

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

**CONSOLIDATED FINANCIAL STATEMENT
FOR QUARTER II OF 2007**

Wrocław, August 13th, 2007

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1. Selected financial data

SELECTED FINANCIAL DATA	in thousand PLN		in thousand EUR	
	01.01.2007- 30.06.2007	01.01.2006- 30.06.2006	01.01.2007- 30.06.2007	01.01.2006- 30.06.2006
data relating to interim consolidated financial statements				
Interest income	480 811	306 453	124 932	78 574
Fee and commission income	174 554	87 735	45 355	22 495
Insurance premiums	62 658	0	16 281	0
Operating profit	494 350	94 823	128 449	24 312
Profit before income tax	496 867	94 823	129 103	24 312
Net profit for the period	419 228	81 593	108 930	20 920
Net profit attributable to equity holders of the parent	405 143	79 528	105 270	20 391
Net profit attributable to minority interest	14 085	2 065	3 660	529
Earnings per share - basic for the period (in PLN/EUR)	0.61	0.15	0.16	0.04
Earnings per share - diluted for the period (in PLN/EUR)	0.60	0.15	0.16	0.04
Net cash from operating activities	-2 023 155	-1 005 973	-525 686	-257 929
Net cash used in investing activities	-246 335	-16 117	-64 006	-4 132
Net cash from (used in) financing activities	1 999 315	769 460	519 492	197 287
Net change in cash and cash equivalents	-270 175	-252 630	-70 201	-64 774
	30.06.2007	31.12.2006	30.06.2007	31.12.2006
Total assets	16 877 881	12 045 140	4 288 406	3 143 960
Total liabilities	13 829 998	9 938 938	3 513 987	2 594 210
Amounts due to other banks and finance institutions	1 486 292	1 656 755	377 644	432 438
Deposits from customers	8 628 821	6 567 175	2 192 449	1 714 130
Total equity	3 047 883	2 106 202	774 419	549 750
Equity attributable to equity holders of the parent company	2 903 882	2 056 188	737 831	536 696
Minority interest	144 001	50 014	36 588	13 054
Share capital	708 996	644 923	180 145	168 334
Number of shares	708 995 500	644 923 258	708 995 500	644 923 258
data relating to interim financial statements				
	01.01.2007- 30.06.2007	01.01.2006- 30.06.2006	01.01.2007- 30.06.2007	01.01.2006- 30.06.2006
Net profit /(loss) for the period	116 170	47 608	30 185	12 207
Earnings per share - basic for the period (in PLN/EUR)	0.17	0.09	0.04	0.02
Earnings per share - diluted for the period (in PLN/EUR)	0.17	0.09	0.04	0.02
	30.06.2007	31.12.2006	30.06.2007	31.12.2006
Total assets	2 383 241	1 853 037	615 904	483 670
Total equity	2 381 023	1 816 060	615 331	474 019
Share capital	708 996	644 923	166 668	168 334

The selected financial data containing the basic items of the condensed consolidated and separate financial statement is converted into EURO 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 30.06.2007: amounting to 3.7658 PLN and valid on 31.12.2006: amounting to 3.8312 PLN
- 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 6 months ending 30.06.2007 and on 30.06.2006 (respectively: 3.8486 PLN and 3.9002 PLN)

2. Condensed consolidated financial statement of Getin Holding Group

CONSOLIDATED INCOME STATEMENT

For the 6 month periods ended 30 June 2007 and 30 June 2006

	01.04.2007- 30.06.2007	01.01.2007- 30.06.2007	01.04.2006- 30.06.2006	01.01.2006- 30.06.2006
	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN
I. Interest income	266 749	480 811	160 355	306 453
II. Interest expense	134 643	235 319	73 196	134 417
III. Net interest income	132 107	245 493	87 159	172 036
IV. Fee and commission income	86 249	174 554	56 295	87 735
V. Fee and commission expense	40 994	54 117	7 922	11 505
VI. Net fee and commission income	45 255	120 437	48 373	76 230
VII. Insurance premiums	62 658	62 658	0	0
VIII. Dividend received	546	546	0	0
IX. Result on financial instruments re-measured to fair value	24 198	39 588	10 354	16 137
X. Result on investment securities	1 023	3 405	-1 158	272
XI. Foreign exchange result	43 647	77 323	26 128	42 789
XII. Claims-paid of reinsurance	-1 413	-1 413	0	0
XIII. Other operating income	249 400	263 464	13 765	25 543
XIV. Other operating expenses	11 502	17 592	4 592	9 430
XV. Net operating income	371 383	430 805	44 497	75 311
XVI. Provisions for impairment losses	-8 496	-29 189	-23 547	-55 494
XVII. Change in provision in insurance premiums	-5 879	-5 879	0	0
XVIII. Administrative expenses	142 538	267 826	93 026	173 260
XIX. Operating profit	391 832	493 841	63 456	94 823
XX. Share in net profit (loss) of associates	767	3 026	-505	0
XXI. Profit / (loss) before income tax	392 599	496 867	62 951	94 823
XXII. Corporate income tax	59 131	77 639	5 755	13 230
XXIII. Net profit /(loss) for the period	333 468	419 228	57 196	81 593
1. Attributable to equity holders of the parent				
2. Attributable to minority interest	325 084	405 143	56 219	79 528
	8 384	14 085	977	2 065
Earnings per share				
– basic for the period	0.47	0.61	0.11	0.15
– diluted for the period	0.47	0.60	0.10	0.15

	01.04.2007- 30.06.2007	01.01.2007- 30.06.2007	01.04.2006- 30.06.2006	01.01.2006- 30.06.2006
Profit per share				
Net profit for the period for ordinary shareholders (in thousand PLN)	325 084	405 143	56 219	79 528
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	688 576 873	666 870 656	535 328 000	535 108 552
Basic profit per share (in PLN)	0.47	0.61	0.11	0.15
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	694 170 369	680 836 893	536 800 527	536 678 405
Diluted profit per share (in PLN)	0.47	0.60	0.10	0.15

CONSOLIDATED BALANCE SHEET

As at 30 June 2007 and 31 December 2006

	30.06.2007	31.12.2006
	in thousand PLN	in thousand PLN
ASSETS		
I. Cash and balances with the Central Bank	353 920	294 546
II. Bills of exchange eligible for rediscounting with the Central Bank	478	360
III. Amounts due from banks	3 771 302	2 939 875
IV. Financial assets held for trading	27 316	80
V. Derivative financial instruments	103 440	48 136
VI. Other financial instruments at fair value through profit or loss	121 352	0
VII. Loans and advances to customers	8 419 293	6 078 719
VIII. Finance lease receivables	207 947	155 403
IX. Investment securities	2 320 819	1 620 597
1. Available for sale	2 270 796	1 588 161
2. Held to maturity	50 023	32 436
X. Investments in associates	231	113 088
XI. Intangible assets	895 102	454 639
XII. Property, plant and equipment	132 141	90 877
XIII. Investment properties	14 378	12 492
XIV. Non current assets classified as held for sale	25 695	25 564
XV. Tax assets	147 278	127 825
1. Current tax assets	225	6 458
2. Deferred tax assets	147 053	121 367
XVI. Share of reinsurer in technical provisions	1 748	0
XVII. Other assets	335 440	82 939
TOTAL ASSETS	16 877 881	12 045 140
LIABILITIES AND EQUITY		
Liabilities		
I. Amounts due to Central Bank	0	0
II. Amounts due to other banks and finance institutions	1 486 292	1 656 755
III. Derivative financial instruments	16 634	22 382
IV. Other finance liabilities at fair value through profit or loss	0	0
V. Deposits from customers	8 628 821	6 567 175
VI. Issued debt securities	2 972 960	1 436 164
VII. Corporate income tax payable	33 252	571
VIII. Other liabilities	313 742	146 229
IX. Deferred tax liabilities	111 886	78 346
X. Provisions	40 409	31 316
XI. Technical provisions	226 002	0
XII. Liabilities directly associated with non-current assets classified as available for sale	0	0
TOTAL LIABILITIES	13 829 998	9 938 938
Equity attributable to equity holders of the parent company		
XIII. Share capital	708 996	644 923
XIV. Retained earnings	-59 760	-14 234
XV. Net (loss) profit	405 143	160 226
XVI. Other reserves	1 849 503	1 265 273
Minority interest	144 001	50 014
Total equity	3 047 883	2 106 202
TOTAL EQUITY AND LIABILITIES	16 877 881	12 045 140

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 6 month periods ended 30 June 2007

