

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

**CONSOLIDATED FINANCIAL REPORT
FOR THE 6 MONTH PERIOD ENDED 30 JUNE 2009**

**WITH THE REPORTS OF INDEPENDENT AUDITOR FROM REVIEW OF
INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENT
AND INTERIM CONDENSED FINANCIAL STATEMENT**

Wrocław, 25st August 2009

Getin Holding Capital Group
Consolidated financial report for the 6 month period ended 30 June 2009
data given in PLN thousand

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 data given in PLN thousand
 Selected financial data

1. Selected financial data

SELECTED FINANCIAL DATA	in thousand PLN		in thousand EUR	
	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008
	unaudited	unaudited	unaudited	unaudited
data relating to interim consolidated financial statements				
Interest income	1 408 518	993 018	311 729	285 547
Fee and commission income	285 376	150 312	63 159	43 223
Insurance premiums	257 232	331 951	56 930	95 454
Operating profit	268 766	373 882	59 483	107 512
Profit from continued activity before income tax	268 609	375 354	59 448	107 935
Net profit for the period from continued and discontinued activity	211 712	304 369	46 856	87 523
Net profit attributable to equity holders of the parent	183 631	278 138	40 641	79 980
Net profit attributable to minority interest	28 081	26 231	6 215	7 543
Earnings per share - basic for the period (in PLN/EUR)	0.26	0.39	0.06	0.11
Earnings per share - diluted for the period (in PLN/EUR)	0.26	0.39	0.06	0.11
Net cash from operating activities	2 832 096	1 349 160	626 792	387 957
Net cash used in investing activities	(90 372)	(38 391)	(20 001)	(11 040)
Net cash used in financing activities	(1 724 767)	(469 441)	(381 721)	(134 990)
Total net cash	1 016 957	841 328	225 070	241 928
	30.06.2009	31.12.2008	30.06.2009	31.12.2008
Total assets	34 275 100	31 024 684	7 668 494	7 435 693
Total liabilities	30 284 098	27 211 784	6 775 572	6 521 854
Amounts due to other banks and finance institutions	946 685	1 451 907	211 805	347 979
Deposits from customers	26 120 901	20 051 998	5 844 125	4 805 867
Technical provisions	547 012	480 186	122 385	115 086
Total equity	3 991 002	3 812 900	892 922	913 839
Equity attributable to equity holders of the parent company	3 771 989	3 594 427	843 921	861 477
Minority interest	219 013	218 473	49 001	52 361
Share capital	710 930	710 930	159 059	170 389
Number of shares	710 930 354	710 930 354	710 930 354	710 930 354
data relating to interim financial statements	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008
	unaudited	unaudited	unaudited	unaudited
Sales income	15	15	3	4
Gross sales profit	15	15	3	4
Profit before income tax	67 223	54 413	14 878	15 647
Net profit for the period	68 148	54 591	15 082	15 698
Net cash from operating activities	42 578	161 325	9 423	46 390
Net cash used in investing activities	(46 873)	(208 355)	(10 374)	(59 913)
Net cash used in financing activities	(2 304)	17	(510)	5
Net change in cash and cash equivalents	(6 599)	(47 013)	(1 460)	(13 519)
Earnings per share - basic for the period (in PLN/EUR)	0.10	0.08	0.02	0.02
Earnings per share - diluted for the period (in PLN/EUR)	0.10	0.08	0.02	0.02
	30.06.2009	31.12.2008	30.06.2009	31.12.2008
Total assets	2 580 789	2 539 840	577 409	608 724
Current liabilities	141 362	166 438	31 627	39 890
Total equity	2 439 427	2 373 402	545 782	568 834
Share capital	710 930	710 930	159 059	170 389
Number of shares	710 930 354	710 930 354	710 930 354	710 930 354

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 30.06.2009: amounting to 4.4696 PLN and valid on 31.12.2008: amounting to 4.1724 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 30.06.2009 and on 30.06.2008 (respectively: 4.5184 PLN and 3.4776 PLN)

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 Consolidated financial report for the 6 month period ended 30 June 2009
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

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

CONDENSED CONSOLIDATED INCOME STATEMENT for the 3 and 6 month periods ended 30 June 2009 and 30 June 2008

	01.04.2009- 30.06.2009	01.01.2009- 30.06.2009	01.04.2008- 30.06.2008	01.01.2008- 30.06.2008
	unaudited	unaudited	unaudited	unaudited
Continued activity				
Interest income	2.2	666 402	1 408 518	993 018
Interest expense	2.2	(467 774)	(961 629)	(551 384)
Net interest income		198 628	446 889	441 634
Fee and commission income	2.3	137 097	285 376	82 636
Fee and commission expense	2.3	(33 857)	(63 270)	(21 093)
Net fee and commission income		103 240	222 106	117 834
Insurance premiums		126 263	257 232	196 933
Dividend received		2 181	2 181	-
Result on financial instruments measured to fair value		41 489	161 490	(4 072)
Other financial instruments		(118)	(1 397)	1 187
Foreign exchange result		37 132	90 464	76 852
Claims and benefits paid		(5 741)	(20 763)	(6 280)
Change of the value of insurance provisions		(5 289)	(21 395)	(55 125)
Other operating income		22 019	45 305	16 829
Other operating expenses		(14 313)	(61 625)	(72 950)
Net other operating income		203 623	451 492	291 938
Net operating income		505 491	1 120 487	851 406
Impairment losses on loans and NIL	2.6	(168 680)	(413 426)	(57 778)
Administrative expenses	2.4	(216 078)	(438 295)	(189 349)
Operating profit		120 733	268 766	373 882
Share in net profit (loss) of associates		(2 489)	(157)	1 766
Profit / (loss) before income tax		118 244	268 609	375 354
Corporate income tax	2.5	(22 687)	(56 809)	(45 696)
Net profit / (loss) for the period from continued activity		95 557	211 800	303 994
Discontinued activity				
Result on discontinued activity		(5)	(88)	375
Net profit / (loss) for the period from continued and discontinued activity		95 552	211 712	304 369
Attributable to equity holders of the parent		80 451	183 631	151 292
Attributable to minority interest		15 101	28 081	13 436
Earnings per share:				
- basic for the period (in PLN)		0,11	0,26	0,21
- diluted for the period (in PLN)		0,11	0,26	0,39
- basic from discontinued activity for the period (in PLN)		0,00	0,00	0,00
- diluted from discontinued activity for the period (in PLN)		0,00	0,00	0,00

	01.04.2009- 30.06.2009	01.01.2009- 30.06.2009	01.04.2008- 30.06.2008	01.01.2008- 30.06.2008
	unaudited	unaudited	unaudited	unaudited
Profit per share				
Net profit for the period for ordinary shareholders (in thousand PLN)	80 451	183 631	151 292	278 138
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	710 930 354	710 930 354	709 786 986	709 786 986
Basic profit per share (in PLN)	0,11	0,26	0,21	0,39
Basic profit per share from discontinued activity (in PLN)	0,00	0,00	0,00	0,00
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	711 581 343	711 474 103	713 448 535	711 698 584
Diluted profit per share (in PLN)	0,11	0,26	0,21	0,39
Diluted profit per share from discontinued activity (in PLN)	0,00	0,00	0,00	0,00

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 36
 are its integral part

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

CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

for the 3 and 6 month periods ended 30 June 2009 and 30 June 2008

	01.04.2009- 30.06.2009	01.01.2009- 30.06.2009	01.04.2008- 30.06.2008	01.01.2008- 30.06.2008
	unaudited	unaudited	unaudited	unaudited
Profit / (Loss) for the period	95 552	211 712	164 728	304 369
Exchange differences from evaluation of foreign subsidiaries	(10 566)	4 859	751	(10 521)
Valuation of available for sale investments	10 647	(9 997)	(6 907)	(8 913)
Income tax relating to other comprehensive income	(2 026)	1 896	1 288	1 669
Other comprehensive income	2 12	(1 945)	(3 242)	(17 765)
Total of comprehensive income for the period	93 607	208 470	159 860	286 604
Attributable to equity holders of the parent	78 603	185 393	146 980	261 954
Attributable to minority interest	15 004	23 077	12 880	24 650

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

CONDENSED CONSOLIDATED BALANCE SHEET as at 30 June 2009 and 31 December 2008		
	30.06.2009	31.12.2008
	unaudited	comparable data
ASSETS		
Cash and balances with the Central Bank	1 030 073	629 649
Bills of exchange eligible for rediscounting with the Central Bank	-	2 355
Amounts due from banks	2 582 960	3 199 036
Financial assets held for trading	8	-
Derivative financial instruments	455 439	148 346
Financial instruments at fair value through profit or loss	177 535	164 448
Loans and advances to customers	2.7 23 670 155	21 384 975
Finance lease receivables	954 509	490 835
Financial instruments	3 593 697	3 270 859
1. Available for sale	3 533 427	3 255 586
2. Held to maturity	60 270	15 273
Share of reinsurer in insurance provisions	13 348	15 924
Investments in associates	12 262	12 419
Intangible assets	1 010 915	1 003 917
Property, plant and equipment	184 387	197 272
Investment properties	3 873	3 421
Non current assets classified as held for sale	19 116	3 441
Tax assets	225 804	217 271
1. Current tax assets	9 586	23 620
2. Deferred tax assets	216 218	193 651
Other assets	341 019	280 516
TOTAL ASSETS	34 275 100	31 024 684
LIABILITIES AND EQUITY		
Liabilities		
Amounts due to Central Bank	638 359	-
Amounts due to other banks and finance institutions	946 685	1 451 907
Derivative financial instruments	183 179	1 848 585
Other financial liabilities at fair value through profit or loss	177 438	156 969
Deposits from customers	2.8 26 120 901	20 051 998
Issued debt securities	1 150 299	2 607 069
Corporate income tax payable	21 816	171 322
Other liabilities	397 208	319 728
Technical and insurance provisions	547 012	480 186
Deferred tax liabilities	67 215	77 323
Other provisions	33 986	46 697
TOTAL LIABILITIES	30 284 098	27 211 784
Equity attributable to equity holders of the parent company	3 771 989	3 594 427
Share capital	710 930	710 930
Net (loss) profit	183 631	508 523
Other reserves	2 877 428	2 374 974
Minority interest	219 013	218 473
Total equity	3 991 002	3 812 900
TOTAL EQUITY AND LIABILITIES	34 275 100	31 024 684

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Interim condensed consolidated financial statement of the Getin Holding Capital Group

CONDENSED STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 6 month period ended 30 June 2009

unaudited	Attributable to equity holders of the parent company							Total	Minority interest	Total equity
	Share capital	Reserve capital and retained earnings	Revaluation reserve	Own shares	Exchange differences	Convertible bonds	Net (loss) profit			
At 1 January 2009	710 930	2 406 904	4 796	(8 378)	(43 208)	14 860	508 523	3 594 427	218 473	3 812 900
Total comprehensive income for the period	-	-	(5 082)	-	6 844	-	183 631	185 393	23 077	208 470
Transfer of profit for previous year to retained earnings		508 523					(508 523)	-		-
Managerial options						131		131		131
Own shares purchase				(2 243)				(2 243)		(2 243)
Acquisition of TU Europa S.A. shares								-	(72)	(72)
Acquisition of Getin Leasing S.A. shares								-	724	724
Acquisition of Getin Bank S.A. shares								-	(16)	(16)
Acquisition of Noble Bank S.A. shares								-	(1 648)	(1 648)
Share decrease as a result of disposal of Panorama Finansów to Open Finance								-	(1 338)	(1 338)
Dividends due to minority interests								-	(18 779)	(18 779)
Purchase of Noble Bank shares for resale		(5 281)						(5 281)	(1 868)	(7 149)
Other		(438)						(438)	460	22
At 30 June 2009	710 930	2 909 708	(286)	(10 621)	(36 364)	14 991	183 631	3 771 989	219 013	3 991 002

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 36
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Interim condensed consolidated financial statement of the Getin Holding Capital Group

