

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

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

Wrocław, November 12th, 2007

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1. Selected financial data

SELECTED FINANCIAL DATA	in thousand PLN		in thousand EUR	
	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
data relating to interim consolidated financial statements				
Interest income	782 206	476 439	204 157	121 631
Fee and commission income	271 414	145 544	70 839	37 156
Insurance premiums	165 443	0	43 181	0
Operating profit	646 293	157 379	168 683	40 177
Profit before income tax	649 319	157 379	169 473	40 177
Net profit for the period	542 835	129 124	141 681	32 964
Net profit attributable to equity holders of the parent	515 843	123 094	134 636	31 425
Net profit attributable to minority interest	26 992	6 030	7 045	1 539
Earnings per share - basic for the period (in PLN/EUR)	0.76	0.23	0.20	0.06
Earnings per share - diluted for the period (in PLN/EUR)	0.73	0.23	0.19	0.06
Net cash from operating activities	-2 499 061	-851 889	-652 258	-217 480
Net cash used in investing activities	-319 140	-32 761	-83 296	-8 364
Net cash from (used in) financing activities	1 994 071	893 381	520 455	228 072
Net change in cash and cash equivalents	-824 130	8 731	-215 099	2 229
	30.09.2007	31.12.2006	30.09.2007	31.12.2006
Total assets	18 118 066	12 045 140	4 796 311	3 143 960
Total liabilities	14 952 632	9 938 938	3 958 341	2 594 210
Amounts due to other banks and finance institutions	1 288 194	1 656 755	341 018	432 438
Deposits from customers	9 440 883	6 567 175	2 499 241	1 714 130
Technical provisions	262 875	0	69 590	0
Total equity	3 165 434	2 106 202	837 971	549 750
Equity attributable to equity holders of the parent company	3 013 066	2 056 188	797 635	536 696
Minority interest	152 368	50 014	40 336	13 054
Share capital	708 996	644 923	187 689	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- 30.09.2007	01.01.2006- 30.09.2006	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
Net profit /(loss) for the period	117 653	46 492	30 708	11 869
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
	30.09.2007	31.12.2006	30.09.2007	31.12.2006
Total assets	2 384 680	1 853 037	631 285	483 670
Total equity	2 382 445	1 816 060	630 694	474 019
Share capital	708 996	644 923	187 689	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 30.09.2007: amounting to 3.7775 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 9 months ending 30.09.2007 and on 30.09.2006 (respectively: 3.8314 PLN and 3.9171 PLN)

2. Condensed consolidated financial statement of Getin Holding Group

CONSOLIDATED INCOME STATEMENT

For the 9 month periods ended 30 September 2007 and 30 September 2006

	01.07.2007- 30.09.2007	01.01.2007- 30.09.2007	01.07.2006- 30.09.2006	01.01.2006- 30.09.2006
	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN
I. Interest income	300 348	782 206	169 986	476 439
II. Interest expense	-168 096	-403 415	-78 123	-212 540
III. Net interest income	132 251	378 790	91 863	263 899
IV. Fee and commission income	96 860	271 414	57 809	145 544
V. Fee and commission expense	-64 660	-117 134	-8 189	-19 694
VI. Net fee and commission income	32 200	154 280	49 620	125 850
VII. Insurance premiums	102 785	165 443	0	0
VIII. Dividend received	1 456	2 002	1 178	1 178
IX. Result on financial instruments re-measured to fair value	37 907	76 715	11 334	27 471
X. Result on investment securities	-1 503	1 192	-920	-648
XI. Foreign exchange result	51 553	128 876	27 061	69 850
XII. Claims-paid of reinsurance	-10 288	-8 875	0	0
XIII. Change in insurance provisions	-6 223	-12 102	0	0
XIV. Other operating income	17 495	283 030	9 259	34 802
XV. Other operating expenses	-8 794	-27 826	-4 609	-14 039
XV. Net operating income	184 388	608 455	43 303	118 614
XVI. Result on provision for NIL and other accounts receivable	-48 350	-77 539	-28 694	-84 188
XVIII. Overhead costs	-148 037	-417 692	-93 536	-266 796
XIX. Operating profit	152 451	646 293	62 556	157 379
XX. Share in net profit (loss) of associates	0	3 026	0	0
XXI. Profit / (loss) before income tax	152 451	649 319	62 556	157 379
XXII. Corporate income tax	-28 931	-106 484	-15 025	-28 255
XXIII. Net profit / (loss) for the period	123 520	542 835	47 531	129 124
1. Attributable to equity holders of the parent	110 613	515 843	43 566	123 094
2. Attributable to minority interest	12 907	26 992	3 965	6 030
Earnings per share				
- basic for the period	0.16	0.76	0.08	0.23
- diluted for the period	0.16	0.73	0.08	0.23

CONSOLIDATED BALANCE SHEET
As at 30 September 2007 and 31 December 2006

	30.09.2007	31.12.2006
	in thousand PLN	in thousand PLN
ASSETS		
I. Cash and balances with the Central Bank	351 795	294 546
II. Bills of exchange eligible for rediscounting with the Central Bank	70	360
III. Amounts due from banks	3 387 285	2 939 875
IV. Financial assets held for trading	32	80
V. Derivative financial instruments	101 293	48 136
VI. Other financial instruments at fair value through profit or loss	148 061	0
VII. Loans and advances to customers	9 942 815	6 078 719
VIII. Finance lease receivables	246 670	155 403
IX. Investment securities	2 308 554	1 620 597
1. Available for sale	2 259 014	1 588 161
2. Held to maturity	49 540	32 436
X. Investments in associates	12 098	113 088
XI. Intangible assets	897 614	454 639
XII. Property, plant and equipment	134 030	90 877
XIII. Investment properties	14 362	12 492
XIV. Share of reinsurer in technical provisions	1 778	0
XV. Non current assets classified as held for sale	25 898	25 564
XVI. Tax assets	162 025	127 825
1. Current tax assets	395	6 458
2. Deferred tax assets	161 630	121 367
XVII. Other assets	383 686	82 939
TOTAL ASSETS	18 118 066	12 045 140
LIABILITIES AND EQUITY		
Liabilities		
I. Amounts due to Central Bank	0	0
II. Amounts due to other banks and finance institutions	1 288 194	1 656 755
III. Derivative financial instruments	63 020	22 382
IV. Other finance liabilities at fair value through profit or loss	61 017	0
V. Deposits from customers	9 440 883	6 567 175
VI. Issued debt securities	3 322 634	1 436 164
VII. Corporate income tax payable	46 199	571
VIII. Other liabilities	278 671	146 229
IX. Technical provisions	262 875	0
X. Deferred tax liabilities	125 074	78 346
XI. Provisions	64 065	31 316
XII. Liabilities directly associated with non-current assets classified as available for sale	0	0
TOTAL LIABILITIES	14 952 632	9 938 938
Equity attributable to equity holders of the parent company		
XIII. Share capital	708 996	644 923
XIV. Retained earnings	-62 405	-14 234
XV. Net (loss) profit	515 843	160 226
XVI. Other reserves	1 850 632	1 265 273
Minority interest	152 368	50 014
Total equity	3 165 434	2 106 202
TOTAL EQUITY AND LIABILITIES	18 118 066	12 045 140

Profit per share	01.07.2007- 30.09.2007	01.01.2007- 30.09.2007	01.07.2006- 30.09.2006	01.01.2006- 30.09.2006
Net profit for the period for ordinary shareholders (in thousand PLN)	110 613	515 843	43 566	123 094
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	708 995 500	681 066 574	549 746 943	540 041 637
Basic profit per share (in PLN)	0.16	0.76	0.08	0.23
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	709 826 097	708 516 337	551 254 636	541 596 628
Diluted profit per share (in PLN)	0.16	0.73	0.08	0.23