	Attributable to equity holders of the parent company									Total equity
	Share capital	Retained earnings	Other capital				Net (loss) profit	Total	Minority interest	
			Reserve capital	Revaluation reserve	Exchange differences	Convertible bonds and shares series J				
	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN
At 1 January 2007 (as per IFRS)	644 923	-14 234	1 251 179	9 632	-206	4 668	160 226	2 056 188	50 014	2 106 202
Equity issued	64 073		384 433					448 506		448 506
Costs of equity issue			-526					-526		-526
Net profit or (loss) for the period							405 143	405 143	14 085	419 228
Transfer of profit for previous year to retained earnings		160 226					-160 226	0		0
Appropriation of profit of Getin Holding S.A.		-22 914	22 914					0		0
Appropriation of profit of Getin Bank S.A.		-142 099	142 099					0		0
Appropriation of profit of Fiolet SA		-2 576	2 576					0		0
Appropriation of profit of Carcade OOO								0		0
Appropriation of profit of Noble Bank S.A.		-27 812	27 812					0		0
Appropriation of profit of Open Finance S.A.		-10 351	10 351					0		0
Valuation of financial assets available for sale				-7 253				-7 253	-88	-7 341
Managerial options						4 886		4 886		4 886
Disposal of Noble Bank shares								0	21 794	21 794
Acquisition of Getin Bank shares								0	-139	-139
Consolidation acquisition/ Getin Bank shares Y series								0	333	333
Acquisition of Carcade shares								0	-4 258	-4 258
Acquisition of TU Europa S.A.								0	1 071	1 071
Acquisition of Prikarpatya Bank S.A.								0	2 147	2 147
Deemed sale of Noble Bank S.A. shares								0	57 267	57 267
Disposal of Noble Funds TFI S.A. shares								0	1 919	1 919
Cumulative translation adjustment [from translation of subordinated entities]					-3 062			-3 062	-145	-3 207
At 30 June 2007 (as per IFRS)	708 996	-59 760	1 840 838	2 379	-3 268	9 554	405 143	2 903 882	144 001	3 047 883

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 6 month period ended 30 June 2006

	Attributable to equity holders of the parent company							Total	Minority interest	Total equity
	Share capital	Retained earnings	Other capital				Net (loss) profit			
			Reserve capital	Revaluation reserve	Exchange differences	Convertible bonds and shares series J				
			in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN				
At 1 January 2006 (as per IFRS)	534 335	-11 952	492 061	12 128	214	1 955	78 439	1 107 180	18 638	1 125 818
Issue of shares	993		1 283					2 276	0	2 276
Net profit or (loss) for the period							79 528	79 528	2 065	81 593
Transfer of profit for previous year to retained earnings		78 439					-78 439	0	0	0
Appropriation of profit of Getin Bank S.A.		-80 555	80 555					0	0	0
Appropriation of profit of Fiolet S.A.		-695	695					0	0	0
Net change of investment securities available for sale less deferred tax				-10 347				-10 347	-118	-10 465
Managerial options						1 010		1 010	0	1 010
Acquisition of Open Finance								0	-11 719	-11 719
Disposal of Noble Bank shares								0	15 290	15 290
Acquisition of Getin Bank shares								0	-70	-70
Consolidation purchase - GB issue of series U shares								0	193	193
Cumulative translation adjustment [from translation of subordinated entities]					93			93	67	160
Other		233						233	0	233
At 30 June 2006 (as per IFRS)	535 328	-14 530	574 594	1 781	307	2 965	79 528	1 179 973	24 346	1 204 319

CONSOLIDATED CASH FLOW STATEMENT
For the 6 month periods ended 30 June 2007 and 30 June 2006

	01.01.2007- 30.06.2007	01.01.2006- 30.06.2006
	in thousand PLN	in thousand PLN
Cash flows from operating activities		
Net profit (loss)	419 228	81 593
Total adjustments:	-2 442 383	-1 087 566
Depreciation	17 468	13 053
Share in net profits (losses) of associates	-3 026	0
Foreign exchange (profits)/losses	2	190
(Profit) loss on investing activities	-227 593	-862
Interest and dividend	19 934	0
Change in receivables from banks	-680 015	57 738
Change in financial assets held for trading and other financial instruments	3 547	3
Change in derivative financial instruments (assets)	-55 725	6 996
Change in loans and advances to customers	-2 236 470	-1 130 640
Change in finance lease receivables	-56 964	-19 726
Change in investment securities available for sale	-691 526	-371 491
Change in deferred tax assets	-26 185	-49 021
Change in share of reinsurer in technical provisions	-22	0
Change in other assets	-146 948	-85 215
Change in amounts due to banks	-196 281	-294 171
Change in derivative financial instruments (liability) and other financial liabilities at fair value through profit or loss	-5 748	35 681
Change in amounts due to customers	1 612 498	665 977
Change in liabilities from the issue of debt securities	-28 821	8 577
Change in provisions	23 158	9 359
Change in technical provisions	56 519	0
Change in other liabilities	146 845	63 466
Other adjustments	6 457	4 012
Income tax paid	-29 102	-34 069
Current tax expense (income statement)	55 615	32 577
Net cash from operating activities	-2 023 155	-1 005 973
Cash flows from investing activities		
Inflows	162 926	6 644
Sale of shares in subsidiaries, net of cash disposed	159 630	0
Sale of shares in associates	0	0
Sale of investment securities	2 541	1 958
Proceeds from sale of intangible assets and tangible fixed assets	755	4 686
Other investing inflows	0	0
Outflows	-409 261	-22 761
Purchase of subsidiaries, net of cash acquired	-381 264	0
Purchase of associates	0	0
Purchase of intangible assets and tangible fixed assets	-27 747	-22 347
Other investing outflows	-250	-414
Net cash used in investing activities	-246 335	-16 117
Cash flows from financing activities		
Issue of shares	448 503	2 383
Issue of debt securities	1 598 030	777 387
Redemption of debt securities issued	-32 327	-10 197
Other net financing inflows / expenditure	-14 891	-113
Net cash from (used in) financing activities	1 999 315	769 460
Net change in cash and cash equivalents	-270 175	-252 630
Net foreign exchange differences	-356	91
Cash and cash equivalents at the beginning of the period	1 305 697	765 358
Cash and cash equivalents at the end of the period	1 035 166	512 819

3. Other information to the consolidated financial statement

6.1 Basic data on the Issuer

Getin Holding S.A.
ul. Powstańców Śląskich 2-4
53-333 Wrocław
NIP 895-16-94-236

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

The consolidated financial statement of Getin Holding S.A. Group covers the 6-month period ending on June 30, 2007, and contains the comparative data for the 6-month period ending on June 30, 2006 and as at December 31, 2006.

The Company was for the first time registered under the name of "Centaur S.A." on February 23, 1996 in the District Court for Wrocław Fabryczna Under RHB No 6173. On February 28, 2000, according to the resolution of the General Meeting of Shareholders the name of the Company was changed to Getin Service Provider S.A. The Company under this name was registered in the District Court in Wrocław on March 16, 2000. On March 23, 2001, Getin Service Provider S.A. was registered in the National Court Register by the District Court for Wrocław Fabryczna, 6th Business Division of the National Court Register under KRS No 0000004335. On July 24, 2003 according to the resolution of the General Meeting of Shareholders, the name of the Company was changed to Getin Holding S.A.

The parent company was assigned the statistical REGON No 932117232 effective November 6, 2003 according to the filed application to make the changes to the REGON registration system, the core type of activity of the Company concerns "Capital investments on domestic and foreign markets" (PKD 6523Z).

Mr. Leszek Czarnecki is the majority shareholder of the entire Getin Holding Group.