CONDENSED STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
 For the 6 month period ended 30 June 2008

unaudited	Attributable to equity holders of the parent company							Total	Minority interest	Total equity
	Share capital	Reserve capital and retained earnings	Other capital							
			Revaluation reserve	Exchange differences	Convertible bonds	Net (loss) profit				
At 1 January 2008	709 787	1 782 293	(6 059)	(17 007)	9 554	626 364	3 104 932	164 532	3 269 464	
Opening balance adjustment							-	17	17	
At 1 January 2008 after adjustment	709 787	1 782 293	(6 059)	(17 007)	9 554	626 364	3 104 932	164 549	3 269 481	
Total comprehensive income for the period	-	-	(6 880)	(9 304)	-	278 138	261 954	24 650	286 604	
Transfer of profit for previous year to retained earnings		626 364				(626 364)	-	-	-	
Acquisition of DM Polonia Net S.A. shares							-	1 316	1 316	
Acquisition of Getin Bank S.A. shares and share capital increasing							-	(630)	(630)	
Acquisition of Noble Bank S.A. shares							-	(2 078)	(2 078)	
Acquisition of TU Europa S.A. shares							-	(162)	(162)	
Share decrease as a result of Getin International S.a.r.l. equity issue							-	14 306	14 306	
Acquisition of Sombelbank S.A.							-	17 877	17 877	
Acquisition of S.C. Perfect Finance S.r.l.		(245)					(245)		(245)	
Acquisition of Akkord-Plus sp. z o.o.							-	215	215	
Dividends due to minority interests							-	(1 359)	(1 359)	
Acquisition of Getin International Sarl shares							-	(21 125)	(21 125)	
Absorption of organization fund of TU na Życie Europa S.A.		(398)					(398)	(1)	(399)	
Other		218					218		218	
At 30 June 2008	709 787	2 408 232	(12 939)	(26 311)	9 554	278 138	3 366 461	197 558	3 564 019	

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**CONDENSED CONSOLIDATED CASH FLOW STATEMENT
for the 6 month period ended 30 June 2009 and 30 June 2008**

	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Cash flows from operating activities		
Net profit (loss)	211 712	304 369
Total adjustments:	2 620 384	1 044 791
Depreciation	29 559	21 746
Share in net profits (losses) of associates	157	(1 472)
Foreign exchange (profits)/losses	(207)	(55)
(Profit) loss on investing activities	13 478	(13 503)
Interest and dividend	57 446	99 793
Change in receivables from banks	1 252 120	953 943
Change in financial assets held for trading and financial assets at fair value through profit or loss	(13 095)	22 869
Change in derivative financial instruments (asset)	(307 152)	(49 211)
Change in loans and advances to customers	(2 275 411)	(3 109 056)
Change in finance lease receivables	235 602	(67 332)
Change in financial instruments available for sale	(286 569)	(1 156 356)
Change in deferred tax assets	(10 059)	(47 256)
Change in share of reinsurer in insurance provisions	2 576	(11 672)
Change in other assets	(64 209)	(98 229)
Change in amounts due to other banks and finance institutions	(535 116)	196 110
Change in derivative financial instruments (liability) and financial liabilities at fair value through profit or loss	(1 644 935)	80 776
Change in amounts due to customers	6 055 146	4 150 396
Change in liabilities from the issue of debt securities	170 761	(137 526)
Change in provisions and deferred tax liabilities	(24 370)	11 459
Change in technical provisions	66 826	126 568
Change in other liabilities	40 490	48 695
Other adjustments	(5 825)	16 279
Income tax paid	(209 123)	(88 342)
Current tax expense	72 294	96 167
Net cash from operating activities	2 832 096	1 349 160
Cash flows from investing activities		
Inflows	10 416	93 363
Sale of investment securities	5 550	59 925
Proceeds from sale of intangible assets and tangible fixed assets	1 459	13 393
Other investing inflows	3 407	20 045
Outflows	(100 788)	(131 754)
Purchase of subsidiaries, net of cash acquired	(17 260)	(34 983)
Purchase of investment securities	(50 100)	(47 424)
Purchase of intangible assets and tangible fixed assets	(26 279)	(49 230)
Other investing outflows	(7 149)	(117)
Net cash used in investing activities	(90 372)	(38 391)
Cash flows from financing activities		
Issue of debt securities	-	141 160
Redemption of debt securities issued	(1 629 005)	(512 730)
Dividends paid	(18 759)	(1 200)
Other net financing inflows / outflows	(77 003)	(96 671)
Net cash from (used in) financing activities	(1 724 767)	(469 441)
Net change in cash and cash equivalents	1 016 957	841 328
Net foreign exchange differences	1 050	(3 069)
Cash and cash equivalents at the beginning of the period	959 055	870 110
Cash and cash equivalents at the end of the period	1 977 062	1 708 369
of which is restricted use	-	-

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 36
are its integral part

2.1. Basic information concerning Getin Holding Capital Group

2.1.1. Basic data of the Issuer

Getin Holding S.A.
ul. Powstańców Śląskich 2-4
53-333 Wrocław

Tax Identification No. 895-16-94-236
REGON 932117232
KRS 000004335

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

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

- banking services;
- insurance services;
- lease services;
- financial agency;
- investment funds;
- brokerage services.

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

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

2.1.2. Description of organization of the Getin Holding Capital Group with the identification of the consolidated entities

The consolidated financial statement for the 6 month period ended 30.06.2009 concerns Getin Holding and the following companies of the Getin Holding Capital Group:

Subsidiaries:				
	Company name	Type of activity	Share in capital	Consolidation method
1.	Getin Bank S.A. with its registered office in Katowice	Banking	99.56%	Full
1.1.	Getin Finance PLC with its registered office in London (Great Britain)	Financial services	99.56% ¹⁾	Full
1.2.	Getin Leasing S.A. with its registered office in Wrocław	Lease	96.75% ²⁾	Full
1.2.1.	Getin Services S.A. with its registered office in Wrocław	Activities auxiliary to insurance	96.75% ³⁾	Full
2.	Noble Bank S.A. with its registered office in Warsaw	Banking	73.87% ⁴⁾	Full
2.1.	Open Finance S.A. with its registered office in Warsaw	Financial consulting	73.87% ⁵⁾	Full
2.1.1.	Open Finance MIL with its registered office in Dublin (Ireland Republic)	Customers acquiring and marketing activity on behalf of parent company	73.87% ⁶⁾	Full
2.1.2.	Panorama Finansów S.A. with its registered office in Warsaw	Financial consulting	73.87% ⁷⁾	Full
2.2.	Noble Concierge sp. z o.o. with its registered office in Warsaw	Prestige concierge services for parent company clients	73.87% ⁸⁾	Full
2.3.	Noble Funds TFI S.A. with its registered office in Warsaw	Financial and investment consulting	51.71% ⁹⁾	Full
2.4.	Introfactor S.A. in organization with its registered office in Warsaw	Factoring services	73.87% ⁸⁾	
3.	TU Europa S.A. with its registered office in Wrocław	Insurance services	99.79%	Full
3.1.	TU Europa na Życie S.A. with its registered office in Wrocław	Insurance services	99.79% ¹⁰⁾	Full
4.	Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	100.00%	Full
5.	PlusBank S.A. with its registered office in Iwano-Frankowsk (Ukraine)	Banking	99.06%	Full
6.	Getin International S.A. with its registered office in Wrocław	Financial holding activity, trading and investment consulting	100,00%	Full
6.1.	Getin International S.a.r.l. with its registered office in Luxembourg (Grand Duchy of Luxembourg)	Holding activity for foreign subordinates	100.00% ¹¹⁾	Full
6.1.1.	Getin International Polska sp. z o.o. with its registered office in Wrocław	Holding activity for foreign subordinates	100.00% ¹²⁾	Full
6.1.2.	Sombelbank S.A. with its registered office in Minsk (Belorussia)	Banking	75.05% ¹³⁾	Full
6.1.3.	Akkord-Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Distribution network and financial agency for the bank	99.96% ¹⁴⁾	Full
6.1.4.	Spółka Finansowa Gwarant Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Activity guaranting, factoring, credits and financial lease giving, cash transfer and financial assets managing	100.00% ¹⁵⁾	Full
6.2.	Carcade Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Lease	99.99% ¹⁶⁾	Full
6.3.	S.C. Perfect Finance S.r.l. with its registered office in Bukarest (Romania)	Financial and investment services	69.97% ¹⁷⁾	Full
7.	Noble Securities S.A. with its registered office in Cracow	Brokerage	79.76% ¹⁸⁾	Full

¹⁾ 99.998% shares are held by Getin Bank S.A., and 0.002% by Getin Holding S.A.

²⁾ 93.18% shares are held by Getin Bank S.A., and 3.98% by Getin Holding S.A.

³⁾ Company in 100% is owned by Getin Leasing S.A.

⁴⁾ 73.64% shares are held by Getin Holding S.A., and 0.23% by TU na Życie Europa S.A.

⁵⁾ Noble Bank S.A. owns 100% shares in Open Finance S.A.

⁶⁾ Open Finance S.A. owns 100% shares in Open Finance MIL.

⁷⁾ Since February 2009 Open Finance S.A. owns 100% shares in Panorama Finansów S.A.

⁸⁾ Company in 100% is owned by Noble Bank S.A.

⁹⁾ Company in 70% is owned by Noble Bank S.A.

¹⁰⁾ Company in 100% is owned by TU Europa S.A.

¹¹⁾ Company in 100% is owned by Getin International S.A.

¹²⁾ Company in 99.9% is owned by Getin International S.a.r.l. and in 0.1% by Getin Holding S.A.

¹³⁾ Company in 75.049% owned by Getin International S.a.r.l.

¹⁴⁾ Company in 34.63% owned by Getin International S.a.r.l., in 1,80% by PlusBank S.A. and in 63.57% by Getin International S.A.

¹⁵⁾ Company in 85.413% owned by Getin International S.A., in 0.006% owned by PlusBank S.A. and in 14.581% owned by Carcade OOO

¹⁶⁾ Company in 98.85% owned by Getin International S.A. and in 1.15% owned by PlusBank S.A.

¹⁷⁾ Company in 69.97% owned by Getin International S.A.

¹⁸⁾ formerly Dom Maklerski Polonia Net S.A. with its registered office in Cracow

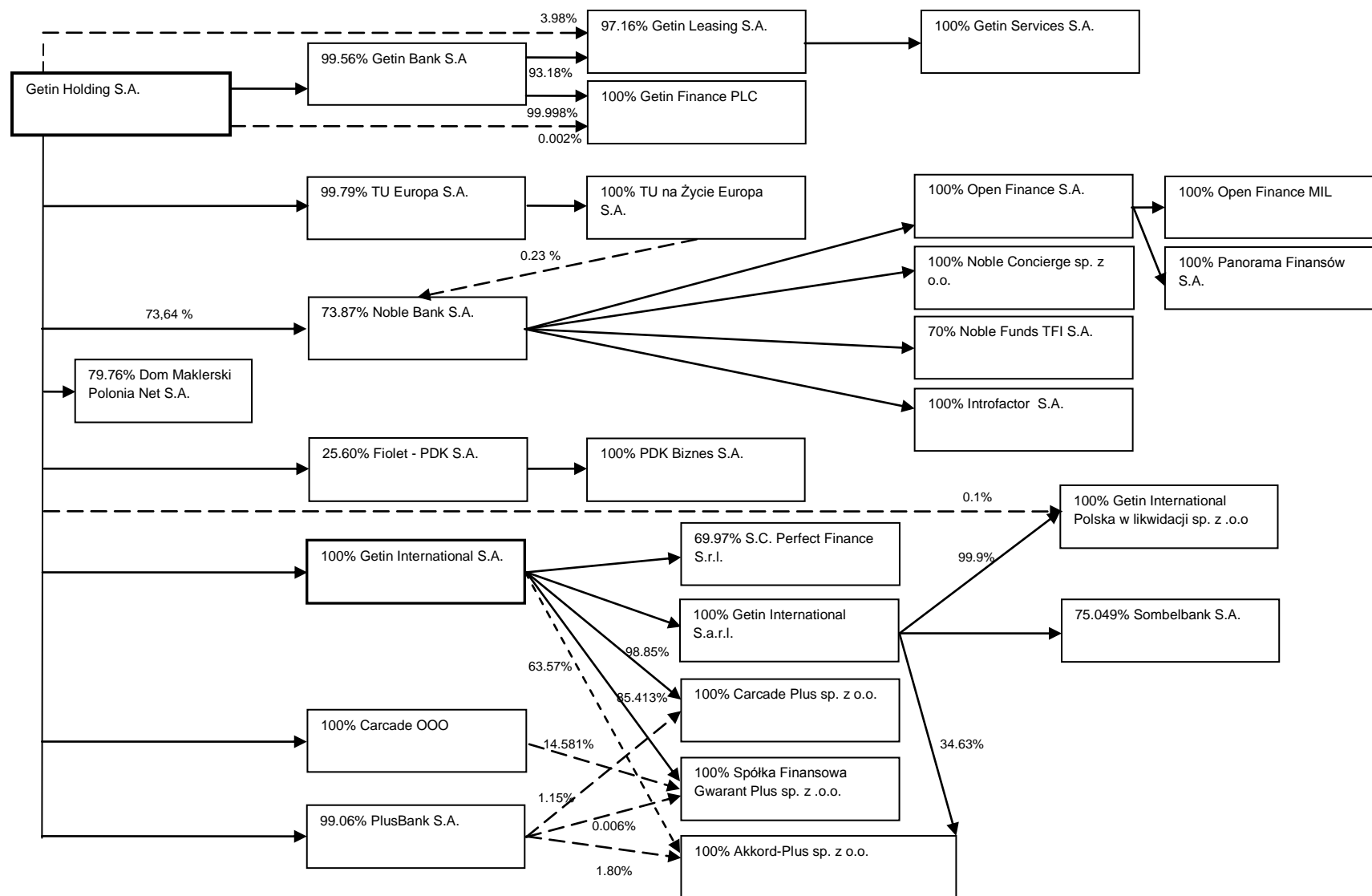
Associates:				
	Company name	Type of activity	Share in capital	Valuation method
1.	Fiolet - Powszechny Dom Kredytowy S.A. with its registered office in Wrocław	Financial and insurance agency	25.60%	Equity method
1.1.	Powszechny Dom Kredytowy Biznes sp. z o.o. with its registered office in Wrocław	Financial agency	25.60% ¹⁾	Equity method

¹⁾ Company in 100% is owned by Fiolet - PDK S.A.