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 9 month period ended 30 September 2007

	Attributable to equity holders of the parent company							Total	Minority interest	Total equity
	Share capital	Retained earnings	Reserve capital	Other capital			Net (loss) profit			
				Revaluation reserve	Exchange differences	Convertible bonds				
				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
Valuation of available for sale investments less deferred tax				-6 591				-6 591	-98	-6 689
Cumulative translation adjustment [from translation of subordinated entities]					-5 179			-5 179	-213	-5 392
Net profit or (loss) for the period	0	0	0	-6 591	-5 179	0	0	-11 770	-311	-12 081
Net profit or (loss) for the period							515 843	515 843	26 992	542 835
Total incomes and expenses disclosed in capital	0	0	0	-6 591	-5 179	0	515 843	504 073	26 681	530 754
Equity issued	64 073		384 433					448 506		448 506
Costs of equity issue			-587					-587		-587
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 Noble Bank S.A.		-30 457	30 457					0		0
Appropriation of profit of Open Finance S.A.		-10 351	10 351					0		0
Managerial options						4 886		4 886		4 886
Disposal of Noble Bank shares								0	21 794	21 794
Acquisition of Getin Bank shares								0	-147	-147
Minority share in issuance/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	1 992	1 992
Deemed sale of Noble Bank S.A. shares								0	57 267	57 267
Disposal of Noble Funds TFI S.A. shares								0	4 728	4 728
Acquisition of Prikarpatya shares								0	-293	-293
Acquisition of TUE shares								0	-273	-273
Dekonsolidation of Fiolet								0	-6 541	-6 541
At 30 September 2007 (as per IFRS)	708 996	-62 405	1 843 422	3 041	-5 385	9 554	515 843	3 013 066	152 368	3 165 434

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 9 month period ended 30 September 2006

	Attributable to equity holders of the parent company							Total	Minority interest	Total equity
	Share capital	Retained earnings	Other capital							
			Reserve capital	Revaluation reserve	Exchange differences	Convertible bonds	Net (loss) profit			
			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 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
Valuation of available for sale investments less deferred tax				-6 980				-6 980	-95	-7 075
Cumulative translation adjustment [from translation of subordinated entities]						-185		-185	71	-114
Net profit or (loss) for the period	0	0	0	-6 980	-185	0	0	-7 165	-24	-7 189
Net profit or (loss) for the period							123 094	123 094	6 030	129 124
Total incomes and expenses disclosed in capital	0	0	0	-6 980	-185	0	123 094	115 929	6 006	121 935
Equity issued	23 477		-83					23 394		23 394
Transfer of profit for previous year to retained earnings		78 439					-78 439	0		0
Appropriation of profit of Getin Bank S.A.		-80 555	80 555					0		0
Appropriation of profit of Fiolet S.A.		-695	695					0		0
Managerial options						1 303		1 303		1 303
Acquisition of Open Finance								0	-11 720	-11 720
Disposal of Noble Bank shares								0	15 289	15 289
Acquisition of Noble Bank shares								0	-192	-192
Acquisition of Getin Bank shares								0	-229	-229
Consolidation purchase - GB issue of series U shares								0	193	193
Other		233						233		233
At 30 September 2006 (as per IFRS)	557 812	-14 530	573 228	5 148	29	3 258	123 094	1 248 039	27 985	1 276 024

CONSOLIDATED CASH FLOW STATEMENT

For the 9 month periods ended 30 September 2006 and 30 September 2006

	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
	in thousand PLN	in thousand PLN
Cash flows from operating activities		
Net profit (loss)	542 835	129 124
Total adjustments:	-3 041 896	-981 013
Depreciation	27 118	19 437
Share in net profits (losses) of associates	-3 026	0
Foreign exchange (profits)/losses	23	-90
(Profit) loss on investing activities	-230 554	-2 061
Interest and dividend	24 058	-1 179
Change in receivables from banks	-875 568	314 794
Change in financial assets held for trading and other financial instruments at fair value through profit or loss	4 132	3
Change in derivative financial instruments (assets)	-52 915	-14 784
Change in loans and advances to customers	-3 778 026	-1 897 920
Change in finance lease receivables	-97 580	-45 705
Change in investment securities available for sale	-679 105	-339 297
Change in deferred tax assets	-41 207	-69 992
Change in share of reinsurer in technical provisions	-52	0
Change in other assets	-222 419	-73 877
Change in amounts due to banks	-381 294	-112 828
Change in derivative financial instruments (liability) and other financial liabilities at fair value through profit or loss	101 655	14 532
Change in amounts due to customers	2 434 027	1 093 160
Change in liabilities from the issue of debt securities	320 882	13 921
Change in provisions	48 809	35 190
Change in technical provisions	93 392	0
Change in other liabilities	191 813	77 898
Other adjustments	27 735	5 563
Income tax paid	-67 353	-38 900
Current tax expense (income statement)	113 559	41 122
Net cash from operating activities	-2 499 061	-851 889
Cash flows from investing activities		
Inflows	325 749	21 521
Sale of shares in subsidiaries, net of cash disposed	157 324	15 750
Sale of shares in associates	0	0
Sale of investment securities	3 245	2 307
Proceeds from sale of intangible assets and tangible fixed assets	9 861	2 286
Other investing inflows	155 319	1 178
Outflows	-644 889	-54 282
Purchase of subsidiaries, net of cash acquired	-604 499	-26 196
Purchase of associates	0	0
Purchase of intangible assets and tangible fixed assets	-40 390	-27 672
Other investing outflows	0	-414
Net cash used in investing activities	-319 140	-32 761
Cash flows from financing activities		
Issue of shares	447 918	24 867
Issue of debt securities	1 598 030	880 119
Redemption of debt securities issued	-32 327	-10 197
Other net financing inflows / expenditure	-19 550	-1 408
Net cash from (used in) financing activities	1 994 071	893 381
Net change in cash and cash equivalents	-824 130	8 731
Net foreign exchange differences	-1 934	102
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	479 633	774 191
of which is restricted use	0	0

3. Other information to the consolidated financial statement

3.1 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 9-month period ending on September 30, 2007 and contains the comparative data for the 9-month period ending on September 30, 2006 and as of December 31, 2006.

The seat of Getin Holding is located in Wrocław on Powstańców Śląskich Street 2-4. The Company was for the first time registered under the name of "Centaur S.A." on February 23, 1996. 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. On March 23, 2001 the Company under this name was registered in the District Court for Wrocław Fabryczna, 6th Business Division of the National Court Register under KRS No 0000004335. The company has been operating under the name of "Getin Holding S.A." since 24th July 2003. The parent company was assigned the statistical REGON No 932117232. 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.