6.2 Description of organisation of the Issuer's capital group with the identification of the consolidated entities

The consolidated financial statement for Quarter II of 2007 covers Getin Holding S.A. and the following companies of Getin Holding Capital Group:

Subsidiaries:

Company name	Type of activity	% in share capital	Consolidation method
GETIN Bank S.A. with its registered office in Katowice	Banking	99.46%	Full
Getin Finance PLC with its registered office in London (Great Britain)	Financial services	99.46% ¹⁾	Full
Noble Bank S.A. with its registered office in Warsaw	Banking	72.12%	Full
Open Finance S.A. with its registered office in Warsaw	Financial consulting	72.12% ²⁾	Full
Noble Funds TFI S.A. with its registered office in Warsaw	Financial and investment consulting	54.96% ²⁾	Full
TU Europa S.A. with its registered office in Wrocław	Insurance services	99.46%	Full
TU Europa na Życie S.A. with its registered office in Wrocław	Insurance services	99.46%	Full
Getin International sp. z o.o. with its registered office in Wrocław	Auxiliary services for Getin International S.a.r.l.	100.00% ³⁾	Full
Getin International S.a.r.l. with its registered office in Luxembourg (Grand Duchy of Luxembourg)	holding activity for retail banking and consumer finance in Russia and Ukraine	100.00%	Full
Prikarpatya Bank S.A. with its registered office in Iwano-Frankowsk	Banking	92.70%	Full
Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	100.00%	Full
Fiolet S.A. with its registered office in Łódź	Financial and insurance agency	60.00%	Full

¹⁾ 99.998% shares are held by Getin Bank SA, and 0.002% by Getin Holding SA

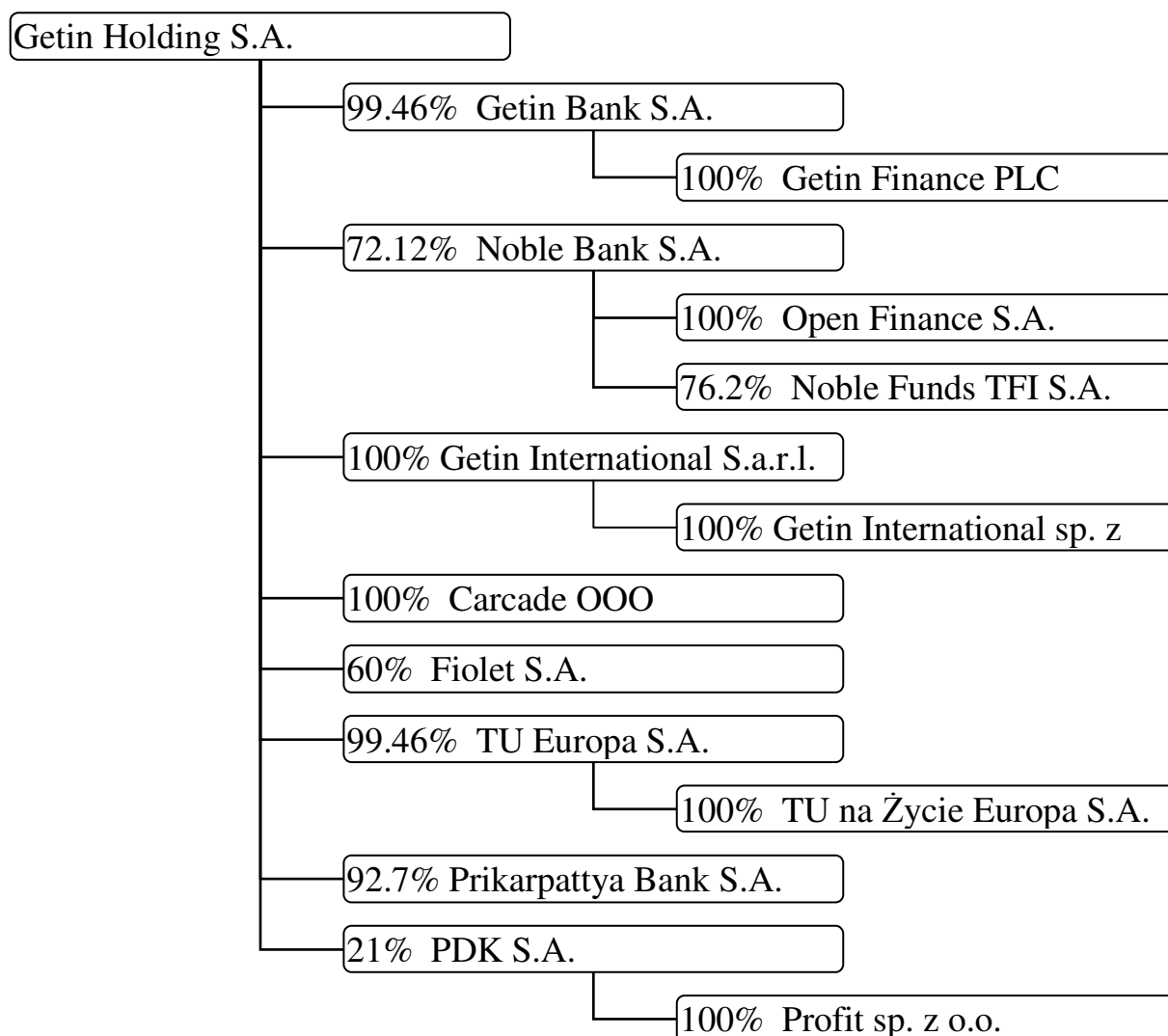
²⁾ At the 30 June 2007 Noble Bank SA owns 100% shares in Open Finance SA and 76.2% shares in Noble Funds TFI SA

³⁾ 99.9 % shares are held by Getin International S.a.r.l. and 0.1% by Getin Holding S.A.

Associates:

Company name	Type of activity	% in share capital	Valuation method
Powszechny Dom Kredytowy S.A. with its registered office in Wrocław	Financial agency	21,00%	Equity method

6.3 Graphic structure of Getin Holding Capital Group and employment

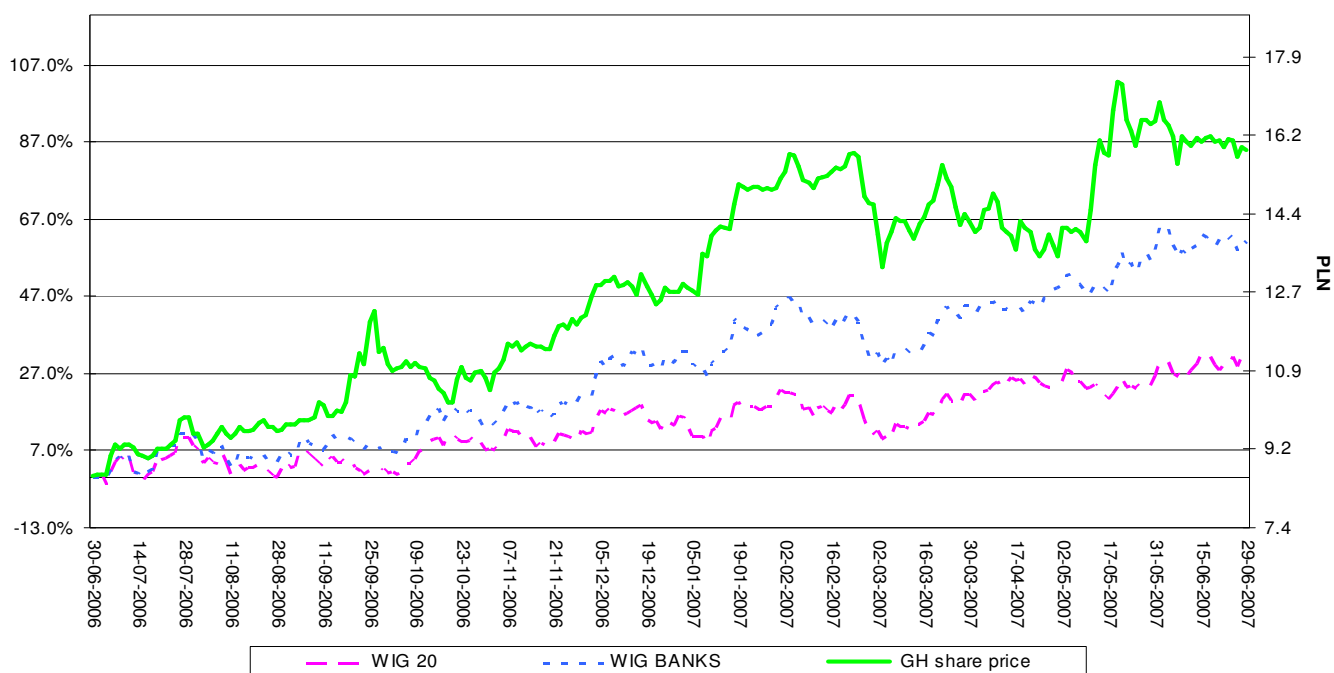


Employment in Getin Holding Capital Group :

	30/06/2007	31/12/2006
Getin Holding S.A.	15	13
Getin Bank S.A.	2 295	2 146
Noble Bank S.A.	192	131
Open Finance S.A.	336	273
Noble Funds TFI S.A.	11	10
Carcade OOO	326	299
Getin International S.a.r.l.	8	0
Fiolet S.A.	73	57
Prikarpatyya Bank S.A.	334	*
TU Europa S.A.	136	*
Total	3 725	2 929

*Entities not consolidated by Geting Holding Group as at 31.12.2006.

