>	<b>431 569</b>

## **2.22. Information concerning issue, purchase, and redemption of non-share and equity securities**

### Idea Bank (Poland)

Within the Second Schedule of Bonds Issue, pursuant to the resolution passed by the General Meeting on 30.08.2013, Idea Bank (Poland) issued D-series bonds with the following parameters:

- issue of bonds: 350 thousand bonds for the total amount PLN 35 million
- interest rate WIBOR6M + 325 b.p.

On 19.07.2013, the bank redeemed 90 zero-coupon A-series bonds by Idea Bank (Poland) with nominal value of PLN 100 thousand each, issued by the Debito FIZ. The amount of repurchase was PLN 9 million.

On 30.08.2013, the bank redeemed 6,896,555 C-series investment certificates issued by Debito FIZ for the amount PLN 2 million. On 30.09.2013, the bank redeemed another 6 million C-series investment certificates issued by Debito FIZ for PLN 1,8 million.

On 28.09.2013, 3 bearer bonds issued by Tax Care S.A. and held by Idea Bank (Poland) matured. Each bond's nominal value was PLN 1 million and their total nominal value was PLN 3 million; on 28.09.2013 the bonds were redeemed and the redemption price was paid along with the interest accrued for the last interest period.

### Carcade (Russia)

On 23.09.2013 Carcade (Russia) made to IK WIELES Kapital Sp. z o. o. (registered office in Moscow) 6 ordinary discount bills with the total nominal value of RUB 441 million (PLN 43.2 million), and issue price of RUB 319.5 million (PLN 31.3 million) for financing current lease operations. The discount bills mature between 22.09.2014 and 19.09.2016.

### MW Trade

In Q3 2013, MW Trade effected two issues of bonds – series L/2013 i M/2013, with the total nominal and issue value of PLN 15.8 million. The L/2013-series bonds mature on 08.07.2016, and M/2013-series bonds mature on 17.09.2014. On 08.11.2013, C/2013-series bonds with the nominal value of PLN 3 million were redeemed, and on 10.11.2013 – O/2012-series bonds with the nominal value of PLN 200 thousand.

## **2.23. Information concerning dividends in the Getin Holding Group**

The Annual General Meeting of Tax Care on 28.06.2013 passed a resolution (amended on 06.08.2013) on payment of the dividend amounting to PLN 30,918 thousand, i.e. PLN 51.53 per one share. Due to payment of PLN 20,238 thousand of the interim dividend for 2012 (PLN 33.73 per one share), the remaining amount of PLN 10,680 thousand i.e. PLN 17.80 per one share was earmarked for the payment. The dividend was paid to 600 thousand shares. The dividend date was 06.08.2013. The first of four tranches in the amount PLN 2,670 thousand was paid 27.09.2013, last three ones of PLN 2,670 thousand each, on the following dates: by 27.12.2013, by 27.03.2014 and by 27.06.2014.

## **2.24. Post balance sheet date events**

### Getin Holding

On 18.10.2013, the Issuer acquired from the European Bank for Reconstruction and Development, International Finance Corporation, Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V., Kreditanstalt Fuer Wiederaufbau, Swedfund International AB, Shorecap International Ltd, and



Shorebank International Ltd 287,689 shares in Belarusian Bank for Small Business, a closed joint stock company with its registered office in Minsk, with the nominal value of BYR 237 thousand (PLN 79.86) each, accounting for 95.5070% share capital in the bank, for the total price of EUR 4,868 thousand (PLN 20,332 thousand). The shares were transferred pursuant to the Local Transfer Documents signed with respective sellers with the Issuer. Further information on the transaction is available in point 4.1. The main successes and failures of Getin Holding Capital Group in Q3 2013.

On 01.11.2013, Getin Holding S.A. signed a preliminary agreement to buy 100% share of Romanian International Bank, with its registered office in Bucharest. The Bank's balance sheet at the end of Q2-end totalled RON 436.4 million (PLN 424.3 million). The Bank has 34 branches located in major cities in Romania. The completion of the transaction depends on the approval of the National Bank of Romania.

#### Idea Bank (Poland)

On 07.10.2013, LC Corp Sky Tower sp. z o.o., with its registered office in Wrocław (subsidiary of Idea Bank), concluded with RB Finance Expert S.A., with its registered office in Wrocław, a preliminary agreement to sell the enterprise of LC Corp Sky Tower encompassing in particular the plot of land and the building erected thereupon, known as the Sky Tower. The seller and the purchaser agreed to conclude a contract under which the seller shall transfer to the purchaser the title to the seller's enterprise and shall release the said enterprise to the purchaser, and the purchaser shall receive the enterprise and pay the seller the sale price, provided that the final contract shall have been concluded by 30.10.2013, and the conditions set forth in the preliminary agreement have been satisfied.

The transaction was completed on 31.10.2013, upon the prior satisfaction of conditions precedent, which the Company reported in Current Reports on 14.10.2013, and on 31.10.2013. The purchase price for the Enterprise sale was agreed at PLN 259 million. The payment of the price was made by deduction from the above liability the financial liability from the redemption of bonds issued by LC Corp Sky Tower in the amount of PLN 236 million, a part of the price remainder after the deduction will be paid till 15.12.2013.

On 01.10.2013 the District Court for the capital city of Warsaw, the 13th Commercial Division of the National Court Register issued a decision under which the merger of All money S.A. and Idea Expert S.A. was entered into the Register of Entrepreneurs of the National Court Register under the new name of Idea Expert S.A. The entry, pursuant to Art. 493 §2 of the CCCP resulted in striking All money S.A. off the National Court Register. The merger of All money and Idea Expert S.A. was effected pursuant to Art. 493 §1 of the Code of Commercial Companies and Partnerships, i.e. by transferring all assets of All money S.A. to Idea Expert S.A.

On 30.10.2013, the District Court for the capital city of Warsaw, the 13th Commercial Division, entered the merger of subsidiaries of Idea Bank, i.e. Tax Care S.A., TC Finance sp. z o.o., TC Doradcy Finansowi sp. z o.o. and Doradcy Finansowi TC sp. z o.o. into the register of entrepreneurs of the National Court Register. The merger took place pursuant to Art. 492 §1 in connection with Art. 515 §1 of the CCCP, i.e. through transfer of all assets of each of the target companies, i.e. TC Finance sp. z o.o., TC Doradcy Finansowi sp. z o.o. and Doradcy Finansowi TC sp. z o.o. to Tax Care S.A., i.e. the acquiring company (merger by taking over). The acquiring company had held 100% stake in the share capitals of each of the target companies. Therefore, in compliance with Art. 515 §1 of the CCCP, the merger was effected without increasing the acquiring company's share capital.

On 01.11.2013, the first tax year started for Podatkowa Grupa Kapitałowa created by: Idea Bank (Poland), Idea Expert S.A., Tax Care S.A., Idea Leasing S.A., Lion's House Sp. z o.o., Carlise Investments Sp. z o.o., Ellisa Investments Sp. z o.o., and LC Corp Sky Tower Sp. z o.o.