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

The consolidated financial statement for Quarter III of 2007 covers Getin Holding 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	99.47%	Full
Getin Finance PLC with its registered office in London (Great Britain)	Financial services	99.47% 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
Open Finance MIL with its registered office in Dublin	Customers acquiring and marketing activity on behalf parent company	72.12% ⁴⁾	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	99.58%	Full
TU Europa na Życie S.A. with its registered office in Wrocław	Insurance services	99.58%	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	93.76% ⁵⁾	Full
Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	100.00%	Full
Fiolet S.A. with its registered office in Wrocław	Financial and insurance agency	60.00% ⁶⁾	Full

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

²⁾ As of September 30, 2007 Noble Bank owns 100% shares in Open Finance and 76.20% in Noble Funds TFI

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

⁴⁾ As of September 30, 2007 Open Finance MIL is a 100% subsidiary of Open Finance

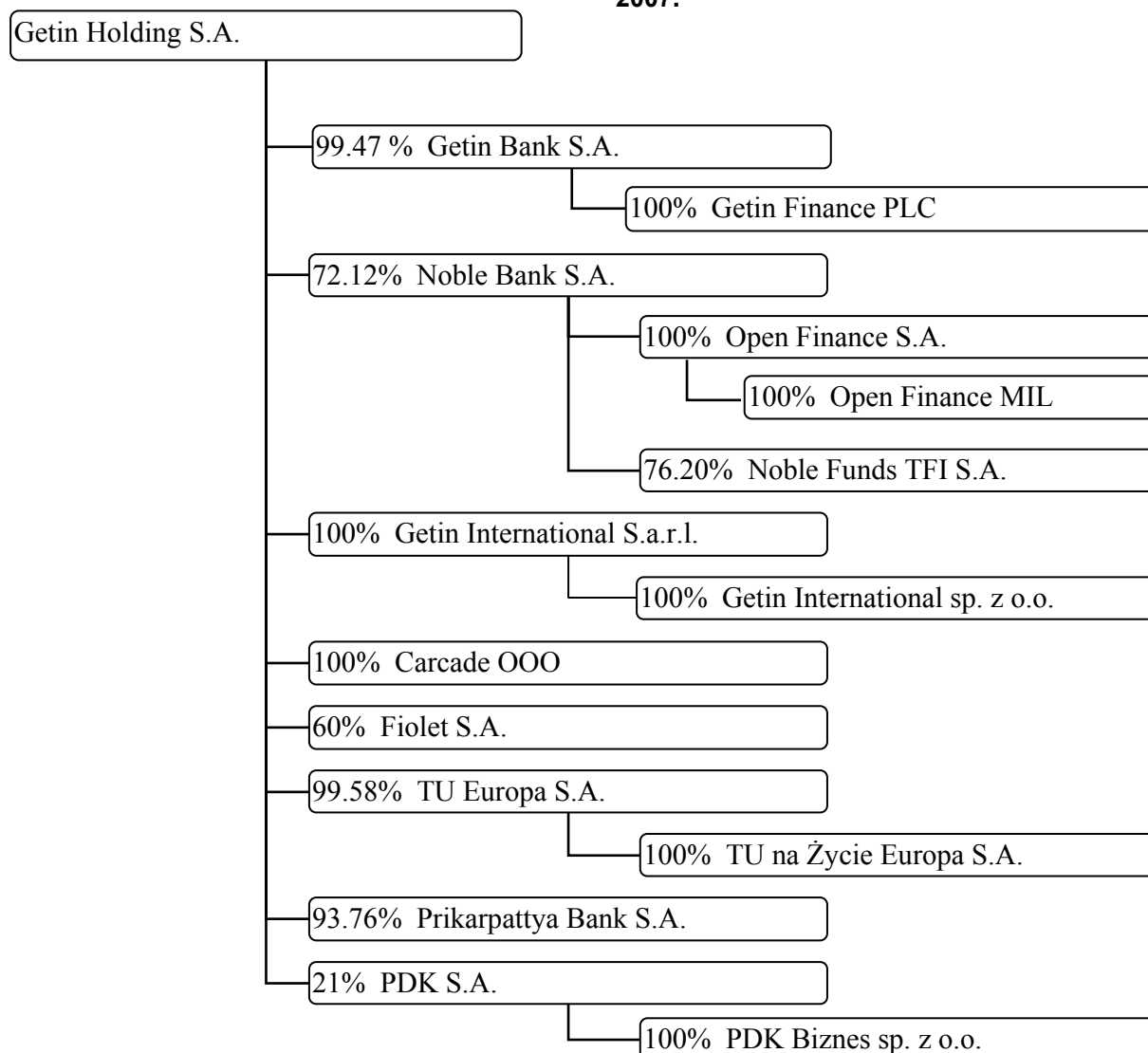
⁵⁾ As of November 2, 2007 an increase in share capital of Prikarpatya Bank was registered. Regarding to the increase, the Issuer's in share capital of Prikarpatya Bank increased to 99.06%

⁶⁾ As of September 20, 2007, the General Shareholders Meeting of Fiolet S.A. passed an resolution to merge Fiolet S.A. with Getin Raty S.A. (an entity outside of the Getin Holding Group), which was registered by the Court on October 1, 2007. As a result of the merger, Getin Holding share decreased to 39.47%. At the end of III Q of 2007 the company stopped being consolidated using full method and it is valued in the consolidated financial statement using an equity method.

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

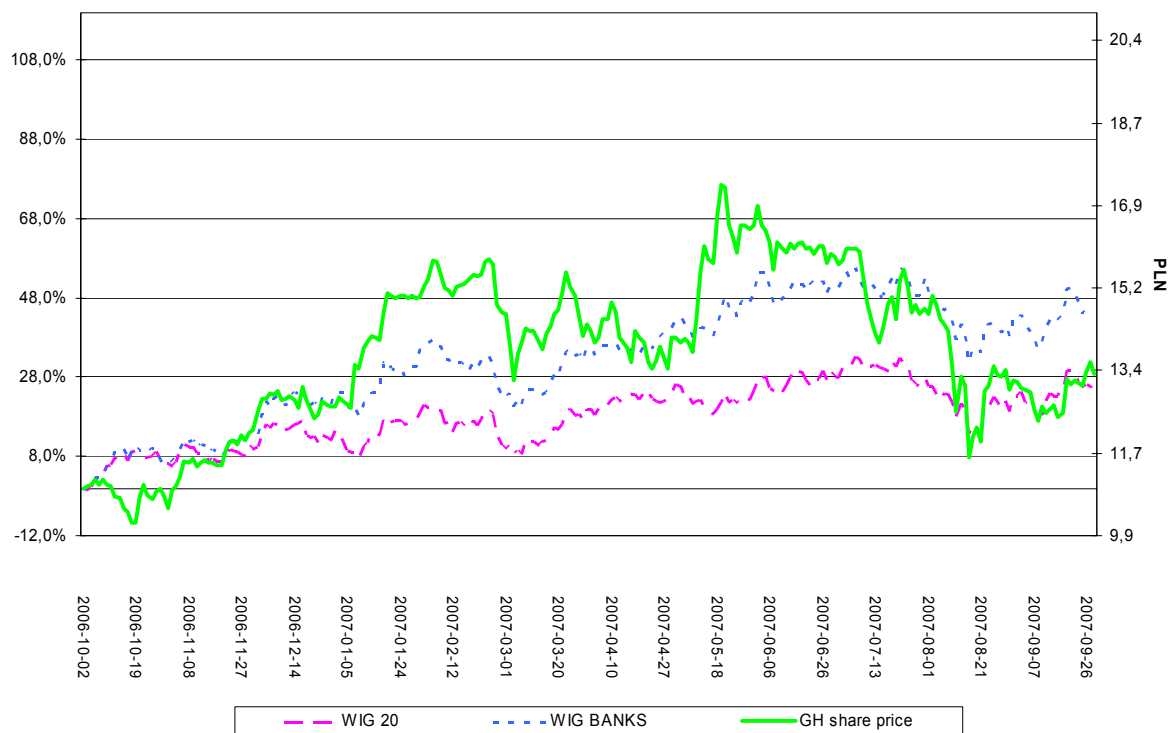
3.3 Graphic structure of Getin Holding Capital Group and employment as of September 30, 2007.