6.4 Price of Getin Holding S.A. shares



6.5 Information about the rules applied in the compilation of the report (in particular, information about changes in the applied accounting rules/policy)

The consolidated financial statement of Getin Holding S.A. Capital Group for Q2 of 2007 consists of :

- the condensed consolidated financial statements of the Getin Holding Capital Group for reporting periods from 01.04.2007 to 30.06.2007, from 01.01.2007 to 30.06.2007 and as at 30.06.2007, including: the consolidated balance sheet, consolidated income statement, summary of changes in the consolidated equity, and consolidated cash flow statement
- comparative financial data relating to the condensed consolidated financial statements for the 3-month period ending 30.06.2006, for the 6-month period ending 30.06.2006 and as at 31.12.2006
- condensed financial statements of Getin Holding SA for reporting periods from 01.04.2007 to 30.06.2007, from 01.01.2007 to 30.06.2007 and as at 30.06.2007, including: the balance sheet, income statement, summary of changes in the equity, and cash flow statement
- comparative financial data relating to the condensed financial statements of Getin Holding S.A for the 3-month period ending 30.06.2006, for the 6-month period ending 30.06.2006 and as at 31.12.2006.
- Additional information and other information as determined in par. 91 of the Regulation by the Minister of Finance dated October 19, 2005 concerning current and periodical information submitted by issuers of securities

Getin Holding S.A. Capital Group with the Company as the parent company is obliged to prepare consolidated financial statements compliant with the IFRS adopted by the European Union for periods beginning after January 1, 2005.

The consolidated financial statement of Getin Holding Capital Group for the reporting period from 01.01.2007 to 30.06.2007 was prepared in accordance with the International Financial Reporting Standards.

In 2007 Capital Group did not make any changes in the accounting policies.

6.6 Financial results of Getin Holding Group in H1 of 2007

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

Selected Income Statement data	H1 2007	H1 2006	% Change
Net interest income	245 493	172 036	42.7%
Net fee and commission income	120 437	76 230	58.0%
Net profit (loss):	419 228	81 593	413.8%
Attributable to equity holders of the Company	405 143	79 528	409.4%
Attributable to minority interest	14 085	2 065	582.1%

Selected Balance Sheet data	30.06.2007	31.12.2006	% Change
Loans and advances to customers	8 419 293	6 078 719	38.5%
Total assets	16 877 881	12 045 140	40.1%

Key ratios	H1 2007	H1 2006
Cost / income ⁽¹⁾	33.59%	53.55%
Net interest income / Total income	30.79%	53.17%
Net fee & commission income / Total income	15.11%	23.56%
ROAA ⁽²⁾	5.80%	1.94%
ROAE ⁽³⁾	35.58%	14.41%

(1) Net profit divided by the average value of the assets for the H1 2007 and H1 2006; 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) for H1 2007 and H1 2006; ratio annualized.

Getin Holding Capital Group during 6 months ending on 30.06.2007 generated a net profit at the level of 419,228 T PLN, including profit attributable to the shareholders of the parent company amounting to 405,143 T PLN, and to the minority shareholders at the level of 14,085 T PLN.

The profit generated by Getin Bank during the period of 6 months ending on 30.06.2007 had the highest influence on the result of the Group. The result of Getin Bank according to IFRS applied in Getin Holding Capital Group amounted to 137,904 T PLN (financial result according to Polish Accounting Standards amounted to 130,876 T PLN).

The separate results generated by the other companies covered under full consolidation during the 6 months period ending on 30.06.2007 are as follows:

- Getin Holding - net profit at the level of 116,170 T PLN
- Noble Bank Group - net profit at the level of 56,129 T PLN
- Fiolet S.A. - net profit at the level of 5,511 T PLN
- Carcade OOO - net profit at the level of 6,792 T PLN
- Getin International - net loss at the level of -1,889 T PLN
- Prikarpattya Bank SA - net profit at the level of 270 T PLN (the period from 01.05.2007 to 30.06.2007)
- TU Europa Group - net profit at the level of 19,258 T PLN (the period from 24.04.2007 to 30.06.2007)

The following adjustments of the transactions within the group and consolidated adjustments had the impact on the consolidated result:

- Elimination of the transactions concluded between the intermediaries (Fiolet S.A., Getin Raty S.A., Open Finance S.A.) and Getin Bank at the level of 3,763 T PLN
- Elimination of the transactions concluded between the Getting Bank and TU Europa Group at the level of 3,992 T PLN
- The share of TU Europa Group for the period to 23.04.2007 according to equity method amounting 3,026 T PLN

- Gain on sale of Noble Bank shares and on Noble Bank IPO amounting to 87,703 T PLN (total gain at the level of Getting Holding Group amounted 201,244 T PLN, in this 113,541 T PLN was presented in separate financial statement of Getin Holding S.A.)
- The share of minority shareholders in the results of the Group companies at the level of 14,085 T PLN
- The valuation of the program of management options granted within the Group at the level of 4.886 T PLN
- Gain on sale of Getin Raty amounting to 2,000 T PLN

6.7 Other financial information

3.7.1. Information about the adjustments on account of deferred income tax provision and assets

	30.06.2007	31.12.2006	Change
1. Deferred income tax assets	147 053	121 367	25 686
2. Deferred income tax provision	111 886	78 346	33 540
3. Provisions, including:	40 409	31 316	9 093
Restructuring provision	11 335	19 078	-7 743
Provisions for claims	5 057	5 214	-157
Provisions for retirement benefits	411	627	-216
Provisions for granted liabilities and guarantees	3 386	1 934	1 452
Other provisions	591	4 463	-3 872
Provisions for costs	19 629	0	19 629

3.7.2 Total provisions for impaired assets

Total provisions for impaired assets, including	30.06.2007	31.12.2006	Change
Tangible fixed assets	2 864	3 718	-854
Investment property	-3 153	-3 153	0
Intangible assets	659	659	0
Credits and loans granted to clients	570 016	557 086	12 930
Amounts due from banks	0	8	-8
Financial lease receivables	4 782	3 750	1 032
Financial assets available for sale	12 500	12 489	11
Other assets	13 033	5 655	7 378
Total provisions for impaired assets	600 701	580 212	20 489

3.7.3 Interest income and expense

Interest income	30.06.2007	30.06.2006
Income on loans to customers	346 836	210 378
Income on other placements on money market	595	0
Income on the investment securities	42 824	43 786
Income on placements in other banks	47 693	31 214
Interest on financial lease	35 879	19 921
Obligatory provision interests	4 742	1 151
Other interest	874	3
Financial assets designated at fair value through profit or loss	1 368	0
Total	480 811	306 453

Interest expense	30.06.2007	30.06.2006
Expense on amounts due to customers	139 286	93 585
Expense on debt securities in issue	60 311	16 940
Expense on amounts due to banks	21 127	16 828
Expense on other bank's deposits	14 413	6 978
Expense on financial lease interest	54	86
Other	128	0
Total	235 319	134 417

3.7.4 Fee and commission income and expenses

Fee and commission income	30.06.2007	30.06.2006
From agents' commission	78 579	22 484
Insurance commission	46 231	28 236
From the credits and loans granted	14 987	19 430
From the accounts maintenance	12 129	8 665
From units of participation sale	7 796	0
From asset management fees and services	3 011	0
From the payment cards	5 209	2 874
Lease commission	3 398	1 906
From the clearing operations	2 013	3 271
From the guarantees and similar operations	120	157
From the securities operations	100	0
Other	981	712
Total	174 554	87 735

Fee and commission expense	30.06.2007	30.06.2006
Due to agents	21 123	3 529
Due to insurance	25 466	0
Due to the payment cards	3 593	2 215
Due to loans and credits	2 628	3 359
Due to clearing operations	524	1 588
Due to lease	624	297
Other	159	0
Total	54 117	11 505