Idea Bank S.A. is the holding company in Tax Capital Group.

The contract was concluded for three successive tax years, i.e. from 01.11.2013 to 31.12.2016. By virtue of the Decision of the Head of the Second Masovian Tax Office, the agreement was registered.

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### 3. Interim condensed financial statements of Getin Holding S.A.

#### INTERIM INCOME STATEMENT

	Note	01.01.2013 - 30.09.2013 (unaudited)	01.01.2012 - 30.09.2012 (comparable data, unaudited)
Income from dividends	3.2	11 565	-
Interest income from loans granted		1 515	2 007
Profit from sale / liquidation of investments		2 620	679 005
Result on financial instruments at fair value		7 117	2 124
Other financial income		7 088	9 490
Other income		56	66
<b>Total income</b>		<b>29 961</b>	<b>692 692</b>
Overhead costs		(11 921)	(11 265)
Financial costs		(14 324)	(20 270)
Other operating expenses		(90)	(62)
<b>Total expenses</b>		<b>(26 335)</b>	<b>(31 597)</b>
<b>Profit before income tax</b>		<b>3 626</b>	<b>661 095</b>
Corporate income tax	3.5	1 188	(127 182)
<b>Net profit (loss)</b>		<b>4 814</b>	<b>533 913</b>
<b>Earnings per share - diluted for the period (in PLN)</b>			
Weighted average of issued ordinary shares (in pcs.)		731 116 558	730 391 192
Earnings per share - basic for the period		0,01	0,73
Weighted average quantity of issued ordinary shares (in pcs.)		733 724 534	732 846 317
Earnings per share - diluted for the period (in PLN)		0,01	0,73

#### INTERIM INCOME STATEMENT

		01.07.2013 - 30.09.2013 (unaudited)	01.07.2012 - 30.09.2012 (comparable data, unaudited)
Income from dividends		-	-
Interest income from loans granted		511	815
Profit from sale / liquidation of investments		2 620	2
Result on financial instruments at fair value		2 323	2 124
Other financial income		737	6 556
Other income		12	19
<b>Total income</b>		<b>6 203</b>	<b>9 516</b>
Overhead costs		(4 809)	(2 953)
Financial costs		(4 492)	(5 856)
Other operating expenses		-	(1)
<b>Total expenses</b>		<b>(9 301)</b>	<b>(8 810)</b>
<b>Profit before income tax</b>		<b>(3 098)</b>	<b>706</b>
Corporate income tax		452	(782)
<b>Net profit (loss)</b>		<b>(2 646)</b>	<b>(76)</b>
<b>Earnings per share - diluted for the period (in PLN)</b>			
Weighted average of issued ordinary shares (in pcs.)		731 148 280	730 582 669
Earnings per share - basic for the period		0,00	0,00
Weighted average quantity of issued ordinary shares (in pcs.)		733 931 439	732 415 010
Earnings per share - diluted for the period (in PLN)		0,00	0,00

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**INTERIM STATEMENT OF COMPREHENSIVE INCOME**

	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012
	(unaudited)	(comparable data, unaudited)
<b>Profit / (Loss) for the period</b>	<b>4 814</b>	<b>533 913</b>
Valuation of available for sale investments	88 504	27 931
Income tax relating to other comprehensive income	(16 816)	(5 307)
<b>Other comprehensive income</b>	<b>71 688</b>	<b>22 624</b>
<b>Total of comprehensive income for the period</b>	<b>76 502</b>	<b>556 537</b>

**INTERIM STATEMENT OF COMPREHENSIVE INCOME**

	01.07.2013 - 30.09.2013	01.07.2012 - 30.09.2012
	(unaudited)	(comparable data, unaudited)
<b>Profit / (Loss) for the period</b>	<b>(2 646)</b>	<b>(76)</b>
Valuation of available for sale investments	97 744	(8 643)
Income tax relating to other comprehensive income	(18 572)	1 642
<b>Other comprehensive income</b>	<b>79 172</b>	<b>(7 001)</b>
<b>Total of comprehensive income for the period</b>	<b>76 526</b>	<b>(7 077)</b>

Components of other comprehensive income e.i. valuation of financial instruments available for sale can be moved to the income statement in the future.

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**INTERIM BALANCE SHEET**

	Note	30.09.2013 (unaudited)	31.12.2012 (comparable data)
<b>ASSETS</b>			
<b>Fixed Assets</b>		<b>2 041 297</b>	<b>1 872 233</b>
Property, plant & equipment		2 804	618
Intangible assets		24	3
Investments in subsidiaries	3.6	1 257 209	1 238 492
Financial instruments at fair value through profit or loss		306 429	301 739
Financial assets available for sale	3.3	408 748	268 673
Long-term loans granted		31 201	30 253
Derivative financial instruments		34 882	32 455
<b>Current Assets</b>		<b>113 614</b>	<b>362 096</b>
Corporate income tax receivable		4 001	3 846
Trade receivables and other receivables		186	411
Prepayments		190	105
Short-term loans granted		509	507
Other financial assets		1 312	1 523
Cash and cash equivalents		107 416	355 704
<b>Total Assets</b>		<b>2 154 911</b>	<b>2 234 329</b>
<b>EQUITY AND LIABILITIES</b>			
<b>Shareholders' Equity</b>		<b>1 837 508</b>	<b>1 833 396</b>
Share capital		731 166	732 800
Supplementary capital		968 743	526 998
Reserve capital		24 778	22 396
Revaluation reserve		108 007	36 319
Own shares		-	(10 621)
Net profit (loss)		4 814	525 504
<b>Total liabilities</b>		<b>317 403</b>	<b>400 933</b>
<b>Non-current liabilities</b>		<b>151 081</b>	<b>228 498</b>
Deferred tax liabilities		46 048	30 420
Liabilities measured at amortized cost		104 820	98 004
Financial liabilities and other liabilities	3.4	213	100 074
<b>Current liabilities</b>		<b>166 322</b>	<b>172 435</b>
Trade liabilities and other liabilities		163 954	168 593
Accrued liabilities		2 368	3 842
<b>Total Equity and liabilities</b>		<b>2 154 911</b>	<b>2 234 329</b>

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**INTERIM STATEMENT OF CHANGES IN EQUITY (unaudited)  
 for the 9 month period ended 30.09.2013**

	Supplementary capital			Reserve capital	Revaluation reserve	Own shares	Net profit (loss)	Total equity
	Share capital	Share premium	Supplementary capital created in accordance with statute					
<b>At 01.01.2013</b>	732 800	126 204	400 794	22 396	36 319	(10 621)	525 504	1 833 396
<b>Total comprehensive income for the period</b>					71 688		4 814	76 502
Transfer of profit to supplementary capital created in accordance with statute			452 394				(452 394)	-
Own share redemption	(1 700)		(10 621)	1 700		10 621		-
Dividend paid							(73 110)	(73 110)
Issue of shares	66							66
Costs of equity issue		(28)						(28)
Managerial options				682				682
<b>Transaction with shareholders</b>	<b>(1 634)</b>	<b>(28)</b>	<b>441 773</b>	<b>2 382</b>	<b>-</b>	<b>10 621</b>	<b>(525 504)</b>	<b>(72 390)</b>
<b>At 30.09.2013</b>	<b>731 166</b>	<b>126 176</b>	<b>842 567</b>	<b>24 778</b>	<b>108 007</b>	<b>-</b>	<b>4 814</b>	<b>1 837 508</b>