Employment in Getin Holding Capital Group :		
	30.09.2007	31.12.2006
Getin Holding S.A.	16	13
Getin Bank S.A.	2 357	2 146
Noble Bank S.A.	223	131
Open Finance S.A.	341	273
Noble Funds TFI S.A.	12	10
Carcade OOO	388	299
Getin International Group	13	*
Fiolet S.A.	98	57
Prikarpatyya Bank S.A.	415	*
TU Europa Group	144	*
Total	4 007	2 929

*Entities not consolidated by Geting Holding Group as of December 31, 2006.

3.4 Price of Getin Holding shares



3.5 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 Q3 of 2007 consists of:

- the condensed consolidated financial statements of the Getin Holding Capital Group for reporting periods from 01.07.2007 to 30.09.2007, from 01.01.2007 to 30.09.2007 and as at 30.09.2007, 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 9-month period ending 30.09.2006, for the 9-month period ending 30.09.2006 and as at 31.12.2006
- condensed financial statements of Getin Holding for reporting periods from 01.07.2007 to 30.09.2007, from 01.01.2007 to 30.09.2007 and as at 30.09.2007, 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 9-month period ending 30.09.2006, for the 9-month period ending 30.09.2006 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. (Law Journal: 2005 year, 2009 no, 1774 item)

Getin Holding Capital Group with the Company as the parent company is obliged to prepare consolidated financial statements according to 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 30.09.2007 was prepared in accordance with the International Financial Reporting Standards adopted by the European Union.

In 2007 Getin Holding Capital Group did not make any changes in the accounting policy.

3.6 Financial results of Getin Holding Group in Q3 of 2007

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

Selected Income Statement data	Q3* 2007	Q3* 2006	% Change
Net interest income	378 790	263 899	43.5%
Net fee and commission income	154 280	125 850	22.6%
Net profit (loss):	542 835	129 124	320.4%
Attributable to equity holders of the Company	515 843	123 094	319.1%
Attributable to minority interest	26 992	6 030	347.6%

Selected Balance Sheet data	30.09.2007	31.12.2006	% Change
Loans and advances to customers	9 942 815	6 078 719	63.6%
Total assets	18 118 066	12 045 140	50.4%

Key ratios	Q3* 2007	Q3* 2006
Cost / income ⁽¹⁾	36.59%	52.48%
Net interest income / Total income	33.18%	51.91%
Net fee & commission income / Total income	13.52%	24.76%
ROAA ⁽²⁾	4.80%	1.96%
ROAE ⁽³⁾	30.21%	14.71%

* YTD

- (1) Net profit divided by the average value of the assets for the Q3 2007 and end of 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 Q3 2007 and end of 2006; ratio annualized.

Getin Holding Capital Group during 9 months ending on 30.09.2007 generated a net profit at the level of 542 835 T PLN, including profit attributable to the shareholders of the parent company amounting to 515 843 T PLN, and to the minority shareholders at the level of 26 992 T PLN.

The profit generated by Getin Bank during the 9 month-period ending on 30.09.2007 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 208 348 T PLN (financial result according to Polish Accounting Standards amounted to 199 268 T PLN).

The separate results generated by the other companies covered under full consolidation during the 9 month period ending on 30.09.2007 are as follows:

- Getin Holding - net profit at the level of 117 653 T PLN
- Noble Bank Group - net profit at the level of 91 222 T PLN
- Fiolet - net profit at the level of 8 812 T PLN
- Carcade - net profit at the level of 14 003 T PLN
- Getin International Group - net loss at the level of -4 959 T PLN
- Prikarpatya Bank SA - net profit at the level of 384 T PLN (the period from 01.05.2007 to 30.09.2007)
- TU Europa Group - net profit at the level of 40 893 T PLN (the period from 24.04.2007 to 30.09.2007)

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, Getin Raty S.A., Open Finance) and Getin Bank at the level of -6 122 T PLN
- Elimination of the transactions concluded between the Getin Bank, Noble Bank and TU Europa Group at the level of -18 649 T PLN
- The share of TU Europa Group for the period to 23.04.2007 according to equity method amounting 3 026 T PLN
- Profit 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 26 992 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

3.7 Other financial information

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

	30.09.2007	31.12.2006	Change
1. Deferred income tax assets	161 630	121 367	40 263
2. Deferred income tax provision	125 074	78 346	46 728
3. Provisions, including:	64 065	31 316	32 749
Restructuring provision	7 485	19 078	-11 593
Provisions for claims	5 029	5 214	-185
Provisions for retirement benefits	277	627	-350
Provisions for granted liabilities and guarantees	3 509	1 934	1 575
Other provisions	35	4 463	-4 428
Accrued insurance bonuses	47 730	0	47 730

3.7.2 Total provisions for impaired assets

Total provisions for impaired assets, including	30.09.2007	31.12.2006	Change
Tangible fixed assets	3 813	3 718	95
Investment property	10 774	10 094	680
Intangible assets	659	659	0
Credits and loans granted to clients	602 027	557 086	44 941
Amounts due from banks	0	8	-8
Financial lease receivables	5 471	3 750	1 721
Financial assets available for sale	14 476	12 489	1 987
Other assets	13 320	14 678	-1 358
Total provisions for impaired assets	650 540	602 482	48 058

3.7.3 Interest income and expense

Interest income	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
Income on loans to customers	555 324	330 456
Income on other placements on money market	0	0
Income on the investment securities	75 013	65 589
Income on placements in other banks	82 869	44 794
Interest on financial lease	59 824	33 015
Obligatory provision interests	8 145	2 580
Other interest	1 025	5
Total	782 200	476 439
Financial assets designated at fair value through profit or loss	6	0
Total	782 206	476 439

Interest expense	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
Expense on amounts due to customers	241 261	157 736
Expense on other deposits on the money market	0	115
Expense on debt securities issued	108 649	16 266
Expense on amounts due to banks	35 019	26 597
Expense on other bank's deposits	17 960	11 082
Expense on financial lease interest	88	121
Other	439	623
Total	403 415	212 540

3.7.4 Fee and commission income and expenses

Fee and commission income	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
From agents' commission	120 541	58 982
Insurance commission	62 108	48 339
From the credits and loans granted	21 407	11 165
From the accounts maintenance	20 666	14 959
From units of participation sale	18 069	0
From asset management fees and services	9 640	0
From the payment cards	7 612	4 367
Lease commission	6 015	3 223
From the clearing operations	2 941	3 562
From the guarantees and similar operations	208	193
From the securities operations	140	0
Other	2 066	754
Total	271 414	145 544

Fee and commission expense	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
Due to agents	31 487	8 167
Due to insurance	72 400	797
Due to the payment cards	5 494	5 025
Due to loans and credits	5 516	3 851
Due to clearing operations	847	689
Due to lease	627	590
Other	763	575
Total	117 134	19 694

3.7.5 Overhead costs

Overhead costs	01.01.2007- 30.09.2007	01.01.2006- 30.09.2006
Payroll/Employee benefits	202 043	122 307
Materials and energy consumption	16 910	13 585
Third party services, including	154 746	99 662
- marketing and representation	54 980	24 807
- IT	6 368	5 433
- rent	35 703	25 152
- security	6 214	5 703
- maintenance and repairs	4 129	3 588
- telcommunication and post	22 339	18 377
- advisory services	1 974	1 493
- legal services	6 719	3 074
- insurance	1 028	880
- other	15 292	11 155
Other real cost	6 819	5 030
Taxes and charges	6 189	6 075
Annual Bank Guarantee Fund fee	1 370	700
Cost of insurance activity payments	211	0
Depreciation	27 118	19 437
Other	2 286	0
Total	417 692	266 796