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2.1.3. Organisation chart of the Getin Holding Capital Group and employment as of 30.06.2009

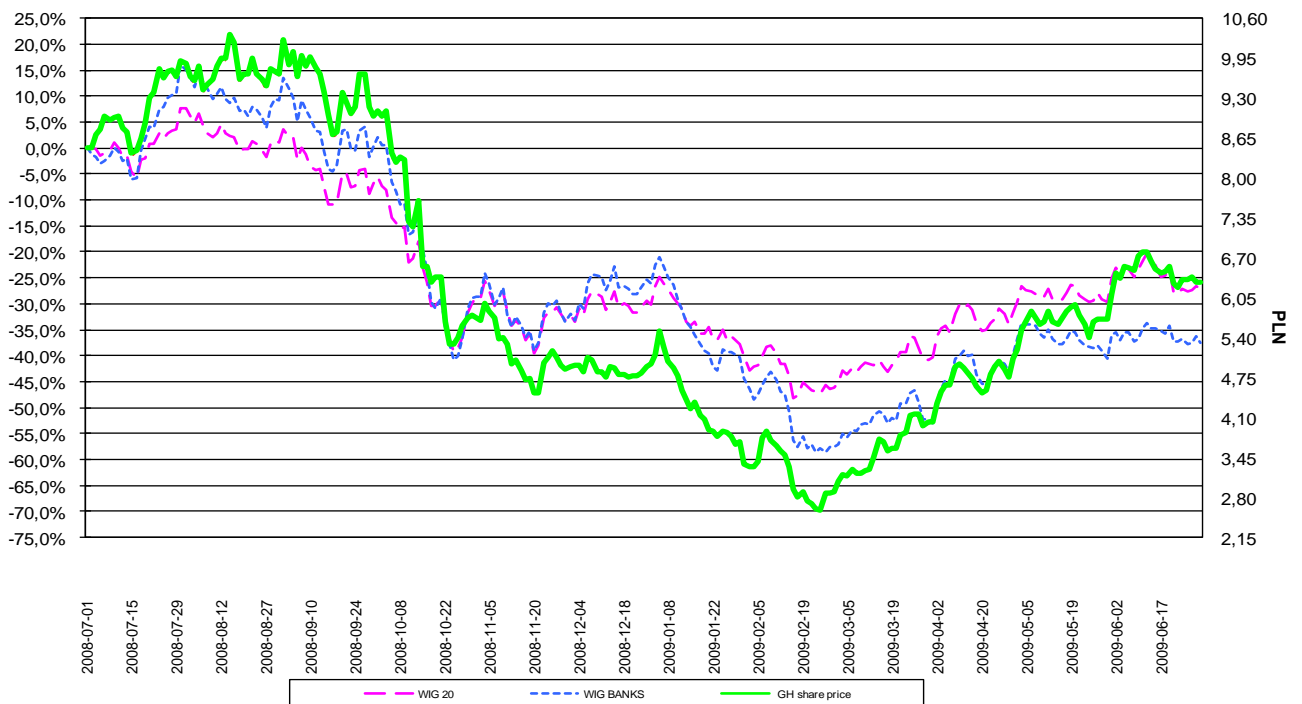


Employment (full-time posts) at companies of the Getin Holding Capital Group	30.06.2009	31.12.2008
Getin Holding S.A.	22	22
Getin Bank S.A.	2 950	2 956
Grupa Noble Bank *	1 062	1099
Grupa TU Europa	151	161
Carcade OOO	405	491
Carcade Plus sp. z o.o.	1	3
Getin International**	10	24
Sombelbank S.A.	168	173
PlusBank S.A.	379	539
Akkord-Plus sp. z o.o.	2	143
SC Perfect Finance S.r.l.	28	66
Panorama Finansów S.A.*	0	0
Noble Securities S.A.***	27	27
Spółka Finansowa Gwarant Plus sp. z o.o.	2	98
Razem	5 207	5 802

* employment in Panorama Finansów included in Noble Bank Group

Employment at Capital Group as at 30.06.2009 excluding the long-term leave and those remaining in the period of notice decreased below 4 900 persons.

2.1.4. Getin Holding's share price



2.1.5. Information of rules applied at preparation of interim condensed consolidated financial statements

The interim condensed consolidated financial statement of the Getin Holding Group includes the period of 6 month ended 30.06.2009 and contains comparable financial data for the period of 6 month

ended 30.06.2008, which were reviewed by an independent auditor and as at 31.12.2008, which was audited by an independent auditor. Additionally consolidated financial income statement and consolidated statement of comprehensive income include data for the 3 month period ending 30.06.2009 and comparative data for 3 month period ending 30.06.2008, which were not subject to review or audit by an independent auditor.

This interim condensed consolidated financial statement was approved for publication by the Management Board on 25.08.2009.

This interim condensed consolidated financial statement has been prepared in accordance with International Financial Reporting Standards ("IFRS"), in particular in accordance with International Accounting Standard ("IAS") 34 "Interim Financial Reporting" and IFRSs endorsed by the European Union. At the date of authorisation of this condensed consolidated financial statement, in light of the current process of IFRS endorsement in the European Union and the nature of the Group's activities, there is no difference between the IFRSs applied by the Group and the IFRSs endorsed by the European Union

IFRS comprise standards and interpretations accepted by the International Accounting Standards Board („IASB”) and the International Financial Reporting Interpretations Committee (“IFRIC”).

Getin Holding Capital Group is obliged to prepare consolidated financial statements according to IFRS adopted by the European Union for periods beginning after January 1, 2005.

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

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

The interim condensed consolidated financial statement does not include all the information and disclosures required in annual consolidated financial statement and should be read in conjunction with the Group's annual consolidated financial statements for the year ended 31.12.2008.

Accounting policies implemented to interim condensed consolidated financial statement preparation are coherent, to those implemented to annual consolidated financial statement for the year ended 31.12.2008, excluding following changes of the standards and new interpretations which are mandatory for the annual periods beginning from 01.01.2009. The implemented changes, apart from a few additional disclosures, did not have any material effect on the consolidated financial statement.

Adoption of revised IAS 1

As a result of adoption of revised IAS1 „Presentation of financial statements”, the statement of changes in consolidated shareholders' equity in this interim condensed consolidated financial statement provides details of the transactions with the owners, while all other changes in equity are presented in one line. Other items are included separately in condensed consolidated statement of comprehensive income.

Adoption of IFRS 8

IFRS 8 „Operating segments” replaces IAS 14 „Segment Reporting”. IFRS 8 requires disclosure of data on the Group's operating segments based on internal reports used by management. Application of IFRS 8 does not cause changes in presentation in the segment reporting note because Capital

Group always adopt an approach coherent with the approach of the Management Board to identify and measure the results of operating segments.

Besides the following amendments and adoption of new standards and interpretations applicable to annual reporting periods beginning on or after 1 January 2009 didn't have any impact on this interim condensed consolidated financial statement:

- IAS 23 *Borrowing costs*
- IFRS 2 *Share-based payment: Vesting Conditions and Cancellations*
- Amendments to IAS 32 *Financial Instruments: Presentation* and IAS 1 *Presentation of Financial Statements: Puttable Financial Instruments and Obligations Arising on Liquidation*
- Interpretation IFRIC 13 *Loyalty Programmes*
- Published changes that result from *Improvements to IFRS by IASB*
- Amendments to IFRS 1 *First-time Adoption of International Financial Reporting Standards* and IAS 27 *Consolidated and Separate Financial Statements: Cost of an investment in a subsidiary, jointly-controlled entity or associate*
- Interpretation IFRIC 12 *Service Concession Arrangements*
- Amendments to IFRS 7 *Financial Instruments: Disclosures*
- Interpretation IFRIC 15 *Agreement for the Construction of Real Estate*
- Interpretation IFRIC 16 *Hedges of a Net Investment in a Foreign Operation*

Changes in presentation of financial data

To ensure comparability of the financial data Group made the following substantial changes in comparative data as at 31.12.2008 and for the period 01.01.2008-30.06.2008:

Comparative adjustment 1 – to improve presentation of financial data deferred tax assets was netted with deferred tax liability as at 31.12.2008 in the amount of 268 264T PLN.

Comparative adjustment 2 – in the 4th quarter 2008 the subsidiary Towarzystwo Ubezpieczeń na Życie Europa S.A. made an adjustment concerning presentation of an agent's commission and split of the result of evaluation of structured products into interest part and option part, which did not affect the Getin Holding Group's financial result. In relation to that adequate comparative data for the 1st half of 2008 were corrected: result on other financial instruments by 17 278T PLN, other operating costs by 4 130T PLN, result on financial instruments measured to fair value by 27 035T PLN and interest expense by 13 887T PLN.

Comparative adjustment 3 – starting from 2009 the Group presents revenues and expenses resulting from valuation of derivative instruments respectively in interest income or interest expense. Therefore adequate adjustment to comparative data for 2008 was made by transfer of 90 887T PLN from result on financial instruments measured to fair value to interest income and interest expense, respectively 181 082T PLN and 90 294T PLN.

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CONSOLIDATED BALANCE SHEET	Historical data 31.12.2008	Presentation adjustment no.1	Comparable data 31.12.2008 ¹⁾
ASSETS			
Deferred tax assets	461 915	(268 264)	193 651
Other assets	30 831 033	-	30 831 033
TOTAL ASSETS	31 292 948	(268 264)	31 024 684
LIABILITIES AND EQUITY			
Deferred tax liabilities	345 587	(268 264)	77 323
Other liabilities	27 134 461	-	27 134 461
TOTAL LIABILITIES	27 480 048	(268 264)	27 211 784
Total equity	3 812 900		3 812 900
TOTAL EQUITY AND LIABILITIES	31 292 948	(268 264)	31 024 684

¹⁾ disclosed in this interim condensed consolidated financial statement

CONSOLIDATED INCOME STATEMENT	Historical data 01.01.2009- 30.06.2009 ¹⁾	Presentation adjustment no.2	Presentation adjustment no.3	Comparable data 01.01.2009- 30.06.2009 ²⁾
Continued activity				
Interest income	811 936	-	181 082	993 018
Interest expense	(447 203)	(13 887)	(90 294)	(551 384)
Net interest income	364 733	(13 887)	90 788	441 634
Fee and commission income	150 312			150 312
Fee and commission expense	(32 478)			(32 478)
Net fee and commission income	117 834	-	-	117 834
Insurance premiums	331 951			331 951
Dividend received	-			-
Result on financial instruments measured to fair value	57 301	27 035	(90 788)	(6 452)
Result on investment securities	18 339	(17 278)		1 061
Foreign exchange result	138 735			138 735
Claims and benefits paid	(6 280)			(6 280)
Change of the value of insurance provisions	(70 382)			(70 382)
Other operating income	35 954			35 954
Other operating expenses	(136 779)	4 130		(132 649)
Net other operating income	368 839	13 887	(90 788)	291 938
Net operating income	851 406	-	-	851 406
Result on provision for NIL and other accounts receivable	(122 221)			(122 221)
Administrative expenses	(355 303)			(355 303)
Operating profit	373 882	-	-	373 882
Share in net profit (loss) of associates	1 472			1 472
Profit / (Loss) on investments disposed				
Profit / (loss) before income tax	375 354	-	-	375 354
Corporate income tax	(71 360)			(71 360)
Net profit / (loss) for the period from continued activity	303 994	-	-	303 994
Discontinued activity				
Result on discontinued activity	375			375
Net profit / (loss) for the period from continued and discontinued activity	304 369	-	-	304 369
Attributable to equity holders of the parent	278 138			278 138
Attributable to minority interest	26 231			26 231

¹⁾ disclosed in the half-year consolidated financial statement for the 6 month period ended 30.06.2008

²⁾ disclosed in this interim condensed consolidated financial statement

Valuation of derivative instruments

In relation to increase of margins on CIRS's market and applying valuation rules for derivative instruments required by MSR 39 (in particular MSR 39.48 and 39.48A), Getin Holding Capital Group included the above mentioned margins' increase in valuation to fair value of derivatives based on brokers' margins for this type of transactions available in Reuters system. Positive financial effect of the above valuation was included in Capital Group's financial result in the current period.