3.7.5 Overhead costs

Overhead costs	30.06.2007	30.06.2006
Payroll/Employee benefits	128 796	78 219
Materials and energy consumption	10 540	8 246
Third party services, including	102 092	64 246
- <i>marketing, representation</i>	36 482	16 977
- <i>IT</i>	4 146	3 304
- <i>rent</i>	23 081	15 264
- <i>security</i>	3 118	3 081
- <i>maintenance and repairs</i>	2 544	1 970
- <i>telecommunication and post</i>	14 107	11 600
- <i>legal services</i>	1 384	868
- <i>advisory services</i>	4 272	1 575
- <i>insurance</i>	712	811
- <i>other</i>	12 246	8 796
Other real cost	3 627	5 111
Taxes and charges	4 093	3 482
Annual Bank Guarantee Fund fee	875	467
Cost of insurance activity payments	144	0
Depreciation	17 468	13 053
Other	191	436
Total	267 826	173 260

3.7.6 Change in provisions for impaired receivables and off-balance sheet liabilities

Half year 2007	Credits and loans to clients and receivables from banks	Lease accounts receivables	Off-balance sheet liabilities	Total
Provision for losses at the beginning of the period - 01.01.2007	557 094	3 750	1 934	562 778
Increase	137 957	1 032	3 751	142 740
Decrease	111 250	0	2 301	113 551
Net provisions in P&L	26 707	1 032	1 450	29 189
Write-offs	15 737	0	0	15 737
Other increases	1 952	0	18	1 970
Other decreases	0	0	0	0
Net other increases/decreases	1 952	0	18	1 970
Provision for losses at the end of the period - 30.06.2007	570 016	4 782	3 402	578 200

Half year 2006	Credits and loans to clients and receivables from banks	Lease accounts receivables	Off-balance sheet liabilities	Total
Provision for losses at the beginning of the period - 01.01.2006	514 708	3 869	204	518 781
Increase	129 880	250	861	130 991
Decrease	74 613	0	862	75 475
Net provisions in P&L	55 267	250	-23	55 494
Write-offs	10 086	0	0	10 086
Other increases	628	164	11	803
Other decreases	463	0	0	463
Net other increases/decreases	165	164	11	340
Provision for losses at the end of the period - 30.06.2006	560 054	4 283	192	564 529

3.7.7 Loans and advances to customers

Loans and advances to customers	30.06.2007	30.06.2006
Loans	8 389 207	6 136 489
Purchased receivables	593 418	475 981
Realized guarantees and commitments	504	504
Receivables in transit	0	0
Interest	6 180	22 831
Total gross	8 989 309	6 635 805
Impairment provisions (-)	-570 016	-557 086
Total net	8 419 293	6 078 719

Impairment provisions as at 30 June 2007	Gross value of not-impaired loans	Gross value of impaired loans	Individual impairment charges	Collective impairment charges	Total net value
Credits and loans given:					
- corporation credits	965 895	193 654	6 233	174 349	978 967
- car credits	1 717 805	134 915	29 131	102 703	1 720 886
- mortgages	4 606 595	113 856	28 435	54 387	4 637 629
- consumer credits	1 050 084	200 325	30 491	144 287	1 075 631
Interest	2 839	3 341	0	0	6 180
Total	8 343 218	646 091	94 290	475 726	8 419 293

Impairment provisions as at 31 December 2006	Gross value of not-impaired loans	Gross value of impaired loans	Individual impairment charges	Collective impairment charges	Total net value
Credits and loans given:					
- corporation credits	629 029	171 782	5 433	148 500	646 878
- car credits	1 415 035	130 650	31 115	97 400	1 417 170
- mortgages	3 182 956	113 544	34 509	49 824	3 212 167
- consumer credits	734 533	235 622	17 230	173 075	779 850
Interest	22 654	0	0	0	22 654
Total	5 984 207	651 598	88 287	468 799	6 078 719

3.7.8 Calculation of solvency ratio for Getin Bank S.A. and Noble Bank S.A.

Solvency	30.06.2007	
	Getin Bank S.A.	Noble Bank S.A.
Equity capital		
Share capital	295 856	215 178
Reserved capital	768 546	172 396
General fund for bank risk	32 500	0
Revaluation capital	12 397	935
Adjustment of shares in financial institutions	-1 626	-89 899
Intangible assets adjustment	-62 233	-2 500
Total equity capital	1 045 440	296 110
Risk weighted assets		
Risk exposure at the level of 20%	2 901 111	318 343
Risk exposure at the level of 50%	141 160	23 479
Risk exposure at the level of 100%	7 883 466	519 573
Total risk weighted assets	8 534 268	594 981
Risk weighted off balance liabilities		
Risk exposure at the level of 1%	1 471 849	0
Risk exposure at the level of 1,8%	2 881 928	0
Risk exposure at the level of 10%	22	0
Risk exposure at the level of 20%	372 061	0
Risk exposure at the level of 50%	13 569	62 329
Total risk weighted off balance liabilities	147 792	31 165
Total risk weighted assets and off - balance liabilities	8 682 060	626 146
Market risks	1	507
Other risks	3	0
Solvency ratio	12.0%	47.3%

6.8 Major achievements and failure of Getin Holding Capital Group in Q II of 2007

The activities of Getin Holding Capital Group in the second quarter of 2007 were designed to enhance the Group's development in the financial services market and implement its investment strategy.

This was done by:

- **Purchase of stocks in the Insurance Company Europa S.A.**

On the 23.04.2007 the Issuer purchased 6,258,588 common stocks in the Insurance Company Europa S.A. for PLN 71,66 per share. Total price paid amounted to 448,506 T PLN.

- **Purchase of stocks in Prikarpatyya Bank S.A., based in Ivano-Frankivsk, Ukraine.**

On 27.04.2007 the National Bank of Ukraine granted a written permit for the Issuer's purchase of significant share in the initial capital of Prikarpatyya Bank S.A., based in Ivano-Frankivsk, representing 81.88% of this capital, i.e. 18,015,349 stocks of total nominal value of UAH 18,015 thousands. The Issuer purchased a 18,015,349 shares in Prikarpatyya Bank S.A. on 8.05.2007. Next, on 22.06.2007 the Issuer purchased a total of 2,378,550 shares in Prikarpatyya Bank S.A.

- **Initial Public Offering of Noble Bank S.S.**

The Management Board of the National Depository for Securities passed on 15.05.2007 a resolution, granting to Noble Bank S.A. the status of a member the National Depository for Securities as an issuer and registering Noble Bank at the National Depository for Securities. On 24.05.2007 Noble Bank allotted stocks offered publicly. The public offer included a total of 30,000,000 stocks. 15,000,000 of them were H-series stocks of issue price of PLN 10.50 for 1 stock.

- **Increase of the initial capital of Getin Bank S.A.**

On 22.06.2007 the Economic Court in Katowice, 8th Economic Department of the National Court Registry resolved to register an increase of the initial capital of Getin Bank S.A. by PLN 54,000,000 due to issue of 40,000,000 Y-series common registered stocks. Net inflow from the new stock issue amounted to PLN 199,710 thousand.

6.9 Description of factors and events, particularly the untypical ones, materially influencing the financial performance of Getin Holding Group

Among the most important factors influencing the financial results of Getin Holding Group, are:

- The Issuer sold 15,000,000 stocks of Noble Bank S.A. of issue value of PLN 10.50 per 1 stock. During the initial public offering of Noble Bank S.A. 15,000,000 new H-series stocks were issued and introduced to the stock exchange. Concerning the above, as of the day of issuing this report, the Issuer owns 155,178,156 stocks, representing 72.12% of the initial capital of Noble Bank and granting 155,178,156 (72.12%) of votes at the General Assembly of Noble Bank. This transaction's influence on the net result of Getin Holding Group is PLN 201,244 thousand.
- Release of provision for loans granted to RB Expert S.A. created by the Insurance Company Europa S.A. amounting to PLN 2,950 thousands (in December 2006 a provision for RB Expert loans was created amounting to PLN 5,500 thousand). Release of provision was caused by repayment of loan capital amounting to 3,000 thousands in June 2007. Additionally, on July 4th, 2007 the remaining loans capital was repaid (PLN 2,000 thousand) – release of remaining provision shall be made in the 3rd quarter of 2007.

6.10 Seasonality or cyclical nature of Group's activity in QII of 2007

Does not concern Getin Holding S.A. Capital Group

6.11 Information regarding the issue, buyout and repayment of the debt and capital securities

In the reporting period Carcade OOO had repaid:

on 12 April 2007 4 bills of the total amount of 17,846 T RUB, equivalent of 1,934 T PLN, at an annual interest rate of 16,2% - issued on 14 July 2006;

on 10 Mai 2007 2 bills of the total amount of 9,301T RUB, equivalent of 1,008 T PLN, at an annual interest rate of 14,6% - issued on 3 November 2006;

on 13 June 2007 5 bills of the total amount of 16,675 T RUB, equivalent of 2,133 T PLN, at an annual interest rate of 15,8% - issued on 13 September 2006;

on 14 June 2007 1 bill of the total amount of 9,343 T RUB, equivalent of 1,013 T PLN, at an annual interest rate of 14,1% - issued on 14 December 2006;

on 21 June 2007 4 bills of the total amount of 16.098 T RUB, equivalent of 1,745 T PLN, at an annual interest rate of 15,8% - issued on 21 September 2006.