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

Q3 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	101 074	1 903	5 017	107 994
Decrease	-27 013	0	-3 442	-30 455
Net provisions in P&L	74 061	1 903	1 575	77 539
Write-offs	-31 321	0	0	-31 321
Other increases	2 193	0	17	2 210
Other decreases	0	-182	0	-182
Net other increases/decreases	2 193	-182	17	2 028
Provision for losses at the end of the period - 30.09.2007	602 027	5 471	3 526	611 024

Q3 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	88 728	704	2 435	91 867
Decrease	-5 881	0	-1 798	-7 679
Net provisions in P&L	82 847	704	637	84 188
Write-offs	-27 429	0	0	-27 429
Other increases	339	0	0	339
Other decreases	-18 174	0	0	-18 174
Net other increases/decreases	-17 835	0	0	-17 835
Provision for losses at the end of the period - 30.09.2006	552 291	4 573	841	557 705

3.7.7 Loans and advances to customers

Loans and advances to customers	30.09.2007	30.09.2006
Loans	9 852 978	6 159 071
Purchased receivables	691 360	476 230
Realized guarantees and commitments	504	504
Total gross	10 544 842	6 635 805
Impairment provisions (-)	-602 027	-557 086
Total net	9 942 815	6 078 719

Impairment provisions as at 30 September 2007	Gross value not-impaired loans	Gross value impaired loans	Impairment charges for not impaired loans IBNR	Impairment charges for impaired loans	Total net value
- corporation credits	1 009 059	185 218	-5 391	-171 679	1 017 206
- car credits	1 943 423	139 619	-30 138	-104 949	1 947 954
- mortgages	5 673 510	106 147	-44 010	-50 852	5 684 795
- consumer credits	1 267 162	220 704	-39 195	-155 813	1 292 859
Total	9 893 154	651 688	-118 734	-483 293	9 942 815

Impairment provisions as at 31 December 2006	Gross value not-impaired loans	Gross value impaired loans	Impairment charges for not impaired loans IBNR	Impairment charges for impaired loans	Total net value
- corporation credits	635 747	222 177	-5 433	-192 271	660 220
- car credits	1 424 739	130 650	-31 115	-97 400	1 426 874
- mortgages	3 198 249	113 544	-34 509	-49 824	3 227 460
- consumer credits	742 764	167 935	-17 230	-129 304	764 165
Total	6 001 499	634 306	-88 287	-468 799	6 078 719

3.7.8 Calculation of solvency ratio for Getin Bank and Noble Bank

Solvency	01.01.2007-30.09.2007	
	Getin Bank S.A.	Noble Bank S.A.
Equity capital		
Share capital	295 856	215 178
Reserved capital	768 546	173 330
General fund for bank risk	32 500	0
Revaluation capital	10 952	-20
Audited profit for H1 2006	130 876	45 884
Adjustment of shares in financial institutions	-1 569	-89 889
Intangible assets adjustment	-62 214	-2 226
Retained earnings from prior years	0	0
Total equity capital	1 174 947	342 257
Risk weighted assets		
Risk exposure at the level of 20%	2 374 292	582 659
Risk exposure at the level of 50%	151 071	24 242
Risk exposure at the level of 100%	9 221 542	828 041
Total risk weighted assets	9 771 936	956 694
Risk weighted off balance liabilities		
Risk exposure at the level of 0,4%	0	0
Risk exposure at the level of 1%	2 269 708	0
Risk exposure at the level of 1,8%	2 577 957	0
Risk exposure at the level of 2,4%	0	0
Risk exposure at the level of 10%	38	0
Risk exposure at the level of 20%	241 410	0
Risk exposure at the level of 50%	18 868	112 507
Risk exposure at the level of 100%	0	0
Total risk weighted off balance liabilities	126 820	56 254
Total risk weighted assets and off - balance liabilities	9 898 756	1 012 947
Market risks	5	0
Other risks	2	0
Solvency ratio	11.9%	33.8%

3.8 Major achievements and failure of Getin Holding Capital Group in Q3 of 2007

Getin Bank

A significant increase in sales in four major segments on which Getin Bank concentrates, has been reached:

- over a threefold increase in sales of cash credits to the amount of 1 053.9 million PLN
- strengthening of the leader's position on car credit market and an increase in sales by 65% to the amount of 1 067 million PLN
- 44% increase in sales of mortgage to the amount of 2 385.7 million PLN
- 100% increase in sales of credits for small and middle-sized companies to the amount of 1 318.1 million PLN

A record-breaking net profit of the bank (under PAS) – an increase to the amount of 199.3 million PLN (76% growth) and after three quarters net profit is higher than in year 2006.

FACTOR in Bank doubled the amount of purchased debts and reached the sale at the level of 566.9 M PLN.

The development of sales – currently, the bank owns 181 branches and additionally is going to start a partnership program, within which franchise branches will be opened.

Noble Bank Group

Noble Bank

Clients' funds under the management of Noble Bank Group have reached the level of 1.89 billion PLN, and the number of new clients in the area of private banking has reached the amount of 2 200 clients. The number of branches amounts to 8.

Noble Funds TFI

The assets value increased to the amount of 1.25 billion PLN. Net profit has reached the level of 10.5 billion PLN.

Open Finance

Open finance has held its leader's position on mortgage market (11% of market share). The number of branches increased by 3 of Open Finance branches and 10 Open Direct branches.

TU Europa Group

Europa Capital Group exceeded the result from year 2006 by 35%, net profit for the 9-month period of year 2007 increased by 47% with comparison to the 9-month period of year 2006.

A record-breaking premium income according to IFRS has been reached. Premium income for the 9-month period is 40% higher than whole premium income of year 2006, and 100% higher than in the 9-month period the year before.

The total balance of the group exceeded 1.3 billion PLN and increased by 25% in Q III of 2007.

TU EUROPA and TU na Życie EUROPA took respectively first and second place in 'The Towarzystwa Ubezpieczeń Ranking'- Autumn 2007, compiled by independent financial market analysts of Allifinance Poland.

Partnerships of EUROPA Capital Group open and close first ten positions in the ranking of the most dynamic financial institutions in Poland, taking first place – TU na Życie EUROPA, tenth place – TU EUROPA.

EUROPA Capital Group among 50 biggest insurance companies in Middle-South Europe takes 34th position.

From the beginning of the year TU na Życie EUROPA offered 27 structured products, establishing its leader's position in the segment.

Significant sale in 'unit linked' products was reached – over 60 million PLN in Q III of 2007.

International activity

Total equity of Getin International has been increased by 10 million EUR for realization of further development plans of the company on East Markets.

An increase in share capital of Prikarpattya Bank in Ukraine and increase in share capital of Prikarpattya Bank to 99.06%.

Permission from the Antitrust Committee of Ukraine has been obtained. The permission let Prikarpattya Bank create, in cooperation with a local company, credit sales network for distribution of Prikarpattya Bank products.

Restructuring of Prikarpattya Bank has been carried out and a rebranding and positioning plan on the Ukrainian market has been prepared.

Profit of Carcade reached 14 million PLN - an increase by 352 % from 3.1 million PLN in the same period of year 2006.

A letter of intent concerning taking up shares in a financial advisory company based in Romania has been signed.

3.9 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 for IIIQ of 2007, are:

- With regard to **Getin Bank**, including the audited result for the first half-year in the amount of 130.9 million PLN to regulative funds of Getin Bank.
- Regarding **TU Europa**: on July 4, 2007 last part of RB Expert S.A. overdue loan was repaid amounting to 2.5 million PLN. Total amount of loan to RB Expert S.A amounted to 5.5 million PLN. In June 2007 the first part of loan in the amount of 3 million PLN was paid off.