**INTERIM STATEMENT OF CHANGES IN EQUITY (unaudited, comparable data)  
 for the 9 month period ended 30.09.2012**

	Supplementary capital			Reserve capital	Revaluation reserve	Own shares	Net profit (loss)	Total equity
	Share capital	Share premium	Supplementary capital created in accordance with statute					
Note								
<b>At 01.01.2012</b>	731 994	1 679 299	275 054	22 177	-	(10 621)	125 740	2 823 643
<b>Total comprehensive income for the period</b>					22 624		533 913	556 537
Transfer of profit to supplementary capital created in accordance with statute			125 740				(125 740)	-
Spin-off of the Company		(1 554 316)		(6 851)				(1 561 167)
Issue of shares	474	-						474
Costs of equity issue		(27)						(27)
Managerial options				1 872				1 872
<b>Transaction with shareholders</b>	<b>474</b>	<b>(1 554 343)</b>	<b>125 740</b>	<b>(4 979)</b>	<b>-</b>	<b>-</b>	<b>(125 740)</b>	<b>(1 558 848)</b>
<b>At 30.09.2012</b>	<b>732 468</b>	<b>124 956</b>	<b>400 794</b>	<b>17 198</b>	<b>22 624</b>	<b>(10 621)</b>	<b>533 913</b>	<b>1 821 332</b>

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**INTERIM STATEMENT OF CASH FLOW**

	01.01.2013-30.09.2013	01.01.2012-30.09.2012
	(unaudited)	(comparable data, unaudited)
<b>Cash flows from operating operations - indirect method</b>		
<b>Gross profit (loss)</b>	<b>3 626</b>	<b>661 095</b>
<b>Total adjustments:</b>	<b>(935)</b>	<b>(763 148)</b>
Amortization	305	177
Foreign exchange (profits)/losses	(739)	(711)
Net interest	9 460	2 080
(Profit) loss on investing operations	(2 610)	(772 567)
Change in receivables	225	128
Change in liabilities, except loans and credits	640	97 744
Change in accruals	(1 548)	(1 937)
Income tax	(154)	(99 583)
Managerial options	603	1 658
Result on financial assets at fair value	(7 117)	(2 124)
Discount of liabilities related to the purchase of Idea Bank shares	-	5 908
Impairment of investment in Panorama Finansów	-	6 152
Other	-	(73)
<b>Net cash from operating operations</b>	<b>2 691</b>	<b>(102 053)</b>
<b>Cash flows from investing operations</b>		
Sale of intangible assets and tangible fixed assets	100	-
Purchase of intangible assets and tangible fixed assets	(2 378)	(358)
Sale of subsidiary	-	891 473
Liquidation of subsidiary	-	38 371
Purchase of financial assets	(174 253)	(396 338)
Interest received	1 513	1 848
Sale of debt securities	8 134	-
<b>Net cash used in investing operations</b>	<b>(166 884)</b>	<b>534 996</b>
<b>Cash flows from financing operations</b>		
Issue of shares	66	474
Repayment of amounts due from financial lease	(48)	(25)
Inflows from contracted loans/credits	-	8 500
Dividends paid to equity holders	(73 110)	-
Redemption of debt securities	-	(77 000)
Interest paid	(10 975)	(4 734)
Costs of equity issue	(28)	(27)
<b>Net cash used in financing operations</b>	<b>(84 095)</b>	<b>(72 812)</b>
<b>Increase in cash and cash equivalents</b>	<b>(248 288)</b>	<b>360 131</b>
- Net foreign exchange differences	-	-
Cash at the beginning of the period	355 704	6 082
<b>Cash at the end of the period, of which</b>	<b>107 416</b>	<b>366 213</b>
- of which is restricted use	-	-

### **3.1. Information about rules applied at preparation of financial statement**

The interim condensed financial statement of the Getin Holding includes the period of 9 month ended 30.09.2013 and contains comparable financial data for the period of 9 month ended 30.09.2012 which were not neither audited nor reviewed by a key auditor acting and financial data as at 31.12.2012, which were audited by an independent auditor acting on behalf of the eligible entity Ernst & Young Audit Ltd. Financial income statement and statement of comprehensive income include also data for the 3 month period ending 30.09.2013 and comparative data for 3 month period ending 30.09.2012, which were not subjected to review or audit by any independent auditor.

This interim condensed financial statement report was prepared by Getin Holding together with the interim condensed consolidated financial statement and was approved for publication by the Management Board on 14.11.2013.

This interim condensed consolidated financial statements have been prepared in accordance with International Financial Reporting Standards ("IFRS-EU"), in particular in accordance with International Accounting Standard ("IAS") 34 "Interim Financial Reporting" endorsed by the European Union.

The interim condensed financial statement does not include all the information and disclosures required in annual financial statement and should be read in conjunction with the annual financial statements of Getin Holding for the year ended 31.12.2012.

Accounting policies implemented to interim condensed financial statement preparation are coherent, to those implemented to annual financial statement of the Company for the year ended 31.12.2012, excluding changes in accounting policies concerning valuation of investment properties and excluding changes of the standards and new interpretations which are mandatory for the annual periods beginning from 01.01.2013. The above changes are described in note 2.4.1 of interim condensed consolidated financial statement of Getin Holding Group presented in this financial report.

The application of these amendments did not have any significant impact on the accounting policies of the Company or on its financial position and results of operations.

Accounting policy implemented to interim condensed financial statement preparation are coherent to those implemented to condensed consolidated financial statement.

### **3.2. Income from dividends**

In 2013 Getin Holding received income from dividends in the amount of PLN 11,565 thousand. This amount consisted of dividends from TU Europa S.A. in the amount of PLN 9,287 thousand, received on the day 09.04.2013 and from MW Trade S.A. in the amount of PLN 2,278 thousand, received on the day 07.05.2013.

In the year of 2012 Getin Holding did not receive any income from dividends.

### **3.3. Financial assets available for sale**

Financial assets available for sale include the block of 5.52 % shares in Getin Noble Bank S.A. The result from valuation of these block of shares in three quarters of 2013, was calculated on the basis of the quotation of the company listed on the Warsaw Stock Exchange on 30.09.2013 (PLN 2.38 per share) and was included in other comprehensive income of the Company.

In addition, the Company classified to this category 3,590,182 shares in Open Finance S.A. purchased as at 28.03.2013 from Getin Noble Bank SA in the amount of PLN 57,085 thousands. The result from valuation for 3 quarters of 2013 was included in other comprehensive income. Valuation of this shares as at 30.09.2013 was calculated on the basis of the quotation of Open Finance shares listed on the Warsaw Stock Exchange on the day 30.09.2013 (16.80 PLN per share).