Discontinued operations

According to MSSF5 (Non-current assets held for sale and discontinued operations) Capital Group evaluated the financial effects of operations discontinued by Carcade Plus and disclosed in the consolidated profit and loss account net loss on discontinued operations amounting to 88T PLN. The discontinued activity includes the leasing service started in 2008 in Ukraine.

Settlement of subsidiary acquisition

On 11.02.2009 Getin Bank acquired 93.18% of shares in Getin Leasing S.A. and Capital Group took over control over this entity. Acquisition transaction was accounted for in accordance with MSSF 3. In transaction's accounting was also included Getin Holding's shareholding in Getin Leasing representing 3.98% of its share capital. As a result of initial accounting determined provisionally goodwill on acquisition was recognized as presented in the table below.

Getin Leasing assets on acquisition date	691 627
Getin Leasing liabilities on acquisition date	<u>669 420</u>
Net assets at book value	<u>22 207</u>
Minority interest	724
Capital Group's share in net assets	21 483
Getin Leasing acquisition price	27 671
of which paid in cash	<u>22 505</u>
Goodwill on acquisition determined provisionally	6 188

2.1.6. Financial results of Getin Holding Group for the 1st half of 2009

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

Selected Income Statement data	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited	% Change
Net interest income	446 889	441 634	1.19%
Net fee and commission income	222 106	117 834	88.49%
Net profit (loss):	211 712	304 369	(30.44%)
Attributable to equity holders of the Company	183 631	278 138	(33.98%)
Attributable to minority interest	28 081	26 231	7.05%

Selected Balance Sheet data	30.06.2009 unaudited	31.12.2008	% Change
Loans and advances to customers	23 670 155	21 384 975	10.69%
Deposits from customers	26 120 901	20 051 998	30.27%
Total assets	34 275 100	31 024 684	10.48%

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Key ratios	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008	% Change
Cost / income	39.12%	41.73%	(2.61%)
Net interest income / Total income	39.88%	51.87%	(11.99%)
Net fee & commission income / Total income	19.82%	13.84%	5.98%
ROAA ⁽¹⁾	1.30%	2.87%	(1.57%)
ROAE ⁽²⁾	10.23%	17.96%	(7.74%)

- (1) Net profit for H1 2009 divided by the average value of the assets at the end of H1 and the previous year; ratio annualized;
- (2) Net profit attributable to the shareholders of the parent company divided by the average value of the equity attributable to the shareholders of the parent company (without the current period result) at the end of H1 and the previous year; ratio annualized.

Getin Holding Capital Group during 6 months ending on 30.06.2009 generated a net profit at the level of 211 712T PLN, including profit attributable to the shareholders of the parent company amounting to 183 631T PLN, and to the minority shareholders at the level of 28 081T PLN.

The highest influence on the result of the Group had the profit generated by Getin Bank Group amounting to 121 651T PLN.

The results generated by the other companies covered under full consolidation during the 6 month period ending on 30.06.2009 are as follows:

- Getin Holding – net profit of 68 148 thousand PLN;
- Noble Bank Group – net profit of 82 860 thousand PLN;
- TU Europa Group – net profit of 56 028 thousand PLN;
- Noble Securities (formerly Dom Maklerski Polonia Net) – net profit of 503 thousand PLN.
- Getin International S.A., Getin International S.a.r.l. and Getin International Polska sp. z o.o. – net loss of 1 575 thousand PLN;
- Carcade – net profit of 9 160 thousand PLN;
- Plus Bank – net loss of 20 885 thousand PLN;
- Akkord-Plus – net profit of 2 206 thousand PLN;
- Spółka Finansowa Gwarant Plus – net loss of 3 462 thousand PLN;
- Carcade Plus – net loss of 88 thousand PLN;
- Sombelbank – net profit of 550 thousand PLN;
- S.C. Perfect Finance – net loss of 2 689 thousand PLN;
- Panorama Finansów – net loss of 409 thousand PLN in January 2009 (net profit of 211 thousand PLN for months February-June is included in net profit of Noble Bank Group).

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

- elimination of transaction between intermediaries (Fiolet-PDK S.A., Open Finance), and Getin Bank of 2 256 thousand PLN;
- elimination of agency transactions between the TU Europa Group and Getin Bankiem, Noble Bank and Open Finance of -29 158 thousand PLN;
- elimination of transactions between the agent Akkord-Plus and PlusBank of 1 407 thousand PLN;
- share of minority shareholders in the Group's companies' results of -28 081 thousand PLN;
- elimination of dividend inside the Group -72 570 thousand PLN.

2.2. Interest income and interest expense

Interest income	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Income on loans to customers	819 176	580 727
Income on other placements on money market	2 156	1 906
Income on the investment securities	102 963	71 290
Income on placements in other banks	46 253	88 539
Interest on financial lease	106 928	56 072
Obligatory provision interests	14 117	10 250
Other interest	2 099	2 808
Total	1 093 692	811 592
Income on derivative financial instruments	314 826	181 426
Total	1 408 518	993 018

Interest expense	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Expense on amounts due to customers	790 913	319 125
Expense on other deposits on the money market	1 080	200
Expense on debt securities issued	71 073	100 551
Expense on credits	30 967	24 776
Expense on other bank's deposits	10 571	16 318
Expense on financial lease interest	134	86
Other interest expense	18	34
Total	904 756	461 090
Expense on derivative financial instruments	56 873	90 294
Total	961 629	551 384

2.3. Fee and commission income and expenses

Fee and commission income	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
From agents' commission	42 969	69 904
From insurance sale	26 148	22 965
From the credits and loans granted	179 574	20 428
From the accounts maintenance	12 018	10 937
From units of participation sale	9 457	13 356
From asset management fees and services	1 720	2 239
From the payment and credit cards	7 126	6 525
From the clearing and cash operations	2 192	2 073
From the guarantees and similar operations	989	125
From the securities operations	11	34
Other	3 172	1 726
Total	285 376	150 312

Fee and commission expense	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Due to agents	34 171	17 711
Due to insurance	14 523	1 667
Due to the payment and credit cards	6 194	5 236
Due to loans and credits	6 765	5 457
Due to clearing and cash operations	934	505
Other	683	1 902
Total	63 270	32 478

2.4. Overhead costs

Overhead costs	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Payroll/employee benefits	187 919	156 481
Materials and energy consumption	15 549	13 427
Third party services, including:	169 261	135 639
- marketing, representation and advertisement	45 737	44 788
- IT services	7 653	6 134
- rent	57 803	36 280
- security and cash processing services	5 996	4 394
- maintenance and repairs	4 107	3 092
- telcommunication and post	22 763	19 403
- legal services	1 584	1 635
- advisory services	4 995	4 586
- insurance	1 635	672
- other	16 988	14 655
Other real cost	10 314	6 517
Taxes and charges	7 584	5 692
Annual Bank Guarantee Fund and Financial Supervision Commission fee	7 858	3 463
Acquisition commissions expense	7 525	9 161
Cost of insurance activity payments	1 756	1 040
Depreciation	29 559	21 746
Other	970	2 137
Total	438 295	355 303

2.5. Income tax

Major components of tax expense (or income)	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Consolidated income statement		
Current income tax	72 294	96 167
Current tax charge	71 859	96 083
Adjustments related to the tax from previous years	149	81
Other taxes (e.g. tax at the source)	286	3
Deferred income tax	(15 485)	(24 807)
Due to the timing differences	(14 770)	(24 807)
Tax loss from previous years	(715)	-
Tax charge disclosed in the consolidated profit and loss statement	56 809	71 360
Consolidated share capital		
Current income tax	-	-
Deferred income tax	(1 896)	(1 669)
Due to the timing differences, including: related to financial instruments available for sale	(1 896)	(1 669)
Tax charge disclosed in the consolidated equity	(1 896)	(1 669)
Total	54 913	69 691

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

H1 2009	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 - 01.01.2009				
	913 418	17 115	571	931 104
Increase	713 196	12 362	2 230	727 788
Decrease	(312 361)	-	(2 001)	(314 362)
Net provisions in P&L	400 835	12 362	229	413 426
Write-offs	(26 588)	-	-	(26 588)
Other increases	6 112	20 484	-	26 596
Other decreases	(11 672)	-	-	(11 672)
Net other increases/decreases	(5 560)	20 484	-	14 924
Provision for losses at the end of the period - 30.06.2009	1 282 105	49 961	800	1 332 866

H1 2008	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 - 01.01.2008				
	615 607	5 148	2 901	623 656
Increase	227 304	5 092	1 627	234 023
Decrease	(108 345)	-	(3 457)	(111 802)
Net provisions in P&L	118 959	5 092	(1 830)	122 221
Write-offs	(29 845)	-	-	(29 845)
Other increases	7 770	-	-	7 770
Other decreases	(7 159)	(678)	(1)	(7 838)
Net other increases/decreases	611	(678)	(1)	(68)
Provision for losses at the end of the period - 30.06.2008	705 332	9 562	1 070	715 964

2.7. Loans and advances to customers

Loans and advances to customers	30.06.2009 unaudited	31.12.2008
Credits and loans	24 813 697	21 490 169
Purchased receivables	125 795	798 412
Realized guarantees and commitments	474	476
Payment cards receivables	12 287	8 929
Total gross	24 952 253	22 297 986
Impairment provisions (-)	(1 282 098)	(913 011)
Total net	23 670 155	21 384 975

As at 30 June 2009	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	903 703	148 709	(6 665)	(120 901)	924 846
- car credits	3 313 167	286 248	(69 847)	(174 742)	3 354 826
- mortgages	16 035 293	264 229	(51 679)	(106 417)	16 141 426
- consumer credits	3 202 323	798 581	(169 836)	(582 011)	3 249 057
Total	23 454 486	1 497 767	(298 027)	(984 071)	23 670 155

As at 31 December 2008	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	1 274 154	149 131	(4 258)	(117 749)	1 301 278
- car credits	3 076 551	196 869	(49 163)	(126 409)	3 097 848
- mortgages	14 034 010	168 431	(43 175)	(67 234)	14 092 032
- consumer credits	2 880 540	518 300	(142 843)	(362 180)	2 893 817
Total	21 265 255	1 032 731	(239 439)	(673 572)	21 384 975

2.8. Deposits from customers

Amounts due to customers	30.06.2009 unaudited	31.12.2008
Amounts due to corporate entities	1 979 204	1 421 373
Overdrafts and overnights	244 441	406 320
Term deposits	1 734 763	1 015 053
Amounts due to state budget entities	1 511 208	975 446
Overdrafts and overnights	819 033	839 463
Term deposits	692 175	135 983
Amounts due to individuals	22 630 489	17 655 179
Overdrafts and overnights	2 680 634	1 033 236
Term deposits	17 716 958	14 593 355
Investment agreements	2 186 303	2 024 601
Other	46 594	3 987
Total of liabilities	26 120 901	20 051 998

The amounts due to customers include the deposits of the customers of Noble Bank carried at fair value through profit and loss that include the deposits with a fixed interest rate denominated to PLN that were concluded between 01.04.2008 to 30.06.2008 for a period longer than one year. As at 30.06.2009 the value of the amounts due to customers carried at fair value through profit and loss totalled to PLN 35 431 thousand (as at 31.12.2008 PLN 37 457 thousand).