No other untypical factors or events occurred in Getin Holding companies.

3.10 Seasonality or cyclical nature of Group's activity in 3Q of 2007

Does not concern Getin Holding Capital Group

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

Getin Holding

From September 25 to September 28, 2007 subscription for J-series shares was carried out. It was the last instalment of J-series shares issue, offered by the Issuer within the Managerial Options Program.

The final subscription was on September 28, 2007. 791 486 securities were included in the subscription. J-series shares amounting to 791 486 were assigned to 105 people. The subscription share price was 2.40 PLN per share.

Noble Bank

On July 16, 2007 within Program of Eurobonds Issue, Noble Bank issued 3-year certificates of deposit for the amount of 270 000 T PLN and 5-year certificates of deposit for the amount of 80 000 T PLN. Interest on certificates is paid every 3 months within 3M WIBOR plus profit margin. Resources from Program of Eurobonds Issue are mainly assigned for a sale increase of credits on financial assets.

Carcade

In the reporting period Carcade had repaid:

On August 2, 2007 - 4 bills of the total amount of 17 941 T RUB, equivalent of 1 947 T PLN (at an annual interest rate of 15.40%) –issued on November 3, 2006.

On September 13, 2007 - 4 bills of the total amount of 35 927 T RUB, equivalent of 3 844 T PLN (at an annual interest rate of 15.10%) –issued on December 13, 2006.

On September 18, 2007 - 3 bills of the total amount of 17 964 T RUB, equivalent of 1 936 T PLN (at an annual interest rate of 15.10%) –issued on December 18, 2006

Other Group companies did not issue, buyout or repay any debt or equity securities.

3.12 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 no dividends were paid in Getin Holding Group.

3.13 Identification of the events that took place after 30.09.2007 and which could have a material impact on the future financial results of the Capital Group

The merger between Fiolet and Getin Raty S.A. and increase in share capital of Fiolet.

The realization of plan concerning merger of two companies, guaranteed Fiolet much better position on the financial agency market, giving opportunities for development in the future. At the same time, the series of synergies will let reduce costs and increase effectiveness in the company. Due to the merger, Fiolet will expand its offer by cash credits and credit cards sale. According to the Issuer, the emergence of large agency will have impact on sales of financial services in Capital Group.

Developing plans of retail banking on the Ukrainian market.

On October 15, 2007 the Antitrust Committee at Ukraine granted a permission enabling Getin International S.a.r.l. and Prikarpattya Bank to form a new company in cooperation with a local Ukrainian company whose purpose of activity will be the creation of the network of sales outlets for credit products for retail customers of Prikarpattya Bank. The permission entitles Getin International S.a.r.l. to take over the majority share in the new entity.

Increase in share capital od Getin International S.a.r.l.

On October 24, 2007 The General Assembly of Getin International S.a.r.l increased share capital by 10 000 T EUR, equivalent of 36 555 T PLN, to the total amount of 11 500 T EUR. New shares were taken up by Getin Holding. Share of Getin Holding remains unchanged – 100%.

Increase in share capital of Prikarpattya Bank.

On November 2, 2007 the change in statute and in share capital of Prikarpattya Bank were registered. On November 7, 2007 share capital of Prikarpattya Bank was increased by the amount of 125 000 T UAH, the equivalent of 69 425 T PLN. Currently, share capital of Prikarpattya Bank amounts to 147 000 T UAH, the equivalent of 73 162 T PLN. The Issuer currently holds 145 618 829 shares – 145 618 829 UAH, equivalent of 72 474 T PLN, which is 99.06% of share capital of Prikarpattya Bank and granting to the same amount of votes at the General Meeting of Shareholders of Prikarpattya Bank.

Positive decision of Sberbank Russia Credit Committee OAO.

Carcade gained a positive decision from Sberbank Russian Credit Committee OAO about willingness to transact a deal of open credit line, amounting to 2 billion RUB, for financing lease activity of the company. Sberbank Russia OAO is the biggest bank on the Russian market. The granted open credit line will have a significant impact on the development of Carcade.

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

	30.09.2007	31.12.2006
I. Given and received contingent liabilities	1 644 396	1 613 260
Contingent liabilities	1 378 740	1 334 375
a) financial	1 354 562	1 324 928
b) guarantee	24 178	9 447
Contingent assets	265 656	278 885
a) financial	132 000	154 400
b) guarantee	133 656	124 485
II. Liabilities concerned with realisation of buy/sell transactions	9 742 879	5 800 447
III. Other off-balance sheet items	1 308 981	1 386 112
TOTAL OFF-BALANCE SHEET ITEMS	12 696 256	8 799 819

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

Due to increase in share capital of Prikarpatya Bank, the share of Getin Holding increased from 93.76% to 99.06%.

In 3Q of 2007 Fiolet was in the process of merger with Getin Raty S.A. - based in Wrocław, which planned to transfer all assets of Getin Raty S.A. to Fiolet. As a result of the merger, the Getin Holding share in Fiolet decreased from 60% to 39.47%; the number of shares did not change – 600 shares.

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

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

3.17 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	394 714 317	394 714 317	55.61%	55.61%
	Commercial Union Open Pension Fund BPH	306 913 307	306 913 307	43.24%	43.24%
2	CU WBK	55 430 174	55 430 174	7.81%	7.81%

* Mr. Leszek Czarnecki directly holds 87 768 897 shares, i.e. 12.37% of the share capital and 12.37% 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 43.24% of the share capital and 43.24% 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.

3.18 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 submitting the quarterly report for quarter II of 2007 was:

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 FOR II QUARTER OF 2007

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 43.24% of the share capital and 43.24% 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.

According to information held by the company the ownership structure of significant share packages on the date of submitting the quarterly report for quarter III of 2007 was:

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 FOR III QUARTER OF 2007

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	394 714 317	394 714 317	55.61%	55.61%
	Commercial Union Open Pension Fund BPH	306 913 307	306 913 307	43.24%	43.24%
2	CU WBK	55 430 174	55 430 174	7.81%	7.81%

* Mr. Leszek Czarnecki directly holds 87 768 897 shares, i.e. 12.37% of the share capital and 12.37% 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 43.24% of the share capital and 43.24% 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.

3.19 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 Q2 2007	Increases	Reductions	At the submission of the report for Q3 2007
Managing individuals					
Piotr Stępnia	Management Board President of the Company	499 732	90 000		589 732
Krzysztof Rosiński	Vice-president of the Management Board		10 000		10 000
Artur Wiza	Member of the Management Board		25 000		25 000
Radosław Stefurak	Member of the Management Board		8 000		8 000
Katarzyna Beuch	Proxy		2 500		2 500
Supervisory individuals					
Remigiusz Baliński	Supervisory Board Chairman	50 000	27 000		77 000
William Pollard	Supervisory Board Vice- president		5 000		5 000
Ludwik Czarnecki	Supervisory Board Member		5 000		5 000
Marek Grzegorzewicz	Supervisory Board Member	166 820	5 000		171 820
Jarosław Leszczyszyn	Supervisory Board Member	25 601	5 000		30 601

3.20 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: 51 569 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: 154 679 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 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 informed us about the final stage of proceeding, expected to end at the turn of the third and fourth quarter of 2007.