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Changes in financial assets available for sale	01.01.2013 - 31.09.2013	01.01.2012 - 31.09.2012
Net value at the beginning of the period	268 673	-
Increases	57 085	170 203
Decreases (sale and redemption)	(5 514)	-
Fair value changes, included in:	88 504	27 931
- revaluation reserve	88 504	27 931
<b>Net value at the end of the period</b>	<b>408 748</b>	<b>198 134</b>

### 3.4. Long-term financial liabilities and other liabilities

Long-term financial liabilities and other liabilities	30.09.2013	31.12.2012
Long-term liabilities from the purchase of shares in Idea Bank S.A. (Poland)	-	100 000
Long-term lease liabilities	163	24
Issued R-series bonds	50	50
<b>Total</b>	<b>213</b>	<b>100 074</b>

\*dematerialized, interest-free with pre-emptive rights to subscribe for P-series shares and maturing on 30.10.2014

### 3.5. Income tax

Income tax	01.01.2013 - 30.09.2013	01.01.2012 - 30.09.2012
	Continued operations	Continued operations
<b>Income statement</b>		
<u>Current income tax</u>	-	(104 014)
Current income tax	-	(104 014)
<u>Deferred income tax</u>	1 188	(23 168)
Due to the timing differences	1 245	342
Related to financial instruments at fair value	(57)	(23 510)
<b>Tax charge disclosed in income statement</b>	<b>1 188</b>	<b>(127 182)</b>
<b>Shareholders' equity</b>		
<u>Deferred income tax</u>	(16 816)	(6 564)
Related to financial instruments available for sale	(16 816)	(6 564)
<b>Tax charge disclosed in equity</b>	<b>(16 816)</b>	<b>(6 564)</b>
<b>Total</b>	<b>(15 628)</b>	<b>(133 746)</b>

### 3.6. Investments in subsidiaries

Subsidiaries	The value in the balance sheet as at	
	30.09.2013	31.12.2012
Carcade Sp. z o.o. <sup>1)</sup>	110 810	110 792
Idea Bank S.A. (Ukraine) <sup>2)</sup>	156 640	137 984
Getin International S.A. <sup>1)</sup>	268 666	268 643
MW Trade S.A.	27 097	27 097
Idea Bank S.A. (Poland) <sup>1)</sup>	693 996	693 976
<b>Total</b>	<b>1 257 209</b>	<b>1 238 492</b>

<sup>1)</sup> increase in value of investment in Q3 2013 due to the valuation of Getin Holding stock options granted to the managers of Carcade Sp. z o.o., Idea Bank S.A. (Poland) and Getin International S.A. Group

<sup>2)</sup> increase in value of investment in Q3 2013 due to increase of share capital in Idea Bank S.A. (Ukraine) in the amount of PLN 18,638 thousand and valuation of Getin Holding stock options granted to the managers of Idea Bank Group in the amount of PLN 17 thousand

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### 3.7. Getin Holding S.A. transactions with affiliates

	01.01.2013-30.09.2013 (unaudited)						30.09.2013 (unaudited)	
	Interest income from affiliates	Interest expense from affiliates	Sales to affiliates	Purchase from affiliates	Dividends paid to affiliates	Dividends received from affiliates	Receivables from affiliates	Amounts due to affiliates
<b>Subsidiaries:</b>	<b>1 553</b>	<b>(2 715)</b>	<b>346</b>	<b>(227)</b>		<b>2 278</b>	<b>41 350</b>	<b>60 313</b>
Getin International S.A.		(2 712)	26					60 265
Idea Bank S.A. (Poland)			6				7	
Idea Leasing S.A.		(3)	138	(4)				44
Idea Bank S.A. (Ukraine)			174				22	
Idea Bank S.A. (Belarus)	1 515						31 709	
LC Corp Sky Tower sp. z o.o.(from 01.08.2013)				(166)				4
Idea Expert S.A.				(57)				
MW Trade S.A.						2 278		
IDEA Bank S.A. (Russia)	38						9 610	
Carcade Polska Sp. z o.o.			2				2	
<b>Dominant shareholder</b>	-	-	-	-	(7 605)	-	-	-
<b>The parent company (LC Corp B.V.)</b>	-	-	-	-	(32 328)	-	-	-
<b>Other affiliates:</b>	<b>6 675</b>	<b>(4 792)</b>	<b>36</b>	<b>(57 901)</b>	<b>(15)</b>	-	<b>97 672</b>	<b>219</b>
Getin Noble Bank S.A.	6 675	(4 787)		(57 361)			97 658	2
Noble Securities S.A.				(12)			14	
Arkady Wrocławskie S.A.				(180)				
RB Investcom sp. z o.o.			36		(3)			7
RB Computer Sp. z o.o.				(50)				6
Jolanta and Leszek Czarniecki's Foundation					(12)			
LC Corp Sky Tower sp. z o.o.(till 31.07.2013)				(298)				
Getin Leasing S.A.		(5)						204

	01.01.2012-30.09.2012 (unaudited)						31.12.2012	
	Interest income from affiliates	Interest expense from affiliates	Sales to affiliates	Purchase from affiliates	Dividends paid to affiliates	Dividends received from affiliates	Receivables from affiliates	Amounts due to affiliates
<b>Subsidiaries:</b>	<b>1 731</b>	<b>(6 083)</b>	<b>635</b>	<b>(4)</b>			<b>30 891</b>	<b>60 445</b>
Getin International S.A.		(2 260)	68				4	60 260
Getin Inwestycje Sp. J. w likwidacji		(1 585)						
TU na Życie Europa S.A.		(2 232)						
Idea Bank S.A. (Poland)			2				100	
Idea Leasing S.A.		(6)	338	(4)			7	185
Idea Bank S.A. (Ukraine)			227				20	
Idea Bank S.A. (Belarus )	1 731						30 760	
<b>Other affiliates:</b>	<b>8 849</b>	<b>(5 909)</b>	<b>147</b>	<b>(188 693)</b>			<b>355 811</b>	<b>207 733</b>
Getin Noble Bank S.A.	8 579	(5 909)	144	(187 637)			355 674	207 726
LC Corp Sky Tower sp. z o.o.	270		3					
Getin Leasing S.A.				(17)				
Noble Securities S.A.				(545)				
Arkady Wrocławskie S.A.				(467)			137	
RB Computer sp. z o.o.				(27)				7