Amounts due to customers by maturity based on the remaining period at the balance sheet date to date of repayment	30.06.2009 unaudited	31.12.2008
Overdrafts and overnights	3 744 108	2 279 019
Term liabilities by maturity:	22 330 199	17 768 992
up to 1 month	5 815 482	2 148 139
from 1 to 3 months	6 878 030	6 990 432
from 3 months to 1 year	6 782 581	6 308 597
from 1 to 5 years	2 854 106	2 321 410
more than 5 years	0	414
Other	46 594	3 987
Total	26 120 901	20 051 998

2.9. Information on provisions and deferred income tax asset and liability

	30.06.2009 unaudited	31.12.2008	Change
1. Deferred income tax assets	216 218	193 651	22 567
2. Deferred income tax provision	67 215	77 323	(10 108)
3. Technical and insurance provisions	547 012	480 186	66 826
4. Provisions, including:	33 986	46 697	(12 711)
Restructuring provision	878	-	878
Provisions for claims	302	5 257	(4 955)
Provisions for retirement benefits	545	521	24
Provisions for granted liabilities and guarantees	800	571	229
Other provisions	1 065	615	450
Accrued insurance bonuses	30 396	39 733	(9 337)

2.10. Provisions for impaired assets

Total provisions for impaired assets	30.06.2009 unaudited	31.12.2008	Change
Tangible fixed assets	42	9 807	(9 765)
Investment property	480	598	(118)
Intangible assets	27 187	27 187	-
Credits and loans granted to clients	1 282 098	913 011	369 087
Amounts due from banks	7	407	(400)
Financial lease receivables	49 961	17 115	32 846
Financial assets available for sale	14 457	14 472	(15)
Other assets	26 597	15 392	11 205
Total provisions for impaired assets	1 400 829	997 989	402 840

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

	30.06.2009 unaudited	31.12.2008
1. Given contingent liabilities	1 517 059	1 162 218
a) financial	1 501 605	1 148 685
b) guarantee	15 454	13 533
2. Received contingent liabilities	512 483	444 745
a) financial	265 000	216 000
b) guarantee	247 483	228 745
3. Liabilities concerned with realisation of buy/sell transactions*	30 258 467	28 818 560
4. Other off-balance sheet items	1 390 445	1 104 217
TOTAL OFF-BALANCE SHEET ITEMS	33 678 454	31 529 740

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

2.12. Components of other comprehensive income

Other comprehensive income	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Exchange differences from evaluation of foreign subsidiaries	4 859	(10 521)
Valuation of available for sale financial instruments, including:	(8 101)	(7 244)
<i>Profit (loss) for the period</i>	(4 208)	(8 990)
<i>Reclassification adjustments (amounts reclassified to P&L)</i>	(3 893)	1 746
Total of other comprehensive income	(3 242)	(17 765)

Income tax relating to components of other comprehensive income	01.01.2009- 30.06.2009 in thousand PLN	01.01.2008- 30.06.2008 in thousand PLN
Exchange differences from evaluation of foreign subsidiaries	4 859	(10 521)
Amount before income tax	4 859	(10 521)
Income tax amount	-	-
Valuation of available for sale financial instruments	(8 101)	(7 244)
Amount before income tax	(9 997)	(8 913)
Income tax amount	1 896	1 669
Total of income tax relating to other comprehensive income	1 896	1 669

2.13. Calculation of solvency ratio for Getin Bank and Noble Bank

Solvency	30.06.2009 unaudited	
	Getin Bank S.A.	Noble Bank Group
Equity capital		
Share capital	349 856	215 178
Reserved capital	1 589 218	407 268
General fund for bank risk	32 500	-
Audited profit for 2008	-	40 225
Adjustment of shares in financial institutions	(25 237)	-
Intangible assets adjustment	(82 719)	(109 721)
Funds adjustments of non-realised losses on debt securities classified as available for sale - 100%	6 156	(9 581)
Retained earnings from prior years	-	7 228
Short-term capital	2	(3 357)
Total equity capital	1 869 776	547 240
Risk weighted assets		
Risk exposure at the level of 0%	3 323 874	1 946 412
Risk exposure at the level of 20%	1 358 534	584 949
Risk exposure at the level of 35%	243	72 301
Risk exposure at the level of 50%	210 270	29 039
Risk exposure at the level of 75%	18 319 113	3 465 256
Risk exposure at the level of 100%	1 048 829	1 645 896
Risk exposure at the level of 150%	70 292	32 456
Total risk weighted assets	15 270 529	4 450 337
Risk weighted off balance liabilities		
Risk exposure at the level of 0%	479 658	-
Risk exposure at the level of 0.2%	3 414 588	-
Risk exposure at the level of 0.5%	1 022 807	-
Risk exposure at the level of 1%	4 947 165	-
Risk exposure at the level of 2.5%	1 278 018	-
Risk exposure at the level of 5%	1 911 718	-
Risk exposure at the level of 10%	251	-
Risk exposure at the level of 20%	645 476	56 633
Risk exposure at the level of 35%	-	488
Risk exposure at the level of 37.5%	70	-
Risk exposure at the level of 50%	66 604	109 841
Risk exposure at the level of 75%	197 044	102 492
Risk exposure at the level of 100%	2 575	11 897
Risk exposure at the level of 150%	-	226
Total risk weighted off balance liabilities	501 758	155 523
Total risk weighted assets and off - balance liabilities	15 772 287	4 605 860
Capital requirements:		
Credit risks	1 261 781	368 469
Contractor credit risks	2	-
Operational risks	106 600	16 331
Solvency ratio	10.93%	11.38%

As at 31.12.2008 the solvency ratio for Getin Bank S.A. amounted to 11.84% and for the Group of Noble Bank 13.83%. The solvency ratio for PlusBank S.A. as at 30.06.2009 amounts to 35.86% (as at 31.12.2008: 28.61%), in Sombelbank S.A. 55.3% (as at 31.12.2008: 59.9%).

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2.14. Currency risk

The tables below present currency exposure by individual types of assets, liabilities and off-balance sheet liabilities.

as at 30 June 2009 (unaudited figures)

	Currency (in thousand PLN)										Total	
	PLN	EUR	CHF	RUB	USD	GBP	UAH	JPY	BYR	RON		Other
Assets												
Cash and amounts due from Central Bank	973 679	22 102	59	781	16 628	1 564	5 248	-	10 002	-	10	1 030 073
Debt securities eligible for rediscounting at the Central	-	-	-	-	-	-	-	-	-	-	-	-
Amounts due from banks	1 702 625	516 886	38 599	16 039	265 039	31 970	9 293	1 080	171	335	923	2 582 960
Loans and advances to customers	7 948 681	75 280	15 027 785	961	143 253	-	57 314	367 234	49 647	-	-	23 670 155
Net investments in financial leases	609 951	-	7 881	140 740	195 937	-	-	-	-	-	-	954 509
Debt securities	3 767 503	-	-	-	-	-	6	-	3 731	-	-	3 771 240
Investments in subordinated undertakings	12 262	-	-	-	-	-	-	-	-	-	-	12 262
Other assets	2 103 464	1 580	-	100 892	3 112	-	40 224	-	4 173	456	-	2 253 901
Total	17 118 165	615 848	15 074 324	259 413	623 969	33 534	112 085	368 314	67 724	791	933	34 275 100
Liabilities												
Amounts due to the Central Bank	638 359	-	-	-	-	-	-	-	-	-	-	638 359
Amounts due to banks and other commercial institutions	495 288	985	337 459	95 801	17 152	-	-	-	-	-	-	946 686
Amounts due to customers	24 092 367	1 055 774	12 929	1 175	847 840	33 381	59 220	-	18 215	-	-	26 120 901
Debt securities in issue	1 150 299	-	-	-	-	-	-	-	-	-	-	1 150 299
Provisions	32 930	2	-	-	1	-	755	-	298	-	-	33 986
Other	1 271 072	3 016	13 061	62 282	22 574	343	10 411	-	899	10 209	1	1 393 868
Total	27 680 315	1 059 777	363 449	159 258	887 567	33 724	70 386	-	19 412	10 209	1	30 284 098
Capital	3 991 002	-	-	-	-	-	-	-	-	-	-	3 991 002
Total	31 671 317	1 059 777	363 449	159 258	887 567	33 724	70 386	-	19 412	10 209	1	34 275 100
NET EXPOSURE	(14 553 152)	(443 929)	14 710 875	100 155	(263 598)	(190)	41 699	368 314	48 312	(9 418)	932	-
OFF-BALANCE SHEET LIABILITIES												
Assets	16 156 362	461 841	702 656	-	268 375	-	-	99 957	4 380	-	-	17 693 571
Liabilities	1 187 162	20 691	15 461 339	1 148	4 608	-	-	467 790	1 513	-	-	17 144 251
GAP	416 048	(2 779)	(47 808)	99 007	169	(190)	41 699	481	51 179	(9 418)	932	-

as at 31 December 2007

	Currency (in thousand PLN)										Total	
	PLN	EUR	CHF	RUB	USD	GBP	UAH	JPY	BYR	RON		Other
Assets												
Cash and amounts due from Central Bank	561 120	19 408	-	943	23 362	1 758	7 173	30	15 841	-	14	629 649
Debt securities eligible for rediscounting at the Central	116	-	-	-	-	-	2 239	-	-	-	-	2 355
Amounts due from banks	1 615 583	626 632	300 555	4 721	610 279	32 996	739	6 687	242	32	570	3 199 036
Loans and advances to customers	6 168 832	58 101	14 504 977	1 457	155 032	-	93 076	349 878	53 622	-	-	21 384 975
Net investments in financial leases	1 799	-	-	201 693	287 343	-	-	-	-	-	-	490 835
Debt securities	3 431 103	-	-	-	-	-	6	-	4 198	-	-	3 435 307
Investments in subordinated undertakings	12 419	-	-	-	-	-	-	-	-	-	-	12 419
Other assets	1 719 166	17 437	5	89 362	2 630	-	37 154	-	3 517	837	-	1 870 108
Total	13 510 138	721 578	14 805 537	298 176	1 078 646	34 754	140 387	356 595	77 420	869	584	31 024 684
Liabilities												
Amounts due to the Central Bank	-	-	-	-	-	-	-	-	-	-	-	-
Amounts due to banks and other commercial institutions	697 916	27	579 902	144 425	29 637	-	-	-	-	-	-	1 451 907
Amounts due to customers	18 395 180	803 959	16 376	1 538	715 532	33 584	65 221	-	20 608	-	-	20 051 998
Debt securities in issue	1 228 398	1 368 360	-	-	-	-	10 311	-	-	-	-	2 607 069
Provisions	45 991	2	-	-	-	-	704	-	-	-	-	46 697
Other	2 915 734	20 996	45 647	40 992	19 390	27	9 358	-	1 223	739	7	3 054 113
Total	23 283 219	2 193 344	641 925	186 955	764 559	33 611	85 594	-	21 831	739	7	27 211 784
Capital	3 812 900	-	-	-	-	-	-	-	-	-	-	3 812 900
Total	27 096 119	2 193 344	641 925	186 955	764 559	33 611	85 594	-	21 831	739	7	31 024 684
NET EXPOSURE	(13 585 981)	(1 471 766)	14 163 612	111 221	314 087	1 143	54 793	356 595	55 589	130	577	-
OFF-BALANCE SHEET LIABILITIES												
Assets	12 992 415	1 873 576	13 727	-	569 306	-	-	-	4 955	-	-	15 453 979
Liabilities	1 315 762	404 134	14 191 205	1 002	875 820	1 373	-	356 568	3 966	-	-	17 149 830
GAP	(1 909 328)	(2 324)	(13 866)	110 219	7 573	(230)	54 793	27	56 578	130	577	-

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2.15. Liquidity risk

The table below presents assets and liabilities of the Group as at 30.06.2009 and 31.12.2008, by maturity dates.

as at 30th of June 2009 (unaudited figures)