3.21 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 30.09.2007 by the Issuer or its subsidiaries with related entities, which were not typical and routine transactions concluded on market terms, amounted to 513 137T PLN

The transaction of the highest value concluded in Q3 of 2007

On July 6, 2007 TU Europa S.A purchased 25 bonds issued by LC Corp S.A. – based in Wrocław in the amount of 1 091 T PLN each. Total value of the purchase was 26 931 T PLN. Bonds were repurchased on the repurchase date i.e. 6.09.2007

3.22 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.

3.23 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:

Situation on the mortgage market, clients will be searching for funds to finance immediate expenses with cash and instalment credits, searching for investing opportunities on saved funds. These factors with good macroeconomics rates influence on society's tendency to incur debts. In addition, a change of savings structure among Poles and an increased interest in structured innovative products are also important.

From Capital Group perspective it has a positive impact on clients' creditworthiness which enables to increase offered products and services sale, and decrease credit risk.

All the above factors influence good economic conditions for companies operating in the Group.

In the field of banking services the Issuer assumes:

- constant development of Getin Bank branches on the whole territory of Poland and also development of projects connected with investments in a financial segment.
- development of Noble Bank Group (Open Finance and Noble Funds TFI). Noble Bank is going to develop distribution network. Planned dynamic development of the bank in the field of sale of products is connected with the need to obtain solid sources of financing credit activities. The bank is planning to introduce new innovative savings products enabling depositors to obtain increased rates of return maintaining security of deposited funds. Open Finance is going to continue its activity throughout new entities: Open Finance MIL, based in Dublin and Open Dystrybucja sp. z o. o. based in Warsaw (on October 11, 2007 Open Finance purchased 100% shares of Heather Investments sp. z o. o., based in Warsaw. On that day Members of Extraordinary Meeting of Heather Investments sp. z o. o. changed the name for Open Dystrybucja sp. z o. o.). Noble Funds TFI is going to increase its share in investment funds market and asset management market mainly throughout development of its product offer and distribution channels.

In the field of international activity:

- Carcade, operating on the territory of Russia, is planning a change in a sale system throughout saving time on making deals with clients. The company also obtained a positive decision from The Sberbenek Russia OAO Credit Committee concerning willingness to grant a credit line amounting to 2 billion RUB. All the above will enable Carcade to increase share in car lease market.
- Prikarpattya Bank, operating on the territory of Ukraine, is planning till the end of 2007 to open 4 new branches outside of its district and introduce new banking products (new types of retail credits, factoring services). In relation to branch network development a growth in the number of cash and car credits is expected.

In the field of insurance activity:

- Dynamic development in insurance activity is planned. In particular taking advantage of banc assurance providing by TU EUROPA and offering clients up-to-date insurance products attached to banking or lease products using distribution of financial products network managed by Getin Holding. In the perspective of insurance development, contribution and the developing perspective of subsidiary entity TU na Życie Europa have been included. TU na Życie Europa is the leader in launch and sale of structured innovative products.

In the field of financial agency:

- As a result of the end of planned for the third quarter merger of Fiolet with Getin Raty S.A., a new company has been formed. The company has better position on financial agency market, giving opportunities for development and expansion in the future. Fiolet is planning to introduce cash credits of banks not belonging to the Capital Group. Currently, credits of not associated banks have already been introduced for sale in their own branches. The offer for mortgage will be extended.

3.24 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 fulfill 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 been divided into five 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.

PROFIT AND LOSS ACCOUNT for Q3 2007

	Holding companies and consolidation adjustments						Getin Holding Capital Group
	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Insurance services		
	Poland, Ukraine	Poland	Poland	Russia	Poland	Poland, Luxemburg	
Interest income	686 563	38 989	324	59 824	4 647	-8 141	782 206
External	685 760	38 603	2 306	59 824	-4 254	-33	782 206
Internal	803	386	-1 982	0	8 901	-8 108	0
Interest expense	-383 001	-16 185	-13	-20 600	-8 409	24 793	-403 415
External	-364 799	-14 341	-13	-15 698	-8 409	-156	-403 415
Internal	-18 202	-1 844	0	-4 902	0	24 949	0
Net interest income	303 562	22 804	311	39 224	-3 762	16 651	378 790
External	320 961	24 262	2 293	44 126	-12 663	-189	378 790
Internal	-17 399	-1 458	-1 982	-4 902	8 901	16 840	0
Fee and commission income	159 703	136 815	50 626	13 419	658	-89 807	271 414
External	102 700	131 020	24 461	13 419	526	-713	271 414
Internal	57 003	5 795	26 165	0	132	-89 094	0
Fee and commission expense	-20 314	-15 482	-27 631	-1 200	-106 139	53 632	-117 134
External	-20 314	-15 266	-12 496	-563	-68 503	8	-117 134
Internal	0	-216	-15 135	-637	-37 636	53 624	0
Net fee and commission income	139 389	121 333	22 995	12 219	-105 481	-36 175	154 280
External	82 386	115 754	11 965	12 856	-67 977	-705	154 280
Internal	57 003	5 579	11 030	-637	-37 504	-35 470	0
Net operating income	153 742	55 545	-686	1 895	167 554	230 405	608 455
External	153 670	54 941	-686	1 895	167 555	231 080	608 455
Internal	72	604	0	0	-1	-675	0
Provisions for impairment losses	-79 530	3 894	0	-1 903	0	0	-77 539
External	-79 530	3 894	0	-1 903	0	0	-77 539
Internal	0	0	0	0	0	0	0
Administrative expenses	-261 062	-91 221	-11 356	-32 063	-8 994	-12 996	-417 692
External	-260 612	-90 388	-11 356	-32 063	-8 917	-14 356	-417 692
Internal	-450	-833	0	0	-77	1 360	0
Operating profit	256 101	112 355	11 264	19 372	49 317	197 884	646 293
External	216 875	108 464	2 216	24 911	77 997	215 830	646 293
Internal	39 226	3 891	9 048	-5 539	-28 680	-17 946	0
Profit / (loss) before income tax	256 101	112 355	11 264	19 372	49 317	200 910	649 319
External	216 875	108 464	2 216	24 911	77 997	218 856	649 319
Internal	39 226	3 891	9 048	-5 539	-28 680	-17 946	0
Net profit / (loss) for the period	208 732	91 222	8 812	14 003	40 893	179 173	542 835
External	170 942	87 331	-236	19 542	73 948	191 308	542 835
Internal	37 790	3 891	9 048	-5 539	-33 055	-12 135	0