### 3.8. Post-balance sheet events

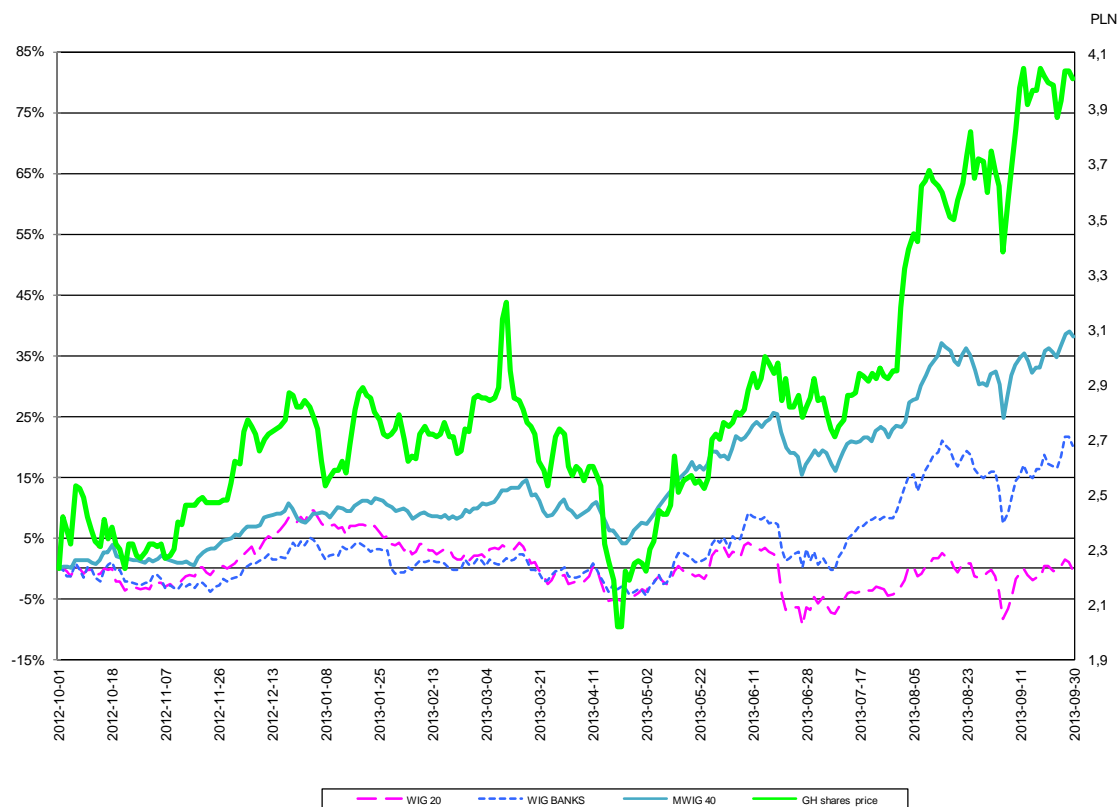
Post-balance sheet events are described in detail in note 2.24 of this interim consolidated financial report.

## 4. Report on operations of the Capital Group and the Issuer

### 4.1. The main successes and failures of Getin Holding Capital Group in Q3 2013

#### Getin Holding

Getin Holding share price:



On 11.07.2013, the Company concluded a conditional agreement to purchase shares in Belarusian Bank for Small Business ZAO, Closed Joint Stock Company, with its registered office in Minsk. The agreement was concluded with the following shareholders of the Bank: European Bank for Reconstruction and Development, International Finance Corporation, Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V., Kreditanstalt Fuer Wiederaufbau, Swedfund International AB, Shorecap International Ltd and Shorebank International Ltd., and it concerns the acquisition of the aggregate of 287,689 shares with the nominal value of BYR 237 thousand (PLN 79.86) each, accounting for 95.5070% in the bank's share capital for the total price agreed at the level of EUR 4,868 thousand (PLN 20.3 million). The completion of the transaction was subject to and conditional upon the satisfaction of the following conditions precedent: (1) non material adverse effect specified in the Agreement shall occur; (2) the warranties made by Sellers shall remain true and accurate at the transaction completion date, (3) the National Bank of the Republic of Belarus shall issue the permit authorising the Issuer's purchase of the shares in the Bank, (4) the Pricing Policy Department of the Ministry of Economy of the Republic of Belarus shall issue a letter confirming that no antimonopoly filing or clearance is required for the Sellers and the Issuer, (5) the amendments to the existing repayment schedules of loans granted to the Bank by the European Bank for Reconstruction and Development, International Finance Corporation, Swedfund International AB and Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. shall be agreed and effected;

(6) effective waiver of pre-emption rights in respect of the sale of the Bank's shares existing in favour of any party, whether arising under the Agreement, under applicable law, the Bank's constituent documents of the Company or otherwise, (7) the execution of the Escrow Agreement on terms satisfactory to the Sellers and the Issuer, (8) the delivery to the Sellers of a copy of the executed agreement pursuant to which the Issuer has appointed a process agent to represent the Issuer in disputes, if any, arising between the Sellers and the Issuer in connection with the Agreement.

The transaction was completed after the balance sheet date, on 18.10.2013, upon the prior satisfaction of all conditions precedent.

On 03.09.2013, Mr. Bartosz Chyła sent in his resignation from the function of Vice-president of the Issuer's Management Board, thus resigning from his membership in the Issuer's Management Board. The resignation was filed effective on 03.09.2013.

## **I. Sector of banking services in Poland**

### Idea Bank Group (Poland)

In Q3 2013, Idea Bank (Poland) made a net profit of PLN 25.7 million. The Q3 net interest income totalled PLN 23.3 million (growing by 24% compared to Q3 2012), the net fee and commission income amounted to PLN 63.7 million (growing by 57% compared to Q3 2012). The sales volume in the reported period totalled 531.3 million PLN, growing by 19% compared to Q3 2012.

The bank solvency ratio reached at 14%. The ROE and ROA were respectively 8.7% and 1.1%.

The bank's loans total at September-end 2013 totalled PLN 4,507 million, growing by 56% compared to Q3 2012, whereas the deposits total grew by 66% compared to Q3 2012 totalling PLN 5,902 million. As of 30.09.2013, the bank's assets totalled PLN 7,175.6 million, growing by 54% compared to the assets total as of 30 September 2012.

The bank's operating expenses for the reported period totalled PLN 40.5 million, remaining at the same level as in the corresponding period in 2012.

In Q3 2013, Tax Care generated a net result of PLN 6.1 million. The net fee and commission income for Q3 totalled PLN 24.6 million.

For Q3 2013, Idea Expert reported PLN 0.9 million worth net profit. The net fee and commission income for that period totalled PLN 15.1 million.

In Q3 2013, Idea Leasing generated a net profit of PLN 0.9 million, its net interest income amounted to PLN 7.1 million, whereas the net fee and commission totalled PLN 3.8 million.

The consolidated result of Idea Bank Group (Poland) after Q3 2013 totalled PLN 80.2 million, increasing 3.5 times compared to the corresponding period in 2012. The total result encompasses the following items:

1. Net interest income – PLN 84.6 million, being the difference between:
  - a. interest income - PLN 279.4 million;
  - b. interest expenses - PLN 194.8 million;
2. Net fee and commission income - PLN 217.7 million:
  - a. fee and commission income - PLN 280.5 million;
  - b. fee and commission expenses - PLN 62.8 million;
3. Other net operating income and expenses – PLN 32.2 million;
4. Provisions for loans receivable - PLN 30.9 million;
5. Administrative expenses - PLN 239.9 million;
6. Tax liabilities - PLN 16.5 million.