On 5 April 2007 Getting Bank issued deposit certificates of the total amount of 113,500 T PLN and the bonds of the total amount of 166,500 T PLN. Interest rate on these securities is variable and based on 6-month WIBOR plus margin. Securities were offered no publicly. Issued securities are two next tranches within a Program of Debt Securities Issue with total nominal value of 1,500,000 T PLN. Bonds and deposit certificates matures on 6 April 2010.

In the execution of rights pursuant to A2-series warrants, issued by the Issuer on 30.04.2007 Mr Leszek Czarnecki took up 20,264,572 common bearer stocks series L of the Issuer of nominal value PLN 1 each and LC Corp B.V., based in Amsterdam, took up the Issuer's 43,807,670 common bearer stocks of nominal value PLN 1 each.

On 8 May 2007, within Program of Eurobonds Issue, Getin Bank via its subsidiary Getin Finance Plc. With registered seat in London, issued 3rd series of bonds amounting to 350.000 T EUR, which is equivalent of 1.318.030 T PLN as as 30 June 2007. Bonds mature on 13 May 2009.

No other company in the Group had issued, redeemed, and repaid any debt or equity securities.

6.12 Information about paid or declared dividends in Getin Holding Group, total and for one stock, indicating common and privileged stocks separately

In the reporting period Prikarpatya Bank S.A. paid the amount of 1,827 T UAH for dividend calculated in 2006, which represented UAH 0.08846 for one common stock and was equivalent to 1,016 T PLN. The Bank also paid the dividend for 2005. Its amount was UAH 70.47, which meant UAH 0.02 for 1 common stock. The amount was equivalent to PLN 39.19. There were no privileged stocks in this Company.

In other companies of Getin Holding S.A. Group no dividends were paid.

6.13 Identification of the events that took place after 30.06.2007 and which could have a material impact on the future financial results of the Capital Group

There were no events took place after 30.06.2007 and which could have a material impact on the future financial results of the Capital Group.

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

	30.06.2007	31.12.2006
I. Given and received contingent liabilities	1 542 432	1 613 260
Contingent liabilities	1 287 056	1 334 375
a) financial	1 276 813	1 324 928
b) guarantee	10 243	9 447
Contingent assets	255 376	278 885
a) financial	136 800	154 400
b) guarantee	118 576	124 485
II. Liabilities concerned with realisation of buy/sell transactions	8 706 740	5 800 447
III. Other off-balance sheet items	1 324 648	1 386 112
TOTAL OFF-BALANCE SHEET ITEMS	11 573 820	8 799 819

6.15 Indication of the outcome of the changes to the structure of the business unit/Capital Group

- On 23.04.2007 there was the settlement of transaction of Issuer's purchase of 6,258,588 common stocks in the Insurance Company Europa of nominal value PLN 4 each. 1,979,447 stocks were purchased from Mr Leszek Czarnecki and 4,279,1414 stocks – from LC Corp B.V. Their total price equalled PLN 448,506,062.55. Currently, the Issuer owns 7,832,800 stocks of the Insurance Company EUROPA, granting 7,832,800 votes (99.46%) at the General Assembly of the Insurance Company EUROPA. Thus, the Insurance Company EUROPA became the Issuer's affiliate.
- On 8.05.2007 the Issuer purchased 18,015,349 stocks in Prikarpatya Bank S.A., based in Ivano-Frankivsk. The stocks' total nominal value was UAH 18,015,349 and their price was equivalent to PLN 10,342,611 on the contract's date. On 22.06.2007 the Issuer purchased another 2,378,550 stocks of Prikarpatya Bank S.A. of total nominal value of UAH 2,378,550 for the amount, which on the contract's date was equivalent to PLN 1,388,172.23. The Issuer owns currently 20,393,899 stocks in Prikarpatya Bank, granting 20,393,899 (92.70%) of votes at the General Assembly. At the same time, on 22.06.2007 The General Assembly of Stockholders of Prikarpatya Bank resolved to increase the initial capital by UAH 125,000,000 with increase of number of stocks worth UAH 1 per stock by means of contribution of additional resources with pre-emptive rights for previous stockholders. As for the day of passing this resolution this was equivalent to PLN 70,325,000.
- Increase of the Issuer's share in the initial capital of Getin Bank. As the Bank's initial capital was increased and the Issuer bought the Bank's stocks from stockholders, as of 30.06.2007 the Issuer owned 219,152,611 stocks of Getin Bank, representing 99.46 % of the initial capital of Getin Bank and granting 219,152,611 (99.46%) of votes at the General Assembly of Getin Bank.
- On 24.05.2007 Noble Bank allotted stocks offered publicly. The public offer included a total of 30,000,000 stocks. 15,000,000 of them were H-series stocks of issue price of PLN 10.50 for 1 stock. The Issuer disposed of the total of 15,000,000 stocks of Noble Bank S.A. of issue value of PLN 10.50 for 1 stock. Concerning the above, as of the day of issuing this report, the Issuer owns 155,178,156 stocks, representing 72.12% of the initial capital of Noble Bank and granting 155,178,156 (72.12%) of votes at the General Assembly of Noble Bank.

6.16 Management Board position on the potential realisation of forecasted results for the year published earlier, in light of the results presented in the quarterly report in relation to the forecasted results

161..1 The Issuer and its subordinated companies did not publish financial forecasts.

6.17 Company shareholders holding directly or indirectly at least 5% of votes at the General Meeting of Shareholders

SHAREHOLDERS HOLDING AT LEAST 5% OF THE TOTAL QUANTITY OF VOTES AT THE GENERAL MEETING OF SHAREHOLDERS – DIRECTLY OR THROUGH SUBORDINATED ENTITIES – AS AT THE SUBMISSION DATE OF THE QUARTERLY REPORT

No.	Shareholder	Number of shares held	Number of votes resulting from held shares	% share in equity	% share of votes at the General Meeting
1	Leszek Czarnecki directly and indirectly* including: LC Corp B.V. with the headquarters in Amsterdam	394.591.863	394.591.863	55,66%	55,66%
	Commercial Union Open Pension Fund BPH	306.913.307	306.913.307	43,29%	43,29%
2	CU WBK	55.430.174	55.430.174	7,82%	7,82%

* Mr. Leszek Czarnecki directly holds 87,646,443 shares, i.e. 12.36% of the share capital and 12.36% share of votes at the General Meeting and, indirectly through his subordinated entities, Mr. Leszek Czarnecki holds 306,945,420 shares, i.e. 43.29% of the share capital and 43.29% share in the voting rights at the General Meeting. The entities directly or indirectly subordinated to Mr. Leszek Czarnecki are LC Corp B.V. with its registered office in Amsterdam holding 306,913,307 shares constituting 43.29% of the share capital and 43.29% share of votes at the General Meeting and RB Investcom sp. z o.o. with its registered office in Wrocław holding 32,113 shares accounting for 0.0045% of the share capital and 0.0045% share in the voting rights at the General Meeting.

6.18 Information on the changes to the ownership structure of significant share packages

According to information held by the Company the ownership structure of significant share packages on the date of transmitting the quarterly report for the II quarter of 2007 was not changed in comparison to the date of transmitting the quarterly report for the I quarter of 2007 and was presented in point 3.17.

6.19 Summary of changes to the shares held by managing and supervising individuals

Person	Function	Quantity of shares held			
		At the submission of the report for Q1 2007	Increases	Reductions	At the submission of the report for Q2 2007
Managing individuals					
Piotr Stępiak	Management Board President of the Company	499 732			499 732
Supervisory individuals					
Remigiusz Baliński	Supervisory Board Chairman	50 000			50 000
Marek Grzegorzewicz	Supervisory Board Member	168 046			166 820
Jarosław Leszczyszyn	Supervisory Board Member	25 601			25 601

6.20 Proceedings pending in court

No proceedings concerning the liabilities and receivables of the Issuer or its subordinated entities, whose single value would account for at least 10% of Issuer's equity are pending. There are proceedings regarding the liabilities and receivables, whose total value accounts for at least 10% of Issuer's equity.