PROFIT AND LOSS ACCOUNT for Q3 2006

	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Holding companies and consolidation adjustments	Getin Holding Capital Group
	Poland	Poland	Poland	Russian Federation	Poland	
Interest income	430 714	18 923	582	32 587	-6 367	476 439
External	427 356	15 697	509	32 587	290	476 439
Internal	3 358	3 226	73	0	-6 657	0
Interest expense	201 214	2 905	97	13 772	-5 448	212 540
External	197 704	2 905	97	10 184	1 650	212 540
Internal	3 510	0	0	3 588	-7 098	0
Net interest income	229 500	16 018	485	18 815	-919	263 899
External	229 652	12 792	412	22 403	-1 360	263 899
Internal	-152	3 226	73	-3 588	441	0
Fee and commission income	79 445	51 359	37 035	6 867	-29 162	145 544
External	78 970	47 798	9 102	6 867	2 807	145 544
Internal	475	3 561	27 933	0	-31 969	0
Fee and commission expense	13 124	530	19 106	590	-13 656	19 694
External	-31	524	19 106	95	0	19 694
Internal	13 155	6	0	495	-13 656	0
Net fee and commission income	66 321	50 829	17 929	6 277	-15 506	125 850
External	79 001	47 274	-10 004	6 772	2 807	125 850
Internal	-12 680	3 555	27 933	-495	-18 313	0
Net operating income	109 005	17 026	2 791	1 027	-11 235	118 614
External	99 421	17 003	2 791	1 027	-1 628	118 614
Internal	9 584	23	0	0	-9 607	0
Provisions for impairment losses	-88 282	4 798	0	-704	0	-84 188
External	-88 282	4 798	0	-704	0	-84 188
Internal	0	0	0	0	0	0
Administrative expenses	179 780	42 146	17 853	20 866	6 151	266 796
External	179 296	43 138	17 564	20 866	5 932	266 796
Internal	484	-992	289	0	219	0
Operating profit	136 764	46 525	3 352	4 549	-33 811	157 379
External	140 496	38 729	-24 365	8 632	-6 113	157 379
Internal	-3 732	7 796	27 717	-4 083	-27 698	0
Profit / (loss) before income tax	136 764	46 525	3 352	4 549	-33 811	157 379
External	140 496	38 729	-24 365	8 632	-6 113	157 379
Internal	-3 732	7 796	27 717	-4 083	-27 698	0
Net profit / (loss) for the period	125 276	37 492	2 308	3 101	-39 053	129 124
External	129 008	29 696	-25 409	7 184	-11 355	129 124
Internal	-3 732	7 796	27 717	-4 083	-27 698	0

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

INCOME STATEMENT

For the 3 and 9 month periods ended 30 September 2007 and 30 September 2006

	01.07.2007- 30.09.2007	01.01.2007- 30.09.2007	01.07.2006- 30.09.2006	01.01.2006- 30.09.2006
	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN
Net income from sale of services	431	1 381	169	582
Net income from sale of merchandise and finished products	0	0	0	0
Net sales	431	1 381	169	582
Cost of goods sold	-151	-390	-89	-270
Profit / (loss) on sale (I-II)	280	991	80	312
Cost of sales	0	0	0	0
Administrative expenses	-1 757	-6 039	-1 122	-3 400
Other operational revenues	166	219	1	128
Other operational expense	-339	-380	-33	-144
Financial income	3 393	151 252	338	62 568
Financial expenses	-23	-459	-492	-1 766
Gross profit	1 720	145 584	-1 228	57 698
Income tax	-353	-27 931	112	-11 206
Net profit from continued activities	1 367	117 653	-1 116	46 492
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	708 995 500	681 066 574	549 746 943	540 041 637
Earnings per share - basic for the period (in PLN/EUR)	0.00	0.17	0.00	0.09
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	709 826 097	708 516 337	551 254 636	541 596 628
Earnings per share - diluted for the period (in PLN/EUR)	0.00	0.17	0.00	0.09

Balance Sheet as at 30 September 2007 and 31 December 2006

	30.09.2007 in thousand PLN	31.12.2006 in thousand PLN
Assets		
Fixed Assets	2 114 740	1 293 558
Property, plant & equipment	787	480
Intangible assets	79	78
Investments in subsidiaries	2 110 188	1 174 735
Investments in associates	269	113 126
Financial assets available for sale	3 260	3 260
Deferred tax assets	157	1 879
Current Assets	269 940	559 479
Inventories	8	17
Trade receivables and other receivables	1 225	21 165
Other financial assets	0	80
Cash and cash equivalents	268 143	537 399
Prepayments	564	818
Total Assets	2 384 680	1 853 037
Equity and Liabilities		
Shareholders' Equity	2 382 445	1 816 060
Share capital	708 996	644 923
Share premium	1 531 065	1 147 219
Other reserves	24 731	1 004
Retained financial profit (loss)	0	-22 103
Current year's profit	117 653	45 017
Non-current liabilities	84	0
Financial liabilities and other liabilities	84	0
Current liabilities	2 151	36 977
Trade liabilities and other liabilities	511	1 980
Financial liabilities at amortised cost	0	32 161
Accrued liabilities	1 640	2 836
Total Equity and liabilities	2 384 680	1 853 037

STATEMENT OF CHANGES IN EQUITY

For the 9 month period ended 30 September 2007

	Share capital	Share premium	Other reserves	Retained earnings	Current period profit	Total equity
	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand 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					117 653	117 653
Transfer of profit for previous year to retained earnings			22 914	22 103	-45 017	0
Issue of shares	64 073	384 433				448 506
Costs of equity issue		-587				-587
Managerial options			813			813
At 30 September 2007	708 996	1 531 065	24 731	0	117 653	2 382 445

STATEMENT OF CHANGES IN EQUITY

For the 9 month period ended 30 September 2006

	Share capital	Share premium	Other reserves	Retained earnings	Current period profit	Total equity
	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN
At 1 January 2006	534 335	469 351	1 298	-22 867	764	982 881
Net profit or (loss) for the period					46 492	46 492
Transfer of profit for previous year to retained earnings				764	-764	0
Issue of shares	23 477	1 390				24 867
Costs of equity issue		-1 472				-1 472
Managerial options			-317			-317
At 30 September 2006	557 812	469 269	981	-22 103	46 492	1 052 451

CASH FLOW STATEMENT

For the 9 month periods ended 30 September 2007 and 30 September 2006

	01.01.2007- 30.09.2007 in thousand PLN	01.01.2006- 30.09.2006 in thousand PLN
Cash flows from operating activities - indirect method		
Gross profit (loss)	145 584	57 698
Total adjustments:	-146 835	-71 086
1. Share in net profits (losses) of associates	0	0
2. Depreciation	305	246
3. Foreign exchange (profits)/losses	0	0
4. Net Interest and dividend	166	1 641
5. (Profit) loss on investing activities	-139 533	-61 776
6. Change in receivables	15 044	363
7. Change in inventory	9	0
8. Change in liabilities, except loans and credits	-1 384	822
9. Change in other assets	254	-2 434
10. Change in provisions	-1 196	0
11. Income tax paid	-21 313	-9 812
12. Other	813	-136
Net cash from operating activities	-1 251	-13 388
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	-614	-12
4. Sale of Investment properties	0	0
5. Purchase of Investment properties	0	0
6. Sale of financial assets	160 243	100 750
7. Purchase of financial assets	-843 225	-96 380
8. Purchase of subsidiary, net of cash acquired	0	0
9. Dividends and interest received	0	4
10. Repayment of loans	0	0
11. Loans granted	0	0
12. Other	0	-764
Net cash used in investing activities	-683 596	3 632
Cash flows from financing activities		
1. Issue of shares	447 918	24 867
2. Repayment of amounts due from lease	0	0
3. Inflows from contracted loans/credits	0	0
4. Repayment of loans/credits	0	0
5. Issue of debt securities	0	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	0	-1 472
Net cash used in financing activities	415 591	13 198
Increase in cash and cash equivalents	-269 256	3 442
- Net foreign exchange differences	0	0
Cash at the beginning of the period	537 399	7 610
Cash at the end of the period, of which	268 143	11 052
- 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 Q3 of 2007 was prepared in accordance with the International Financial Reporting Standards (IFRS).

The condensed financial statements of Getin Holding for Q3 of 2007 were prepared for the following periods: 3-month period ending September 30, 2007, 9-month period ending September 30, 2007 and as of September 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 September 30, 2006, 9-month period ending September 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

	30.09.2007	31.12.2006	Change
1. Deferred income tax assets	157	1 879	-1 722
2. Deferred income tax provision			0

6.3 Information about provisions for impaired assets

Total provisions for impaired assets, including	30.09.2007	31.12.2006	Change
Tangible fixed assets	508	508	0
Intangible assets	659	659	0
Short-term receivables		140	-140
Total provisions for impaired assets	1 167	1 307	-140