## **II. Sector of banking services in Ukraine**

### Idea Bank Group (Ukraine)

Idea Bank (Ukraine) is a Ukraine based company focused on sale of products to individual clients. Its main products are car loans, cash loans, deposits, current accounts, payment cards (debit cards). The bank offers also loans for businesses, deposits for legal persons, money transfers and payments, lease of vehicles.

At the Q3-end 2013, the assets held by Idea Bank (Ukraine) totalled UAH 2,825.5 million (PLN 1,076.8 million), which means a 35% growth compared to the Q3-end 2012.

At the Q3-end 2013, the deposits total amounted to UAH 1,822.1 million (PLN 694.4 million), whereas at the Q3-end 2012 it was UAH 1,580.8 million (PLN 619.7 million), which means a 15% growth.

At the Q3-end 2013, the loans total amounted to UAH 2,159.8 million (PLN 823.1 million), which means a 32% growth compared to the Q3-end 2012, i.e. 1,640 million (PLN 642.9 million).

At the Q3-end 2013, Idea Bank Group Ukraine generated a net result worth UAH 61.1 million (PLN 24 million), which means a 20% growth compared to the corresponding period in 2012. The total result comprises the following items:

1. Net interest income – UAH 131.4 million (PLN 51.7 million), including:
  - a. interest income – UAH 382.3 million (PLN 150.3 million);
  - b. interest expenses – UAH 250.9 million (PLN 98.7 million);
2. Net fee and commission income – UAH 156.1 million (PLN 61.4 million):
  - a. fee and commission income – UAH 158.8 million (PLN 62.5 million);
  - b. fee and commission expenses – UAH 2.7 million (PLN 1 million);
3. Other net operating income and expenses – UAH 6.5 million (PLN 2.6 million);
4. Provisions for loans receivable – UAH 72.1 million (PLN 28.4 million);
5. Administrative expenses – UAH 144 million (PLN 56.6 million);
6. Tax liabilities – UAH 16.8 million thousand (PLN 6.6 million).

The bank meets all standards required by the National Bank of Ukraine, and its stable financial standing was confirmed by the rating granted by the credit reporting agency that monitors financial standing of banks in Ukraine (the uaA, outlook stable).

## **III. Sector of banking services Belarus**

### Idea Bank (Belarus)

The net result of Idea Bank (Belarus) after Q3 2013 totalled BYR 125.2 billion (PLN 43.2, million), which means a 102% growth compared to the corresponding period in 2012. The total result generated by the bank comprises the following items:

1. Net interest income – BYR 346 billion (PLN 119.4 million), being the difference between:
  - a. interest income – BYR 780.9 billion (PLN 269.4 million);
  - b. interest expenses – BYR 434.9 billion (PLN 150 million);
2. Net fee and commission income – BYR 108 billion (PLN 37.3 million):
  - a. fee and commission income – BYR 133.5 billion (PLN 46.1 million);
  - b. fee and commission expenses – BYR 25.5 billion (PLN 8.8 million);
3. Other net operating income and expenses – BYR 8.7 billion (PLN 3 million);
4. Provisions for loans receivable - BYR 107.9 billion (PLN 37.2 million);
5. Administrative expenses – BYR 190.9 billion (PLN 65.9 million);
6. Tax liabilities – BYR 38.7 billion (PLN 13.4 million).

At the Q3-end 2013, the assets held by Idea Bank (Belarus) totalled BYR 2,641.7 billion (PLN 911.4 million), which means a 97.9% growth compared to the Q3-end 2012.

The bank's deposits total at the Q3-end amounted to BYR 1,991.3 billion (PLN 687 million), compared to BYR 955.6 billion (PLN 362.2 million), in the corresponding period in 2012, which means a 108.4% growth.

At the Q3-end 2013, the bank's loans total amounted to BYR 1,911.3 billion (PLN 659.4 million), which means a 117% growth compared to the Q3-end 2012. At the Q3-end 2012, the loans portfolio totalled BYR 881.7 billion (PLN 334.2 million).

In Q3 2013, the bank sold the following loan products:

- sale of cash loans totalled BYR 450.7 billion (PLN 155.5 million);
- sale of non-cash loans totalled BYR 238.7 billion (PLN 82.3 million);
- sale of loans to corporate clients totalled BYR 21.4 billion (PLN 7.4 million);
- sale of car loans totalled BYR 33.7 billion (PLN 11.6 million).

#### **IV. Sector of banking and lease services in Russia**

##### Carcade Group (Russia)

Carcade (Russia)

The net result after Q3 2013 totalled RUB 421.5 million,(PLN 42.5 million), which means a sound 20% growth compared to the corresponding period in 2012. The total result comprises the following items:

1. Net interest income – RUB 1,027.9 million (PLN 103.7 million), including:
  - a. interest income – RUB 2,314.4 million (PLN 233.6 million);
  - b. interest expenses – RUB 1,286.5 million (PLN 129.8 million);
2. Net fee and commission income – RUB 272.9 million (PLN 27.5 million), including:
  - a. fee and commission income – RUB 272.9 million (PLN 27.5 million);
  - b. fee and commission expenses – RUB 0;
3. Other net operating income and expenses – RUB 291 million (PLN 29.4 million);
4. Provisions for loans receivable – RUB 141.9 million (PLN 14.3 million);
5. Administrative expenses – RUB 916.7 million (PLN 92.5 billion);
6. Tax liabilities – RUB 111.7 million (11.3 million).

##### Idea Bank (Russia)

At the Q3-end 2013, the assets held by Idea Bank (Russia) totalled RUB 3,332.4 million (PLN 320.3 million), which means a 117% growth compared to the Q3-end 2012.

The deposits total at the Q3-end amounted to RUB 2,700.4 million (PLN 259.5 million), compared to RUB 1,047 million (PLN 107.6 million), in the corresponding period in 2012, which means 158% growth.

The loans total at the Q3-end 2013 increased by 168% compared to the loans total at 30.09.2012, amounting to RUB 2,835.7 million (PLN 272.5 million).

The net result generated by Idea Bank (Russia) after Q3 totalled RUB 67.2 million (PLN 6.8 million). The total result comprises the following items:

1. Net interest income – RUB 99.4 million (PLN 10 million), including:
  - a. interest income– RUB 267.1 million (PLN 27 million);
  - b. interest expenses – RUB 167.7 million (PLN 17 million);
2. Net fee and commission income – RUB 223.1 million (PLN 22.5 million), including:
  - a. fee and commission income – RUB 225.9 million (PLN 22.8 million);
  - b. fee and commission expenses – RUB 2.9 million (PLN 0.3 million);
3. Other net operating income and expenses – RUB 0.4 million (PLN 39 thousand);
4. Provisions for loans receivable – RUB 87.2 million (PLN 8.8 million);

5. Administrative expenses – RUB 148.3 million (PLN 15 million);
6. Tax liabilities – RUB 20.2 million (PLN 2 million).

#### **V. Sector of financial services in Poland**

##### MW Trade

In Q3 2013, the company earned a net profit of PLN 3,339 thousand, which means an over 47% growth compared to the corresponding period in the previous year. The net result for Q3 2013 amounted to PLN 10,801 thousand, as compared to PLN 5,770 thousand generated in the corresponding period in the previous year (growth by 87%). To achieving such an outstanding growth of the net profit contributed first of all the company's consistent policy of building a loan portfolio that in the reporting period reached the average monthly value of PLN 483,828 thousand (in Q3 2012 the average monthly value of the portfolio was PLN 332,617 thousand, which means a 45.5% growth), and advantageous market situation (low interest rates). Mastering its loan analysis procedure and adopting the credit risk procedures (to the changing legal environment) the company manages to keep high quality of its portfolio and to optimize the financial liquidity risk.