The total value of proceedings regarding the liabilities amounts to: 52,022 T PLN

The most significant proceedings regarding the liabilities: "Sonag" sp. z o.o. with its registered office in Szczecin is the plaintiff, GETIN Bank S.A. is the defendant, the claim refers to the payment of 32 189 T PLN worth of damages (actual loss and lost benefits) for the failure of Bank Przemysłowy S.A. to grant credit in spite of the issue of credit guarantees. The proceedings was initiated on 15.09.2004. The statement of claim was delivered to the branch of GETIN Bank in Łódź on 08.06.2005. The answer to the statement of claim was submitted on 21.06.2005.

The Bank applied for the dismissal of the entire claim. The claim of "Sonag" sp. z o.o. was entirely dismissed in the award of the District Court in Szczecin on 17.10.2006 – the award is not valid. According to the Bank, it is very likely that the award will become valid even if the plaintiff appeals against it.

The total value of proceedings regarding the receivables amounts to: 159,947 T PLN

The most significant proceedings regarding receivables: Getin Bank S.A. versus "ARKTA" S.A. with its registered office in Bydgoszcz, under bankruptcy arrangements with the option of a settlement. The proceedings was initiated in April 2004. The entire amount of receivables at the level of 16 781 T PLN was covered under the settlement. The proceedings are being held in the District Court in Bydgoszcz (Business Court for bankruptcy issues) since 04.05.2005 (case file No 15 Gu 43/05). Getin Bank S.A. is pursuing under the proceedings the receivables on account of guaranteeing by "ARKTA" S.A. the repayment of the credit taken by "PPCh AUGUSTO" sp. z o.o. (currently also under bankruptcy). The total value of receivable is 15 510 T PLN (including the principal at the level of 10 681 T PLN) and belongs to the 6th category of fulfilment. The submitted claims regarding the receivables of higher categories reduce the chance to recover the money by "Getin Bank" S.A. from the bankruptcy assets. At the present a plan is being prepared regarding the division of the receivables belonging to the first category of fulfilment.

In a letter of 22.06.2007 the receiver notified us about the final stage of proceeding, expected to end at the turn of the third and fourth of 2007.

6.21 Information about the conclusion by the Issuer or its subsidiary of the transaction with a related entity for the value exceeding 500 000 EURO, unless these are routine and typical transactions concluded on market terms

The total value of transactions concluded from 01.01.2007 to 30.06.2007 by the Issuer or its subordinated entities with related entities, which were not typical and routine transactions concluded on market terms, amounted to 483,196 T PLN

The transaction of the highest value concluded in QII of 2007

On 23.04.2007 Getin Holding S.A. purchased from Mr. Leszek Czarnecki and LC Corp B.V. of 6,258,588 common stocks in the Insurance Company Europa of the total amount of 448,506 T PLN.

6.22 Information about guaranteeing the loan or credit by the Issuer or its subsidiary or granting the guarantee for the value of at least 10% of the Issuer's equity

No such transactions took place in Getin Holding S.A. Capital Group during the analysed period.

6.23 Identification of the factors, which in the opinion of the Issuer will have an impact on the results generated by the Issuer in the perspective of at least one quarter

The financial performance reached in perspective longer than quarter will be affected by:

- Getin Bank activity, in particular development of branch network on the whole territory of Poland and realization of investment projects in the financial sector.
- Growth of Noble Bank and its subsidiaries Open Finance S.A. and Noble Investment Fund and also inflows from initial public offering of Noble Bank shares on Warsaw Stock Exchange;
- Activity in Russia and Ukraine, in connection with purchase of controlling shareholding in Prikarpattya Bank S.A., with its registered office in Ivano-Frankowsk, Ukraine and increase to 100% of shareholding in Carcade OOO with its registered office in Kaliningrad, Russia.
- acquisition of a majority stake in Towarzystwo Ubezpieczeniowe TU EUROPA S.A. with its registered office in Wrocław, Poland. The Issuer assumes in that period a high growth rate of its operation leveraging on the potential of TU EUROPA S.A. as a specialist in bank assurance that offers to its customers modern insurance products along with bank and/or leasing products using the financial product distribution network managed by Getin Holding. Also companies so far belonging to the Issuer's Capital Group will be able to enrich their offerings with insurance products adjusted to their particular operations. Bearing in mind that the Issuer is investing in financial sector companies, holding a majority stake in TU EUROPA S.A.'s share capital will allow full use of TU EUROPA S.A.'s future profits (dividend) or profitable sale of the company to a potential investor

6.24 Other information, which in the opinion of the Issuer is relevant for the assessment of its HR, material and financial situation, financial result and the changes thereto, and information, which is relevant for the assessment of Issuer's capacity to fulfil its obligations by the Issuer

During the reviewed period no material events occurred at the Capital Group relevant for the assessment of the HR, material and financial situation, financial result and the changes there to or the events that are relevant for the assessment of Issuer's capacity to fulfil its obligations.

4. Revenues and results per individual business segments

• Trade segments

The Group's operating activity has operating activity has been divided into four main segments.

The Retail Banking Segment covers services relating to the granting of credits and loans, guarantees and warranties, acceptance of deposits.

The Segment of Banking Services for the affluent covers services rendered by the Noble Bank Capital Group and relating to the financial planning and consulting, investment products and credit solutions adapted to the needs of well-off clients, i.e. affluent clients.

The Segment of Leasing Services covers services relating to temporary granting (lease) of an object of leasing by one entity to another in exchange for periodical payments.

The Financial Agency Segment covers the sales of products and services provided by banks, insurance associations and investment funds.

The Insurance Segment covers bank assurance, motor insurance and other property and personal insurance offered by TU Europa S.A. and life insurance and investment agreements offered by TU na Życie Europa S.A.

Internal prices in the transactions between the segments are close to market prices.

- **Geographic segments**

The Group conducts its business, in particular, in the entire territory of Poland (retail banking services, services and for affluent customers and the financial agency segment) and the Russian Federation (leasing services) and Ukraine, and geographic segments match trade segments, except for Prikarpattya Bank conducting its retail banking business in Ukraine. Due to small size of operations in Ukraine the business activity there was not separately disclosed.

The activity of companies belonging to the Group in Poland shows no regional differentiation of the risk and return on the investments.

	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Insurance services	Getin Holding and consolidation adjustments	Getin Holding Capital Group
	<i>Poland, Ukraine</i>	<i>Poland</i>	<i>Poland</i>	<i>Russia</i>	<i>Poland</i>	<i>Poland, Luxemburg</i>	
Interest income	423 589	18 813	179	35 879	6 941	-4 590	480 811
<i>External</i>	422 053	18 228	1 690	35 879	1 097	55	479 002
<i>Internal</i>	1 536	585	-1 511	0	5 844	-4 645	1 809
Interest expense	225 610	6 564	9	12 780	6 404	-16 048	235 319
<i>External</i>	213 672	4 992	9	10 249	6 404	5	235 331
<i>Internal</i>	11 938	1 572	0	2 531	0	-16 053	-12
Net interest income	197 979	12 249	170	23 099	537	11 459	245 493
<i>External</i>	208 381	13 236	1 681	25 630	-5 307	50	243 672
<i>Internal</i>	-10 402	-987	-1 511	-2 531	5 844	11 408	1 821
Fee and commission income	96 028	77 395	31 432	7 820	191	-38 312	174 554
<i>External</i>	75 998	76 354	14 853	7 820	38	-369	174 694
<i>Internal</i>	20 030	1 041	16 579	0	153	-37 943	-140
Fee and commission expense	12 618	8 714	17 102	624	40 202	-25 143	54 117
<i>External</i>	12 618	8 504	7 714	190	25 105	2	54 133
<i>Internal</i>	0	210	9 388	434	15 097	-25 145	-16
Net fee and commission income	83 410	68 681	14 330	7 196	-40 011	-13 169	120 437
<i>External</i>	63 380	67 850	7 139	7 630	-25 067	-371	120 561
<i>Internal</i>	20 030	831	7 191	-434	-14 944	-12 798	-124
Net operating income	93 045	37 888	-464	1 001	73 176	226 159	430 805
<i>External</i>	92 948	37 350	-464	1 001	73 176	139 582	343 593
<i>Internal</i>	97	538	0	0	0	86 577	87 212
Provisions for impairment losses	-37 728	9 571	0	-1 032	0	0	-29 189
<i>External</i>	-37 728	9 571	0	-1 032	0	0	-29 189
<i>Internal</i>	0	0	0	0	0	0	0
Administrative expenses	167 811	58 416	6 919	20 773	4 780	9 127	267 826
<i>External</i>	167 466	57 781	6 919	20 773	4 780	6 034	263 753
<i>Internal</i>	345	635	0	0	0	3 093	4 073
Operating profit	168 895	69 973	7 117	9 491	23 043	215 322	493 841
<i>External</i>	159 515	70 226	1 437	12 456	32 143	133 228	409 005
<i>Internal</i>	9 380	-253	5 680	-2 965	-9 100	82 094	84 836
Profit / (loss) before income tax	168 895	69 464	7 117	9 491	23 043	218 857	496 867
<i>External</i>	159 515	70 226	1 437	12 456	32 143	133 228	409 005
<i>Internal</i>	9 380	-762	5 680	-2 965	-9 100	85 629	87 862
Net profit / (loss) for the period	138 174	56 129	5 511	6 792	19 258	193 364	419 228
<i>External</i>	130 040	56 891	-169	9 757	29 294	105 534	331 347
<i>Internal</i>	8 134	-762	5 680	-2 965	-10 036	87 830	87 881