Balance-sheet items	up to 1 month	from 1 month to 3 months inclusive	from 3 month to 1 year inclusive	Total below 12 months	from 1 year to 5 years inclusive	above 5 years	Total above 12 months	with indefinite maturity	Total
Assets:									
Cash and amounts due from Central Bank	1 021 876	-	-	1 021 876	-	-	-	8 197	1 030 073
Debt securities eligible for rediscounting at the Central Bank	-	-	-	-	-	-	-	-	-
Amounts due from banks	1 748 139	117 441	281 441	2 147 021	435 939	-	435 939	-	2 582 960
Financial assets held for trading	5	-	-	5	-	-	-	3	8
Derivative financial instruments	66 966	29 693	56 787	153 446	301 993	-	301 993	-	455 439
Other financial instruments at fair value through profit or loss	9	3 054	5 627	8 690	88 659	27 834	116 493	52 352	177 536
Loans and advances to customers	1 638 666	325 497	1 371 448	3 335 611	5 695 423	14 639 121	20 334 544	-	23 670 155
Net investments in financial leases	128 989	95 551	345 168	569 708	384 801	-	384 801	-	954 509
Financial instruments	1 245 219	238 698	1 129 359	2 613 276	975 098	-	975 098	5 323	3 593 697
Available for sale	1 245 219	188 645	1 129 019	2 562 883	965 221	-	965 221	5 323	3 533 427
Held to maturity	-	50 053	340	50 393	9 877	-	9 877	-	60 270
Share of reinsurer in technical provisions	1 574	1 817	2 221	5 612	7 023	713	7 736	-	13 348
Investments in subordinated undertakings	-	-	-	-	-	-	-	12 262	12 262
Intangible assets	-	-	24	24	778	-	778	1 010 113	1 010 915
Tangible fixed assets	-	-	204	204	288	28 237	28 525	155 658	184 387
Investment property	-	-	-	-	-	-	-	3 873	3 873
Non-current assets held for trade	-	-	16 346	16 346	-	46	46	2 724	19 116
Income taxes	-	163 701	15 092	178 793	-	-	-	47 011	225 804
Current tax assets	-	1 996	-	1 996	-	-	-	7 590	9 586
Deferred income tax assets	-	161 705	15 092	176 797	-	-	-	39 421	216 218
Other assets	85 817	91 295	67 464	244 576	64 401	2 970	67 371	29 072	341 019
Total assets:	5 937 260	1 066 747	3 291 181	10 295 188	7 954 403	14 698 921	22 653 324	1 326 588	34 275 100
Liabilities:									
Amounts due to the Central Bank	-	-	638 359	638 359	-	-	-	-	638 359
Amounts due to banks and other commercial institutions	58 989	20 583	419 912	499 484	447 201	-	447 201	-	946 685
Derivative financial instruments	10 537	8 395	78 497	97 429	85 750	-	85 750	-	183 179
Other financial liabilities at fair value through profit or loss	9	3 054	5 627	8 690	88 659	27 834	116 493	52 255	177 438
Amounts due to customers	9 594 792	6 845 644	6 762 558	23 202 994	2 917 585	322	2 917 907	-	26 120 901
Debt securities in issue	1 592	66 292	601 859	669 743	480 556	-	480 556	-	1 150 299
Current income tax liabilities	2 978	15 313	3 525	21 816	-	-	-	-	21 816
Other liabilities	289 681	10 547	66 042	366 270	14 135	195	14 330	16 608	397 208
Technical provisions	33 400	48 636	127 493	209 529	330 662	6 821	337 483	-	547 012
Provisions for deferred income tax	9 209	5 810	12 674	27 693	-	-	-	39 522	67 215
Other provisions	1 836	50	32 023	33 909	-	-	-	77	33 986
Total liabilities:	10 003 023	7 024 324	8 748 569	25 775 916	4 364 548	35 172	4 399 720	108 462	30 284 098
Capital	-	-	-	-	-	-	-	3 991 002	3 991 002
Total	10 003 023	7 024 324	8 748 569	25 775 916	4 364 548	35 172	4 399 720	4 099 464	34 275 100
Gap liquidity	(4 065 763)	(5 957 577)	(5 457 388)	(15 480 728)	3 589 855	14 663 749	18 253 604	(2 772 876)	-
Cumulated gap liquidity	(4 065 763)	(10 023 340)	(15 480 728)	(15 480 728)	3 589 855	18 253 604	18 253 604	(2 772 876)	-

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Balance-sheet items	up to 1 month	from 1 month to 3 months inclusive	from 3 month to 1 year inclusive	Total below 12 months	from 1 year to 5 years inclusive	above 5 years	Total above 12 months	with indefinite maturity	Total
Assets:									
Cash and amounts due from Central Bank	619 841	-	-	619 841	-	-	-	9 808	629 649
Debt securities eligible for rediscounting at the Central	2 239	116	-	2 355	-	-	-	-	2 355
Amounts due from banks	1 454 112	381 379	156 315	1 991 806	1 192 189	-	1 192 189	15 041	3 199 036
Derivative financial instruments	35 888	31 372	6 350	73 610	74 736	-	74 736	-	148 346
Other financial instruments at fair value through profit or loss	139	243	5 037	5 419	100 390	9 025	109 415	49 614	164 448
Loans and advances to customers	1 433 840	358 973	1 478 474	3 271 287	5 111 906	13 001 782	18 113 688	-	21 384 975
Net investments in financial leases	92 986	42 398	253 569	388 953	101 882	-	101 882	-	490 835
Financial instruments	1 104 988	556 233	893 229	2 554 450	709 611	-	709 611	6 798	3 270 859
Available for sale	1 099 673	556 233	893 136	2 549 042	699 746	-	699 746	6 798	3 255 586
Held to maturity	5 315	-	93	5 408	9 865	-	9 865	-	15 273
Share of reinsurer in technical provisions	483	1 913	2 236	4 632	10 601	691	11 292	-	15 924
Investments in subordinated undertakings	-	-	-	-	-	-	-	12 419	12 419
Intangible assets	972	1	-	973	1 113	-	1 113	1 001 831	1 003 917
Tangible fixed assets	309	1	-	310	1 332	26 080	27 412	169 550	197 272
Investment property	-	-	-	-	-	-	-	3 421	3 421
Non-current assets held for trade	-	-	3 348	3 348	-	41	41	52	3 441
Income taxes	3 735	130 290	3 372	137 397	2 247	-	2 247	77 627	217 271
Current tax assets	1 151	-	-	1 151	-	-	-	22 469	23 620
Deferred income tax assets	2 584	130 290	3 372	136 246	2 247	-	2 247	55 158	193 651
Other assets	85 431	34 468	14 429	134 328	68 212	1 149	69 361	76 827	280 516
Total assets:	4 834 963	1 537 387	2 816 359	9 188 709	7 374 219	13 038 768	20 412 987	1 422 988	31 024 684
Liabilities:									
Amounts due to banks and other commercial institutions	19 951	86 946	499 368	606 265	845 642	-	845 642	-	1 451 907
Derivative financial instruments	85 284	190 124	403 512	678 920	1 169 665	-	1 169 665	-	1 848 585
Other financial liabilities at fair value through profit or loss	-	2 977	-	2 977	143 312	7	143 319	10 673	156 969
Amounts due to customers	4 427 158	6 990 432	6 308 597	17 726 187	2 321 410	414	2 321 824	3 987	20 051 998
Debt securities in issue	8 636	62 222	1 649 735	1 720 593	886 476	-	886 476	-	2 607 069
Current income tax liabilities	-	170 162	-	170 162	-	-	-	1 160	171 322
Other liabilities	175 050	30 242	45 056	250 348	9 186	-	9 186	60 194	319 728
Technical provisions	15 240	24 771	75 257	115 268	143 296	4 003	147 299	217 619	480 186
Provisions for deferred income tax	8 956	5 016	-	13 972	29 398	-	29 398	33 953	77 323
Other provisions	5 020	-	41 351	46 371	-	-	-	326	46 697
Total liabilities:	4 745 295	7 562 892	9 022 876	21 331 063	5 548 385	4 424	5 552 809	327 912	27 211 784
Capital	-	-	-	-	-	-	-	3 812 900	3 812 900
Total	4 745 295	7 562 892	9 022 876	21 331 063	5 548 385	4 424	5 552 809	4 140 812	31 024 684
Gap liquidity	89 668	(6 025 505)	(6 206 517)	(12 142 354)	1 825 834	13 034 344	14 860 178	(2 717 824)	-
Cumulated gap liquidity	89 668	(5 935 837)	(12 142 354)	(12 142 354)	1 825 834	14 860 178	14 860 178	(2 717 824)	-

2.16. Revenues and results per individual business segments

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

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

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

Retail Banking Segment covers services in the field of loans and credits, guarantees and warranties, and acceptance of deposits rendered by Getin Bank S.A., Plus Bank S.A., and Sombelbank S.A.

Affluent Banking Services Segment covers the services rendered by the Capital Group of Noble Bank (except for the financial agency services) within the scope of planning and consulting, investment products as well as the credit solutions adapted to the need of the affluent clients.

The Leasing Services Segment comprises services rendered by Carcade OOO and Getin Leasing S.A. in the field of temporary transfer of leased assets by one entity to another entity, in exchange for periodical payments.

The Financial Agency Segment deals with sale of products and services of banks, insurance companies, investment funds, and stockbrokerage.

The Insurance and Bancassurance Segment covers financial insurance, automobile insurance and other life and non-life insurance offered by TU Europa S.A. as well as life insurance contracts and Bancassurance contracts offered by TUnŻ Europa S.A.

The income and expenses of this segment include the income and expenses from the sale to external clients or from the transactions with other segments in the Group. Assets and liabilities of the segment are operating assets and liabilities used by the segment in its operating activity. It is possible to assign them to a given segment in a direct way or based on rational premises. Profit and assets in a segment were determined after attributable to segment inter-segment and consolidation adjustments. The internal prices in the inter-segment transactions do not differ materially from the market prices.

The Group carries out its activity mainly in Poland (retail banking services segment and affluent banking services segment, insurance segment, leasing services segment and financial agency segment), in the Russian Federation (leasing services segment), in Ukraine (retail banking services), Belarus (retail banking services), and Romania (financial agency); the geographical segments overlap with the industry segments, except for the banks operating in retail banking industry: PlusBank S.A. that carries out its activity in Ukraine, Sombelbank in Belarus, and S.C. Perfect Finance that carries out its consulting activity in Romania. Due to the fact that the extent of the activity carried out by the companies is not significant, their activity in Ukraine, Belarus, and Romania are not presented separately.

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

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Consolidated income statement for H1 2009 per segments (unaudited)

	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
	Poland, Ukraine, Belarus	Poland	Poland, Ukraine, Romania	Russian Federation, Ukraine	Poland	Poland, Luxembourg	
Interest income	1 092 471	212 165	3 731	108 331	93 508	(101 688)	1 408 518
External	1 076 513	211 057	152	108 074	12 973	(251)	1 408 518
Internal	15 958	1 108	3 579	257	80 535	(101 437)	0
Interest expense	(761 979)	(208 334)	(3 239)	(30 112)	(66 118)	108 153	(961 629)
External	(731 263)	(148 225)	(195)	(14 961)	(66 118)	(867)	(961 629)
Internal	(30 716)	(60 109)	(3 044)	(15 151)	0	109 020	0
Net interest income	330 492	3 831	492	78 219	27 390	6 465	446 889
External	345 250	62 832	(43)	93 113	(53 145)	(1 118)	446 889
Internal	(14 758)	(59 001)	535	(14 894)	80 535	7 583	0
Fee and commission income	162 361	183 976	87 714	8 672	3 783	(161 130)	285 376
External	52 982	132 418	87 672	8 521	3 783	0	285 376
Internal	109 379	51 558	42	151	0	(161 130)	0
Fee and commission expense	(33 694)	(7 099)	(25 954)	0	(55)	3 532	(63 270)
External	(32 920)	(6 931)	(25 952)	7	2 545	(19)	(63 270)
Internal	(774)	(168)	(2)	(7)	(2 600)	3 551	0
Net fee and commission income	128 667	176 877	61 760	8 672	3 728	(157 598)	222 106
External	20 062	125 487	61 720	8 528	6 328	(19)	222 106
Internal	108 605	51 390	40	144	(2 600)	(157 579)	0
Net operating income	265 404	(7 756)	2 141	15 154	61 161	115 388	451 492
External	263 137	(7 743)	2 005	15 137	176 536	2 420	451 492
Internal	2 267	(13)	136	17	(115 375)	112 968	0
Provisions for impairment losses	(399 265)	(3 602)	0	(12 362)	0	1 803	(413 426)
External	(399 463)	(1 601)	0	(12 362)	0	0	(413 426)
Internal	198	(2 001)	0	0	0	1 803	0
Administrative expenses	(227 613)	(94 901)	(40 266)	(46 563)	(22 874)	(6 078)	(438 295)
External	(227 602)	(94 622)	(40 228)	(46 014)	(22 874)	(6 955)	(438 295)
Internal	(11)	(279)	(38)	(549)	0	877	0
Operating profit	97 685	74 449	24 127	43 120	69 405	(40 020)	268 766
External	1 384	84 353	23 454	58 402	106 845	(5 672)	268 766
Internal	96 301	(9 904)	673	(15 282)	(37 440)	(34 348)	0
Profit / (loss) before income tax	97 685	74 449	24 127	43 120	69 405	(40 177)	268 609
External	1 227	84 353	23 454	58 402	106 845	(5 672)	268 609
Internal	96 458	(9 904)	673	(15 282)	(37 440)	(34 505)	0
Net profit / (loss) for the period on continued activity	70 266	60 304	18 705	40 210	56 028	(33 713)	211 800
External	(25 702)	75 081	19 593	55 492	93 565	(6 229)	211 800
Internal	95 968	(14 777)	(888)	(15 282)	(37 537)	(27 484)	0
Net profit / (loss) for the period on discontinued activity	0	0	0	(88)	0	0	(88)
External	0	0	0	(88)	0	0	(88)
Internal	0	0	0	0	0	0	0
Net profit / (loss) for the period on continued and discontinued activity	70 266	60 304	18 705	40 122	56 028	(33 713)	211 712
External	(25 702)	75 081	19 593	55 404	93 565	(6 229)	211 712
Internal	95 968	(14 777)	(888)	(15 282)	(37 537)	(27 484)	0

Segment assets as at 30.06.2009 (unaudited)	Retail banking services	Affluent banking services	Financial agency services	Lease services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
Segment assets	24 487 173	7 655 444	71 377	450 672	3 442 852	(2 843 983)	33 263 535
Investment in associates							12 262
Assets not assigned							999 303
Total assets	24 487 173	7 655 444	71 377	450 672	3 442 852		34 275 100

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Consolidated income statement for H1 2008 per segments (unaudited)