The sales volume for Q3 2013 totalled PLN 15,010 thousand, i.e. PLN 3,959 thousand more than in Q3 2012, which means a 35.8% growth.

The debt ratio, i.e. the proportion of total liabilities and provisions to the balance sheet total, as at 30.09.2013 stood at 88%, and was comparable to the debt ratio reported at the previous year end.

The total expense incurred by the company in Q3 2013 totalled PLN 11,113 thousand, growing by 33% year over year (compared to PLN 8,373 thousand in Q3 2012). To the increased total expenses, compared to a corresponding period in 2012, contributed an increase in administrative expenses (by 17.2%) and increased costs of financing the company's portfolio (by 36.2%), which mainly results from systematically increasing sales volumes, which directly affects the loan portfolio total encompassing debts of healthcare and local government units.

The balance sheet total at the Q3-end 2013 increased by PLN 141,417 thousand compared to the corresponding period in 2012, i.e. by 39% (from PLN 361,399 thousand at the Q3-end 2012). The assets total at 2012-end totalled PLN 398,499 thousand.

#### **4.2. Description of material unusual events or factors that considerably affected Getin Holding Group's financial results**

Does not apply to Getin Holding Capital Group.

#### **4.3. Material risk factors and threats to the Group's growth**

Idea Bank (Poland) operates in Poland, therefore its performance, financial standing, as well as its growth prospects to a great extent depend on the economic, political, and legislative environment in Poland. Possible slump in the European economy may have material adverse effect on condition of entrepreneurs that operate either in the Polish or the European market and who are the bank's clients. For the operating activities, and also debt recovery related to them, creditworthiness of the bank's clients and their willingness to invest is of the utmost importance.

Factors that affect operations of Idea Bank (Ukraine) include mainly worsening forecasts concerning the financial and economic situation in Ukraine, which may result in increased credit risk and increased cost of raising funds, and declining financial result.

The main risks that may affect performance of Idea Bank (Belarus) include the regulator's policy aiming at quick reduction of BYR deposit interest rates in the first year-half, which has considerably lowered demand for deposits among banks' clients. Consequently, in July 2013 the interbank market faced insufficient supply of the national currency, which in turn increased interest rates.

Facing the situation clients tend to invest their funds in foreign currency deposits, rather than in the Belarusian rouble. Possible increase in demand for foreign currencies may bring about a currency crisis in Belarus.

Factors that may affect operations of Carcade and Idea Bank (Russia) include potential growth of credit risk.

MW Trade provides financial services in a specific market niche, which resulted in market concentration and the company's dependency on the situation and changes in the healthcare sector. Therefore the changes that the sector is currently undergoing may materially affect operations of MW Trade.

#### **4.4. Seasonal and cyclical nature of the Group's operation in Q3 2013**

Getin Holding Capital Group is not subject to seasonal or cyclical fluctuations.

#### **4.5. List of consequences of changes in the Capital Group structure**

##### Getin Holding

On 11.07.2013, the Issuer concluded a conditional agreement to acquire shares in Belarusian Bank for Small Business ZAO, closed joint stock company, with its registered office in Minsk. The title to the shares was transferred on 18.10.2013, upon the prior satisfaction of all conditions precedent under the agreement. The acquisition is reported in detail in point 4.1.

On 26.07.2013, 65,699 P-series ordinary bearer shares in Getin Holding with the nominal value of PLN 1 each were introduced to trading in the prime market.

The introduction of the P-series shares to trading was connected with further implementation of the Management Stock Option Programme launched by the Company in 2011. Upon the introduction of the shares to trading the Company's share capital increased to PLN 731,166,133, and is divided into 731,166,133 shares.

##### Idea Bank (Poland)

On 02.07.2013, Idea Expert S.A. purchased a 100% stake in All money S.A., a company based in Warsaw. After the balance sheet date (01.10.2013), the merger of the aforementioned companies was effected by transferring all assets of All money S.A. to Idea Expert S.A.

On 26.07.2013, Idea Bank (Poland) concluded an agreement to acquire 484,462 shares in LC Corp Sky Tower Sp. z o.o., a company based in Wrocław, with the nominal value of PLN 1 thousand. As the result of the transaction Idea Bank (Poland) has become the sole shareholder of LC Corp Sky Tower Sp. z o.o.

On 11.09.2013, Debentures Non-public Assets Closed-end Investment Fund was registered in the register of investment funds. The fund's certificates were taken up by Doradcy Finansowi TC sp. z o.o. (previously TC Doradcy Finansowi sp. z o.o. SKA).

##### Idea Bank (Ukraine)

On 28.08.2012, the completion of shares issue in Idea Bank (Ukraine) was registered. The issue was adopted by the Extraordinary General Meeting of Idea Bank (Ukraine) on 25.12.2012. As a result, the bank's share capital increased to UAH 180.5 million, and is divided into 180.5 million shares with the face value of UAH 1 (PLN 0.39).

On 27.09.2013, the Annual General Meeting of Idea Bank (Ukraine) adopted a resolution on increasing the company's share capital by UAH 17.5 (PLN 6.7 million) million by closed offering of



additional shares at their current nominal value. By the date hereof the increase has not been registered.

On 23.09.2013, there was effected sale of 10% shares in the share capital of PSA TU Europa UA, and on 20.09.2013, 8% of shares in the share capital of PSA TU Europa UA na Życie. The shares were sold to TU Europa S.A. and TU Europa na Życie S.A. As a result, Idea Bank (Ukraine) is no longer a shareholder in the aforementioned insurance companies.

#### Carcade (Russia)

On 08.07.2013, Carcade (Russia) acquired 15 thousand ordinary registered shares, and 15 thousand preferred registered shares in Idea Bank (Russia), which resulted in the increase of Carcade's share in the bank from 96.0582% to 96.0657%.

#### **4.6. The Management Board's position concerning potential achievement of previously published forecasts for the given year and comparison of the data presented in the interim statement to the forecasts**

Neither the Issuer nor its subsidiaries published any financial forecasts.