5. Condensed separate financial statement of Getin Holding S.A.

Balance Sheet as at 30 June 2007 and 31 December 2006

	30.06.2007	31.12.2006
	in 000 PLN	in 000 PLN
ASSETS		
Fixed assets	2 041 648	1 293 558
Property, plant & equipment	951	480
Investment properties	0	0
Intangible assets	70	78
Investments in shares and stock	2 040 430	1 291 121
Non-current receivables	0	0
Other financial assets	0	0
Deferred tax assets	197	1 879
Other assets	0	0
Current assets	341 593	559 479
Inventories	7	17
Amounts due by virtue of deliveries and services, other amounts due	1 227	21 165
Other financial assets	0	80
Cash and cash equivalents	339 949	537 399
Other assets	410	818
Total assets	2 383 241	1 853 037
LIABILITIES		
Equity	2 381 021	1 816 060
Basic capital	708 996	644 923
Stock sale above the nominal value	1 531 127	1 147 219
Other	24 731	1 004
Retained financial profit (loss)	0	-22 103
Current year's profit	116 170	45 017
Non-current liabilities	84	0
Current liabilities	2 134	36 977
Financial liabilities at amortized cost	0	32 161
Trade and other payables	223	1 980
Accruals	1 911	2 836
Total liabilities	2 383 241	1 853 037

INCOME STATEMENT

For the 3 and 6 month periods ended 30 June 2007 and 30 June 2006

	01.04.2007- 30.06.2007 in thousand PLN	01.01.2007- 30.06.2007 in thousand PLN	01.04.2006- 30.06.2006 in thousand PLN	01.01.2006- 30.06.2006 in thousand PLN
Net income from sale of services	617	950	193	413
Net income from sale of merchandise and finished products	0	0	0	0
Net sales	617	950	193	413
Cost of goods sold	128	239		181
Profit / (loss) on sale (I-II)	489	711	193	232
Cost of sales	0	0	0	0
Administrative expenses	3 151	4 282	466	2 278
Other operational revenues	2	53	85	126
Other operational expense	0	41	77	112
Financial income	143 197	147 937	73	62 231
Financial expenses	221	514	507	1 273
Gross profit	140 316	143 864	-699	58 926
Income tax	27 014	27 694	-418	11 318
Net profit from continued activities	113 302	116 170	-281	47 608
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	688 576 873	666 870 656	535 328 000	535 108 552
Earnings per share - basic for the period (in PLN/EUR)	0.16	0.17	0.00	0.09
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	697 614 023	684 280 548	536 800 527	536 678 405
Earnings per share - diluted for the period (in PLN/EUR)	0.16	0.17	0.00	0.09

STATEMENT OF CHANGES IN EQUITY

For the 6 month period ended on 30 June 2007

	Equity	Share premium	Other reserves	Retained earnings	Current period profit	Total equity
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN
At 1 January 2007	644 923	1 147 219	1 004	-22 103	45 017	1 816 060
Net profit or (loss) for the period					116 170	116 170
Transfer of profit for previous year to cover the previous years' loss			22 914	22 103	-45 017	0
Equity issued	64 073	384 433				448 506
Stock issue expenses		-526				-526
Managerial options			813			813
At 30 June 2007	708 996	1 531 126	24 731	0	116 170	2 381 023

STATEMENT OF CHANGES IN EQUITY

For the 6 month period ended on 30 June 2006

	Equity	Share premium	Other reserves	Retained earnings	Current period profit	Total equity
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN
At 1 January 2006	534 335	469 351	1 298	-22 867	764	982 881
Net profit or (loss) for the period					47 608	47 608
Transfer of profit for previous year to cover the previous years' loss				764	-764	0
Equity issued	993	1 390				2 383
Stock issue expenses		-106				-106
Managerial options			-351			-351
At 30 June 2006	535 328	470 635	947	-22 103	47 608	1 032 415

CASH FLOW STATEMENT

For the 6 month periods ended 30 June 2007 and 30 June 2006

	01.01.2007- 30.06.2007 in thousand PLN	01.01.2006- 30.06.2006 in thousand PLN
Cash flows from operating activities – indirect method		
Gross profit (loss)	143 864	58 926
Total adjustments	-146 616	-72 171
1. Share in net profit of associates valued at ownership rights	0	
2. Depreciation	191	172
3. Foreign exchange differences	0	0
4. Net interest and dividend	166	1 150
5. (Profit) loss on investing activities	-139 533	-61 777
6. Change in receivables	19 905	-176
7. Change in inventories	11	0
8. Change in liabilities without credits and loans	-1 640	223
9. Change in other assets	408	-1 777
10. Change in provisions	-925	
11. Income tax paid	-26 012	-9 812
12. Other	813	-174
Net cash from operating activities	-2 752	-13 245
Cash flows from investing activities		
1. Sale of intangible assets and tangible fixed assets	0	34
2. Purchase of intangible assets and tangible fixed assets	-655	-12
4. Sale of investment properties	0	
5. Purchase of investment properties	0	
6. Sale of financial assets	162 549	85 000
7. Purchase of financial assets	-772 245	-60 210
8. Purchase of a subsidiary, net of cash acquired	0	
9. Dividend and interest obtained	0	4
10. Repayment of loans	0	
11. Loans granted	0	
12. Other	0	-764
Net cash from investing activities	-610 351	24 052
Cash flows from financing activities		
1. Issue of shares	448 506	2 383
2. Repayment of amounts due from financial lease	0	
3. Inflows from contracted loans/credits	0	
4. Repayment of loans/credits	0	
5. Issue of debt securities	0	
6. Redemption of debt securities	-32 161	-10 000
7. Dividends paid to equity holders of the parent company	0	0
8. Dividends paid to minority interest	0	0
9. Interest paid	-166	-197
10. Other	-526	-106
Net cash from financing activities	415 653	-7 920
Net change in cash and cash equivalents	-197 450	2 887
- net foreign exchange differences		0
Cash and cash equivalents at the beginning of the period	537 399	7 610
Cash and cash equivalents at the end of the period, including:	339 949	10 497
- of which is restricted use	0	0

6. Other information to the separate financial statement

6.1 Information about the rules adopted in the compilation of the statements (specifically information about changes to the applied accounting rules (policy))

The condensed financial statement for Q2 of 2007 was prepared in accordance with the International Financial Reporting Standards (IFRS).

The condensed financial statements of Getin Holding for Q2 of 2007 were prepared for the following periods: 3-month period ending June 30, 2007, 6-month period ending June 30, 2007 and as of June 30, 2007, and contains the balance sheet, income statement, summary of changes in equity, cash flow statement and additional information.

Comparative financial data to the summary financial statements contain financial data for the following periods: 3-month period ending June 30, 2006, 6-month period ending June 30, 2006 and as of December 31, 2006.

The adopted accounting rules comply with the rules applied in the compilation of the annual consolidated financial statements of the Getin Group for the year ending December 31, 2006 and published on March 29, 2007.

6.2 Information about the adjustments on account of deferred income tax provisions and assets

	30.06.2007	31.12.2006	Change
1. Deferred income tax assets	197	1 879	-1 682
2. Deferred income tax provision			0

6.3 Information about provisions for impaired assets

Total provisions for impaired assets, including	30.06.2007	31.12.2006	Change
Tangible fixed assets	508	508	0
Intangible assets	659	659	0
Short-term receivables	90	140	-50
Total provisions for impaired assets	1 257	1 307	-50