	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
	Poland, Ukraine	Poland	Poland, Ukraine, Romania	Russian Federation, Ukraine	Poland	Poland, Luxembourg	
Interest income	830 957	95 237	138	56 040	40 470	(29 824)	993 018
External	829 428	93 718	138	56 040	12 865	829	993 018
Internal	1 529	1 519	0	0	27 605	(30 653)	0
Interest expense	(487 049)	(65 010)	(174)	(18 544)	(20 911)	40 304	(551 384)
External	(468 419)	(52 349)	(58)	(9 607)	(20 911)	(40)	(551 384)
Internal	(18 630)	(12 661)	(116)	(8 937)	0	40 344	0
Net interest income	343 908	30 227	(36)	37 496	19 559	10 480	441 634
External	361 009	41 369	80	46 433	(8 046)	789	441 634
Internal	(17 101)	(11 142)	(116)	(8 937)	27 605	9 691	0
Fee and commission income	158 223	16 395	89 405	5 572	2 781	(122 064)	150 312
External	55 218	197	86 544	5 572	2 781	0	150 312
Internal	103 005	16 198	2 861	0	0	(122 064)	0
Fee and commission expense	(18 475)	(1 486)	(13 769)	(1)	(27)	1 280	(32 478)
External	(17 662)	(1 479)	(13 769)	60	399	(27)	(32 478)
Internal	(813)	(7)	0	(61)	(426)	1 307	0
Net fee and commission income	139 748	14 909	75 636	5 571	2 754	(120 784)	117 834
External	37 556	(1 282)	72 775	5 632	3 180	(27)	117 834
Internal	102 192	16 191	2 861	(61)	(426)	(120 757)	0
Net operating income	96 720	58 011	(1 034)	1 538	60 517	76 186	291 938
External	97 992	57 991	(1 087)	1 458	139 187	(3 603)	291 938
Internal	(1 272)	20	53	80	(78 670)	79 789	0
Provisions for impairment losses	(115 197)	(1 932)	0	(5 092)	0	0	(122 221)
External	(115 197)	(1 932)	0	(5 092)	0	0	(122 221)
Internal	0	0	0	0	0	0	0
Administrative expenses	(219 631)	(28 841)	(50 769)	(26 998)	(22 821)	(6 243)	(355 303)
External	(219 607)	(28 634)	(50 763)	(26 969)	(22 668)	(6 662)	(355 303)
Internal	(24)	(207)	(6)	(29)	(153)	419	0
Operating profit	245 548	72 374	23 797	12 515	60 009	(40 361)	373 882
External	161 753	67 512	21 005	21 462	111 653	(9 503)	373 882
Internal	83 795	4 862	2 792	(8 947)	(51 644)	(30 858)	0
Profit / (loss) before income tax	245 548	72 374	23 797	12 515	60 009	(38 889)	375 354
External	161 753	63 277	21 005	21 462	111 653	(3 796)	375 354
Internal	83 795	9 097	2 792	(8 947)	(51 644)	(35 093)	0
Net profit / (loss) for the period on continued activity	201 419	59 086	18 679	8 804	48 317	(32 311)	303 994
External	117 378	49 989	15 887	17 751	107 145	(4 156)	303 994
Internal	84 041	9 097	2 792	(8 947)	(58 828)	(28 155)	0
Net profit / (loss) for the period on discontinued activity	0	0	375	0	0	0	375
External	0	0	375	0	0	0	375
Internal	0	0	0	0	0	0	0
Net profit / (loss) for the period on continued and discontinued activity	201 419	59 086	19 054	8 804	48 317	(32 311)	304 369
External	117 378	49 989	16 262	17 751	107 145	(4 156)	304 369
Internal	84 041	9 097	2 792	(8 947)	(58 828)	(28 155)	0

Segment assets as at 31.12.2008	Retail banking services	Affluent banking services	Financial agency services	Lease services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
Segment assets	23 419 371	5 537 369	42 910	594 701	3 188 343	(2 762 797)	30 019 897
Investment in associates							12 419
Assets not assigned							992 368
Total assets	23 419 371	5 537 369	42 910	594 701	3 188 343		31 024 684

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2.17. Additional information to cash flow statement

	Balance sheet	Cash flow	Difference	Explanation of differences between value changes in assets and liabilities and value changes disclosed in cash flow statement						
				Exchange differences from foreign entities revaluation	Acquisition of Getin Leasing	Amounts due from banks disclosed in cash equivalents	Valuation of AFS instruments	Issue and repayment of debt securities disclosed in cash flow from financial activity	Non current assets classified as held for sale	Other
Change in amounts due from banks and bills of exchange eligible for rediscounting with the Central Bank	618 431	1 252 120	(633 689)	(2 719)	(17 661)	(613 309)	-	-	-	-
Change in financial assets as held for trading and other financial instruments at fair value through profit or loss	(13 095)	(13 095)	-	-	-	-	-	-	-	-
Change in derivative financial instruments (asset)	(307 093)	(307 152)	59	59	-	-	-	-	-	-
Change in loans and advances to customers	(2 285 180)	(2 275 411)	(9 769)	(7 299)	(2 470)	-	-	-	-	-
Change in net investment in the finance lease	(463 674)	235 602	(699 276)	(45 053)	(654 223)	-	-	-	-	-
Change in financial instruments available for sale	(277 841)	(286 569)	8 728	646	-	-	8 082	-	-	-
Change in deferred income tax assets	(22 567)	(10 059)	(12 508)	1 792	(14 512)	-	-	-	-	212
Change in share of reinsurer in technical provisions	2 576	2 576	-	-	-	-	-	-	-	-
Change in other assets	(60 503)	(64 209)	3 706	(273)	(1 274)	-	-	-	2 672	2 581
Change in amounts due to banks and other commercial institutions	133 137	(535 116)	668 253	32 933	636 433	-	-	-	-	(1 113)
Change in derivative financial instruments and other financial liabilities at fair value through profit or loss	(1 644 937)	(1 644 935)	(2)	(2)	-	-	-	-	-	-
Change in amounts due to customers	6 068 903	6 055 146	13 757	7 834	5 923	-	-	-	-	-
Change in debt securities in issue	(1 456 770)	170 761	(1 627 531)	1 474	-	-	-	(1 629 005)	-	-
Change in provisions and provisions for deferred income tax	(22 819)	(24 370)	1 551	604	947	-	-	-	-	-
Change in technical provisions	66 826	66 826	-	-	-	-	-	-	-	-
Change in other liabilities	77 480	40 490	36 990	12 907	24 083	-	-	-	-	-

2.18. Information concerning issue, purchase, and redemption of non-share and equity securities

Getin Holding

- in H1 2009 the company purchased 700k own shares for the total amount of PLN 2,243T. Since the beginning of the Programme, Getin Holding purchased total number of 1,700k own shares for the total amount of PLN 10,621T (including the broker's commission).

Getin Bank

- Pursuant to the Resolution No. 96/2009 of the Management Board, on 18.02.2009, the bank issued 10m AB-series shares of the nominal value of PLN 1.35 each, at the issue price of PLN 5.00, for the total amount of PLN 50M. By virtue of the court's decision of 29.05.2009 by the District Court Katowice-Wschód, the 8th Commercial Division of the National Court Register, the bank registered increase of its share capital by PLN 13,500T.
- On 24.03.2009, the bank redeemed 86 own coupon bonds of the total nominal value amounting to PLN 43M issued on 24.03.2006, and on 26.03.2009 and prematurely redeemed 96 own coupon bonds of the total nominal value amounting to PLN 48M, issued on September 8, 2006. Furthermore, in Q1 2009 the bank prematurely redeemed Eurobonds issued by Getin Finance PLC, its subsidiary company, for the total amount of EUR 114.5M (PLN 514M).
- On 13.05.2009, the bank the final tranche of Eurobond issued by Getin Finance PLC of the total value of EUR 350M (PLN 1,538,005T). The total value of the redeemed Eurobonds amounted to EUR 500M (PLN 2,179,150T) and USD 100M (PLN 320,780T).

Noble Bank

- In H1 2009 Noble Bank purchased 2,488 thousand own shares for the total amount of PLN 7,149T (including the brokers commission). Until completion of the Schedule, i.e. 30.04.2009, Noble Bank purchased 2,635T own shares accounting for 1.22% of its share capital for the total amount of PLN 7,626T (including the brokers commission).

Getin International

- On 03.02.2009 the company issued 3 B-series registered interest-bearing bonds of the nominal value of PLN 500T each with the redemption date falling due on 04.02.2011. The total value of the bonds amounts to PLN 1,500T.
- On 10.02.2009 the company issued 2 B-series registered interest-bearing bonds of the nominal value of PLN 500T each with the redemption date falling due on 11.02.2011. The total value of the bonds amounts to PLN 1,000T.
- On 18.02.2009 the company issued 2 C -series registered interest-bearing bonds of the nominal value of PLN 500T each with the redemption date falling due on 11.02.2011. The total value of the bonds amounts to PLN 1,000T.

All the aforementioned bonds were subscribed by TU na Życie Europa.

Plus Bank

- On 30.04.2009 the bank redeemed 20 A -series registered interest-bearing bonds of UAH 1,000 (PLN 410) each issued on 11.09.2008.
- On 05.05.2009 the bank issued and on the same day redeemed 17,500 A -series registered interest-bearing bonds of UAH 1,000 (PLN 409) each.
- On 18.05.2009 the bank prematurely redeemed 17,500 A -series registered interest-bearing bonds of UAH 1,000 (PLN 435) each issued on 05.05.2009.

2.19. Information concerning dividend in the Getin Holding Group

On 20.03.2009 the Ordinary General Meeting of Shareholders of Noble Bank resolved to assign the amount of PLN 45,187T of the net profit for the financial year 2008 (amounting to PLN 164 614T) to a dividend payment and the amount of PLN 119,427T to the reserve capital. The dividend amounted to gross price of PLN 0.21 per share. The dividend date was set for 10.04.2009 and the payment day - for 30.04.2009.

On 20.03.2009 the Ordinary General Meeting of Shareholders of Open Finance resolved to assign the net profit for the financial year 2008 amounting to PLN 25,004T and the reserve capital, created from the profit for previous years, amounting to PLN 9,996T to the dividend payment. The dividend totalled PLN 35,000T, i.e. PLN 70 per share. The dividend date was the date of adopting the resolution by the General Meeting of Shareholders. Pursuant to the resolution the following dividend payment dates were approved: PLN 11M until the end of June 2009 (paid on 29.06.2009), PLN 11M – until the end of September 2009, and the remaining PLN 13M – until the end of December 2009.

On 18.03.2009 the Ordinary General Meeting of Shareholders of Noble Finance TFI resolved to assign the profit for the financial year 2008 ended as of 31.12.2008 amounting to PLN 14,227T and part of the profit for the financial year ended as of 31.12.2007 amounting to PLN 9,672T to a dividend payment. In total, the dividend amounted to PLN 23,899T and to the rate of PLN 238.89 per share. The dividend date was the date of adopting the resolution by the General Meeting of Shareholders and the payment day - for 20.03.2009.

On the 01.04.2009, the General Meeting of Shareholders of TU Europa resolved to assign the amount of PLN 39,375T of the profit for the financial year 2008 for payment of a dividend. The dividend will be paid at a rate of 5.00 PLN per share. The dividend day was set for 17.04.2009 and the payment day - for 05.05.2009.

In the aforementioned companies there are no privileged shares.

2.20. After balance sheet date events

Events after 30.06.2009 which may have significant influence on the Capital Group's financial results in future, but did not require any adjustments in the presented report.

On 08.07.2009 the Polish Financial Supervisory Authority granted permission for the merger of Noble Bank and Getin Bank S.A. by transmission assets of Getin Bank to Noble Bank in exchange for the shares of Noble Bank, as per the Plan specified in note 1 of Report on operations of the Capital Group and the Issuer. Simultaneously, the Polish Financial Supervisory Authority granted Mr. Leszek Czarnecki permission for execution through Getin Holding voting right arising from shares of Noble Bank entitling to over 75% votes at general meetings of shareholders. Furthermore, on 10.07.2009 the Polish Financial Supervisory Authority granted permission for making amendments related to the merger of the banks in the Articles of Association of Noble Bank. Mr. Leszek Czarnecki and Getin Holding in course of the proceedings to obtain the permission committed themselves, among others, not to take any actions aiming at withdrawal of shares of Noble Bank after the merger with Getin Bank from the Warsaw Stock Exchange. Should such necessity arise, applicants agreed to make such a decision in agreement with the relevant financial supervision authority. Furthermore, Mr. Leszek Czarnecki and Getin Holding ensured that in three and a half years from the merger date of the two

banks, at least 15% of shares of Getin Noble Bank will be held by shareholders other than the applicants and their subsidiaries. Getin Holding took up the obligation to ensure that Noble Bank dividend policy after the merger with Getin Bank will guarantee appropriate remuneration for its shareholders while necessary and adequate level of capital needed for growth and current needs of Getin Noble Bank is kept.