#### **4.7. Information about changes of ownership of significant blocks of shares**

Structure of ownership of significant blocks of shares as of the date of publication of the statement for 2013 to the Issuer's knowledge:

##### SHAREHOLDERS ENTITLED DIRECTLY OR INDIRECTLY TO AT LEAST 5% OF THE TOTAL NUMBER OF VOTES AT THE COMPANY'S GENERAL MEETING OF SHAREHOLDERS AS OF THE DATE OF PUBLICATION OF THE REPORT FOR H1 2013

No.	Shareholder	Number of shares held	Number of votes arising from the shares held	Share in the share capital (%)	Share of votes at GM (%)
1	Leszek Czarnecki directly and indirectly* including: LC Corp B.V. based in Amsterdam	407 979 094 323 278 107	407 979 094 323 278 107	55.80% 44.21%	55.80% 44.21%
2	ING Otwarty Fundusz Emerytalny	38 200 052	38 200 052	5.22%	5.22%
3	Aviva Otwarty Fundusz Emerytalny Aviva BZ WBK	37 840 831	37 840 831	5.18%	5.18%

\*Dr. Leszek Czarnecki holds directly 84,541,625 shares accounting for 11.56% of the share capital and conferring the right to 11.56% votes at GM and indirectly through his subsidiaries 323,437,469 shares accounting for 44.24% of the share capital and conferring the right to 44.24% votes at GM. Companies directly and indirectly controlled by Dr. Leszek Czarnecki: LC Corp B.V., based in Amsterdam, which holds 323,278,107 shares accounting for 44.21% of the share capital and conferring the right to 44.21% votes at GM, RB Investcom Sp. z o.o., based in Wrocław, which holds 32,922 shares accounting for 0.0045% of the share capital and conferring the right to 0.0045% votes at GM, Idea Expert S.A., the company based in Wrocław, which holds 2,521 shares accounting for 0.0003% of the share capital and conferring the right to 0.0003% votes at GM, and the Jolanta and Leszek Czarnecki Foundation which holds 123,919 shares accounting for 0.0169% of the share capital and conferring the right to 0.0169% votes at GM.

##### SHAREHOLDERS ENTITLED DIRECTLY OR INDIRECTLY TO AT LEAST 5% OF THE TOTAL NUMBER OF VOTES AT THE COMPANY'S GENERAL MEETING OF SHAREHOLDERS AS OF THE DATE OF PUBLICATION OF THE REPORT FOR Q3 2013

No.	Shareholder	Number of shares held	Number of votes arising from the shares held	Share in the share capital (%)	Share of votes at GM (%)
1	Leszek Czarnecki directly and indirectly* including: LC Corp B.V. based in Amsterdam	407 979 094 323 278 107	407 979 094 323 278 107	55.80% 44.21%	55.80% 44.21%
2	ING Otwarty Fundusz Emerytalny	38 200 052	38 200 052	5.22%	5.22%
3	Aviva Otwarty Fundusz Emerytalny Aviva BZ WBK	37 840 831	37 840 831	5.18%	5.18%

*Getin Holding Capital Group*  
*Consolidated financial report for the 9 month period ended 30.09.2013*  
*data given in PLN thousand*  
*Report on operations of the Capital Group and the Issuer*

\*Dr. Leszek Czarnecki holds directly 84,541,625 shares accounting for 11.56% of the share capital and conferring the right to 11.56% votes at GM and indirectly through his subsidiaries 323,437,469 shares accounting for 44.24% of the share capital and conferring the right to 44.24% votes at GM. Companies directly and indirectly controlled by Dr. Leszek Czarnecki: LC Corp B.V., based in Amsterdam, which holds 323,278,107 shares accounting for 44.21% of the share capital and conferring the right to 44.21% votes at GM, RB Investcom Sp. z o.o., based in Wrocław, which holds 32,922 shares accounting for 0.0045% of the share capital and conferring the right to 0.0045% votes at GM, Idea Expert S.A., the company based in Wrocław, which holds 2,521 shares accounting for 0.0003% of the share capital and conferring the right to 0.0003% votes at GM, and the Jolanta and Leszek Czarnecki Foundation which holds 123,919 shares accounting for 0.0169% of the share capital and conferring the right to 0.0169% votes at GM.

#### 4.8. List of changes of the number of shares owned by managers and supervisors

Person	Position	Number of shares held			
		As of the date of publication of H1 2013 report	Increases	Decreases	As of the date of publication of Q3 2013 report
<b>Management Board members</b>					
Rafał Juszczak	President of the Management Board	0	-	-	0
Radosław Boniecki	Vice President of the Management Board.	75 807	-	-	75 807
<b>Supervisory Board members</b>					
Leszek Czarnecki	Chairman of the Supervisory Board	84 541 625 <sup>1)</sup>	-	-	84 541 625 <sup>1)</sup>
		323 437 469 <sup>2)</sup>	-	-	323 437 469 <sup>2)</sup>
Remigiusz Baliński	Vice-Chairman of the Supervisory Board	181 710	-	-	181 710
Marek Grzegorzewicz	Member of the Supervisory Board	100 678	-	-	100 678
Andrzej Błażejowski	Member of the Supervisory Board	60 862	-	-	60 862
Longin Kula	Member of the Supervisory Board	10 841	-	-	10 841

<sup>1)</sup>Shares held by Mr. Leszek Czarnecki directly

<sup>2)</sup>Shares held by Mr. Leszek Czarnecki indirectly

#### 4.9. List of pending court proceedings

In Q3 2013 there is no single proceeding concerning liabilities or debts of the Issuer or its subsidiaries of value at least equal to 10% of the Issuer's equity. There are no proceedings concerning liabilities or debts of the Issuer or its subsidiaries of total value of at least 10% of the Issuer's equity.

#### 4.10. Information about conclusion by the Issuer or its subsidiary of a single transaction or transactions with a related entity, if the transaction or transactions were substantial and concluded on non-market terms

In Q3 2013 neither the Issuer nor its subsidiaries concluded any substantial transactions with a related entity on terms other than the arm's length principle.

#### 4.11. Information about granting by the Issuer or its subsidiary of loan or credit guarantee or about granted guarantee of the value of at least 10% of the Issuer's equity

In the reported period no such transactions were concluded in Getin Holding Capital Group.

#### 4.12. List of factors that in the Issuer's opinion will affect its results in at least one quarter to come

##### Idea Bank (Ukraine)

Future performance of Idea Bank (Ukraine) may be affected by volatile macroeconomic environment, in particular the access to funding and financing sources, and shrinking demand in the car sale market, which may in turn have adverse effect upon the demand for car loans.

Idea Bank (Belarus)

Due to further increase of the inflation rate dynamics and dropping real income of the population, the company expects possible increase in bad debt rate and higher provisions for such debt, which may have adverse impact on the financial result of Idea Bank (Belarus) in following months in 2013

**4.13. Other information the Issuer finds important for assessment of its employment, property, financial situation, financial result and their changes as well as information important for assessment of the Issuer's ability to pay its liabilities**

Apart from the events reported hereinabove, in the reporting period in the Capital Group there were no events important for assessment of its employment, property, financial situation, financial result and their changes as well as information important for assessment of the Issuer's ability to pay its liabilities.

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Rafał Juszczyk

President of the  
Management Board

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Radosław Boniecki

Vice-President of the  
Management Board