In connection with the aforementioned provision, Getin Holding stated it is planning to earmark up to 50% of the profit for the dividend, with the exception of exceptionally positive results and high solvency ratio when payment of higher dividend may be considered.

As a result of transactions conducted pursuant to sale agreements of 13.07.2009, Getin Holding sold each bank – Noble Bank and Getin Bank – 785,200 ordinary bearer shares of TU Europa of the nominal value of PLN 4.00 each, accounting for 9.97% of the share capital and entitling to 9.97% of votes at general meetings of shareholders. The price of each transaction totalled PLN 67,056T, i.e. PLN 85.40 per share. As on the day publication of the report, the Issuer holds 6,288,414 shares of TU Europa accounting for 79.85% of the share capital and entitling to 79.85% of votes at general meetings of shareholders, while Getin Bank and Noble Bank hold 785,200 shares of TU Europa each, accounting for 9.97% of the share capital and entitling to 9.97% of votes at general meetings of shareholders.

On 01.07.2009, Getin Leasing purchased 5,000 shares of Pośrednik Finansowy Sp. z o. o. with its registered office in Wrocław, of the nominal value of PLN 50 accounting for 100% of the share capital, for the price of PLN 1.00.

On 23.07.2009 the Fitch Rating Agency downgraded the international IFS rating of Europa Capital Group from BB to BBB-. Fitch also downgraded the local rating for the two companies from A to BBB. The rating forecast was revised from stable to negative. In spite of downgrading the rating, Fitch emphasises good operational and financial standing of both companies. The Rating Agency appreciates low exposition of the investment portfolio to the market risk, due to the fact that less than 10% of the assets are invested in shares and bonds, while most resources are invested in bank deposits and cash.

On 07.07.2009 the District Court for Wrocław-Fabryczna registered increase of the share capital of TU na Życie Europa by the amount of PLN 20M by the way of issuing 200,000 ordinary registered shares of the nominal value of PLN 100,000. The shares were subscribed for by TU Europa. As of the day of publishing the report, share capital of TU na życie Europa totals PLN 147,000T.

On 07.07.2009 Getin Holding, as the sole shareholder of Carcade, resolved to assign the profit for years 2007-2008 for a dividend. The dividend of USD 2,500T (PLN 7,458T) was paid on 23.07.2009.

As a result of sale transaction of shares concluded at the Warsaw Stock Exchange on 30.07.2009 and 31.07.2009, Fiolet – Powszechny Dom Kredytowy disposed of 2,084,901 ordinary bearer shares of Getin Holding. As at the day of publishing the report, Fiolet – Powszechny Dom Kredytowy holds 366,209 shares of Getin Holding accounting for 0.05% of the share capital and giving the right to 0.05% shares at general meetings of shareholders of Getin Holding.

On 12.08.2009, Getin Holding purchased from LC Corp B.V. with its registered office in Amsterdam 39,900 ordinary registered shares of Fiolet – Powszechny Dom Kredytowy with its registered office in Wrocław of the nominal value of PLN 100 each. The total purchase price was PLN 3,990T. As at the day of publishing the report, the Issuer holds 181,737 ordinary registered shares of Fiolet-PDK,

accounting for 32.80% of the share capital and giving right to 32.80% votes at general meetings of shareholders.

On 12.08.2009 Getin Holding concluded with Mr. Jarosław Augustyniak, Mr. Maurycy Kuhn and Mr. Krzysztof Spyra an agreement concerning entering and amendment of the investment agreement as of June 30, 2008. Pursuant to the agreement Mr. Krzysztof Spyra entered the investment agreement while its conditions changed. In particular, the aforementioned gentlemen were granted, on conditions specified in the agreement, a call option for shares of Noble Securities in the maximum amount of 5% for Mr. Jarosław Augustyniak, 5% for Mr. Maurycy Kuhn and 10% of the total shares of Noble Securities for Mr. Krzysztof Spyra, respectively. At the same time, pursuant to the agreement Mr. Jarosław Augustyniak and Mr. Maurycy Kuhn obtained the right to demand, by their subsidiaries, that Getin Holding repurchase the shares of Noble Securities held by these entities on the day of signing the agreement.

Furthermore, on 13.08.2009 Getin Holding concluded an agreement with Noble Bank under which Noble Bank entered the rights and obligations of Getin Holding arising from the aforementioned investment agreement. Noble Bank shall enter rights and obligations of Getin Holding provided the conditional sale agreement concluded by the Issuer and Noble Bank is executed. The object of the agreement is selling all registered shares of Noble Securities owned by Getin Holding to Noble Bank, i.e. 2,787,289 shares of a nominal value of PLN 1.00 each, accounting for 79.76% of the share capital and entitling to 10,328,593 votes at general meetings of shareholders of Noble Securities which accounts for 82.73% of all votes. The sale price was established at PLN 4.28 per share, which totals PLN 11,930T.

_____ Krzysztof Rosiński	_____ Radosław Stefurak	_____ Artur Wiza
President of Management Board	Member of Management Board Financial Director	Member of Management Board

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

CONDENSED INCOME STATEMENT

for the 3 and 6 month period ended 30 June 2009 and 30 June 2008

	01.04.2009- 30.06.2009 unaudited	01.01.2009- 30.06.2009 unaudited	01.04.2008- 30.06.2008 unaudited	01.01.2008- 30.06.2008 unaudited
Net income from sale of services	8	15	7	15
Net income from sale of merchandise and finished products	-	-	-	-
Net sales	8	15	7	15
Cost of goods sold	-	-	-	-
Profit on sale	8	15	7	15
Cost of sales	-	-	-	-
Other operational revenues	14	91	17	193
Administrative expenses	(2 862)	(5 074)	(2 787)	(5 070)
Other operational expenses	(17)	(17)	(64)	(126)
Operational net loss	(2 857)	(4 985)	(2 827)	(4 988)
Financial income	39 404	72 979	57 739	59 409
Financial expenses	(375)	(771)	(5)	(8)
Gross profit (loss)	36 172	67 223	54 907	54 413
Income tax	748	925	92	178
Net profit (loss)	36 920	68 148	54 999	54 591
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	710 930 354	710 930 354	709 786 986	709 786 986
Earnings per share - basic for the period (in PLN)	0,05	0,10	0,08	0,08
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	711 581 343	711 474 103	713 448 535	711 698 584
Earnings per share - diluted for the period (in PLN)	0,05	0,10	0,08	0,08

CONDENSED STATEMENT OF COMPREHENSIVE INCOME

for the 3 and 6 month period ended 30 June 2009 and 30 June 2008

	01.04.2009- 30.06.2009 unaudited	01.01.2009- 30.06.2009 unaudited	01.04.2008- 30.06.2008 unaudited	01.01.2008- 30.06.2008 unaudited
Profit / (Loss) for the period	36 920	68 148	54 999	54 591
Other comprehensive income	-	-	-	-
Total of comprehensive income for the period	36 920	68 148	54 999	54 591

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CONDENSED BALANCE SHEET as at 30 June 2009 and 31 December 2008

	30.06.2009 unaudited	31.12.2008
Assets		
Fixed Assets	2 558 389	2 508 055
Property, plant & equipment	917	1 102
Intangible assets	33	53
Investments in subsidiaries	2 535 036	2 485 422
Investments in associates	3 866	3 866
Financial assets available for sale	3 260	3 260
Deferred tax assets	15 277	14 352
Current Assets	22 400	31 785
Corporate income tax receivable	4 907	4 907
Trade receivables and other receivables	335	511
Prepayments	119	89
Short-term loans	-	2 640
Cash and cash equivalents	17 039	23 638
Total Assets	2 580 789	2 539 840
Equity and Liabilities		
Shareholders' Equity	2 439 427	2 373 402
Share capital	710 930	710 930
Share premium	1 532 255	1 532 255
Own shares	(10 621)	(8 378)
Other reserves	143 253	143 133
Retained financial profit (loss)	(4 538)	-
Net profit (loss)	68 148	(4 538)
Current liabilities	141 362	166 438
Trade liabilities and other liabilities	140 042	164 911
Accrued liabilities	1 320	1 527
Total Equity and liabilities	2 580 789	2 539 840

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CONDENSED STATEMENT OF CHANGES IN EQUITY
 for the 6 month period ended 30 June 2009

unaudited	Share capital	Share premium	Own shares	Other reserves capital	Retained earnings	Net profit (loss)	Total equity
At 1 January 2009	710 930	1 532 255	(8 378)	143 133	-	(4 538)	2 373 402
Net profit (loss) for the period						68 148	68 148
Transfer of profit for previous year to retained earnings					(4 538)	4 538	-
Own shares purchase			(2 243)				(2 243)
Managerial options				120			120
At 30 June 2009	710 930	1 532 255	(10 621)	143 253	(4 538)	68 148	2 439 427

CONDENSED STATEMENT OF CHANGES IN EQUITY
 for the 6 month period ended 30 June 2008

unaudited	Share capital	Share premium	Own shares	Other reserves capital	Retained earnings	Net profit (loss)	Total equity
At 1 January 2008	709 787	1 532 341	-	24 731	-	118 258	2 385 117
Net profit (loss) for the period						54 591	54 591
Transfer of profit for previous year to retained earnings				118 258	-	(118 258)	-
Managerial options				218			218
At 30 June 2008	709 787	1 532 341	-	143 207	-	54 591	2 439 926

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CONDENSED CASH FLOW STATEMENT
 for the 6 month period ended 30 June 2009 and 30 June 2008

	01.01.2009- 30.06.2009 unaudited	01.01.2008- 30.06.2008 unaudited
Cash flows from operating activities - indirect method		
Gross profit (loss)	67 223	54 413
Total adjustments:	(24 645)	106 912
1. Depreciation	207	191
2. Foreign exchange (profits)/losses	-	(30)
3. Net Interest	(31)	(177)
4. (Profit) loss on investing activities	(72)	9
5. Change in receivables	176	(57 046)
6. Change in liabilities, except loans and credits	(24 808)	164 654
7. Change in prepayments	(237)	1 140
8. Income tax paid	-	(2 047)
9. Other	120	218
Net cash from operating activities	42 578	161 325
Cash flows from investing activities		
1. Sale of intangible assets and tangible fixed assets	72	3
2. Purchase of intangible assets and tangible fixed assets	(2)	(73)
3. Sale of financial assets	500	50 246
4. Purchase of financial assets	(50 114)	(246 481)
5. Interest received	71	-
6. Repayment of loans	2 600	180
7. Loans granted	-	(12 230)
Net cash used in investing activities	(46 873)	(208 355)
Cash flows from financing activities		
1. Repayment of amounts due from lease	(61)	(23)
2. Issue of debt securities	-	40
3. Own shares purchase	(2 243)	-
Net cash used in financing activities	(2 304)	17
Increase in cash and cash equivalents	(6 599)	(47 013)
- Net foreign exchange differences	-	-
Cash at the beginning of the period	23 638	81 559
Cash at the end of the period, of which	17 039	34 546

3.1. Information of rules applied at preparation of financial statement

The interim condensed financial statement of the Getin Holding S.A. includes the period of 6 month ended 30.06.2009 and contains comparable financial data for the period of 6 month ended 30.06.2008, which were reviewed by an independent auditor and as at 31.12.2008, which was audited by an independent auditor. Financial income statement and statement of comprehensive income include data for the 3 month period ending 30.06.2009 and comparative data for 3 month period ending 30.06.2008, which were not subject to review or audit by an independent auditor.

This interim condensed financial statement was approved for publication by the Management Board on 25.08.2009.

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

The interim condensed financial statement does not include all the information and disclosures required in annual financial statement and should be read in conjunction with the annual financial statements of Getin Holding for the year ended 31.12.2008.

Accounting policies implemented to interim condensed financial statement preparation are coherent, to those implemented to annual financial statement for the year ended 31.12.2008, excluding changes of the standards and new interpretations which are mandatory for the annual periods beginning from 01.01.2009, which are described in note 2.1.5 of interim condensed consolidated financial statement of Getin Holding Group presented in this financial report.

3.2. Investments in subsidiaries and associates

In the period of 6 months ended 30.06.2009 there were no significant changes in the Company's investments in subsidiaries and associates. The description of companies of the Getin Holding Capital Group is presented in note 2.1.3 of this consolidated half-year financial report.

3.3. Dividends received

Dividends received are described in details in note 2.19 of this consolidated half-year financial report.

<hr/> Krzysztof Rosiński	<hr/> Radosław Stefurak	<hr/> Artur Wiza
President of Management Board	Member of Management Board Financial Director	Member of Management Board