

GETIN Holding Group's financial results for the first half of 2010

Presentation for investors and analyst
of non-audited financial results

TODAY

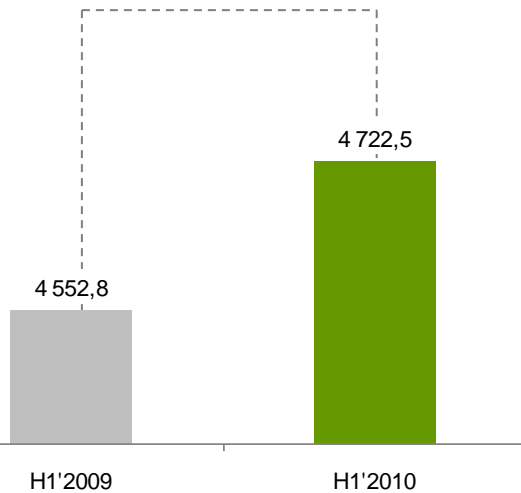
- Strengthening the Companies' positions in the key segments of the financial sector:
 - No.1 in financial advisory services - Open Finance
 - No.1 in auto loans – Getin Noble Bank, Plus Bank
 - No.1 in bancassurance – TU Europa
 - No.2 in the sale of life insurance – TUnŻ Europa
 - No.2 in the sale of home loans – Getin Noble Bank

TOMORROW

- To close the acquisition of GMAC Bank Polska
 - to take over automotive-market financing from General Motors
 - to launch a new project – a bank for businesses
- To acquire shares in MW Trade, a company listed on the Warsaw Stock Exchange
 - the Group to enter the healthcare funding sector
 - to close the acquisition of GMAC Bank Polska

Getin Noble Bank
(PLN m)

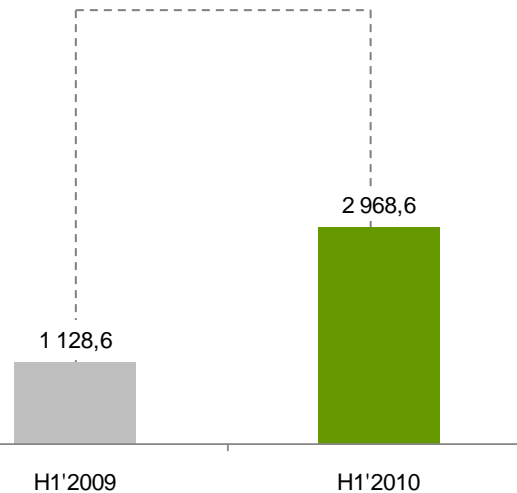
+4%



GK Europa

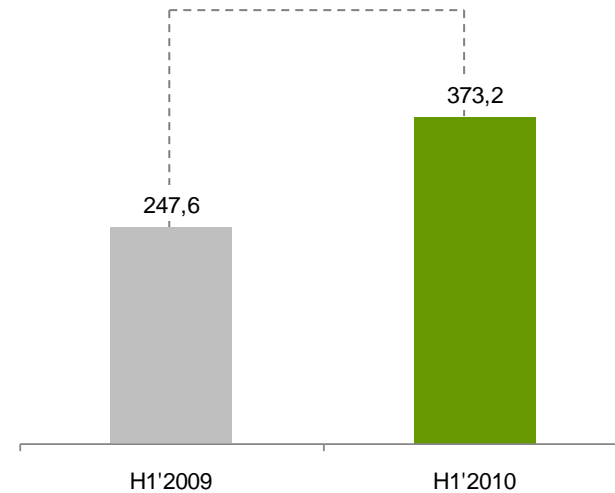
acc. to Polish Accounting Standards
(PLN m)

+163%



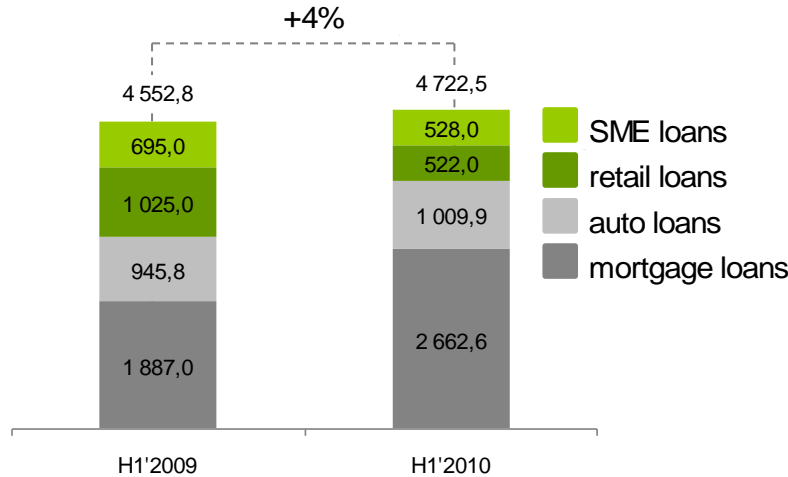
Foreign companies
(PLN m)

+51%

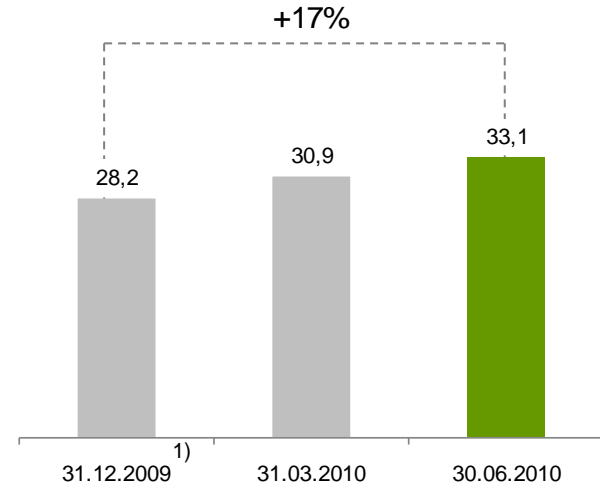


Getin Noble Bank Group's sales in H1 2010

Sales of loans by Getin Noble Bank (PLN m)

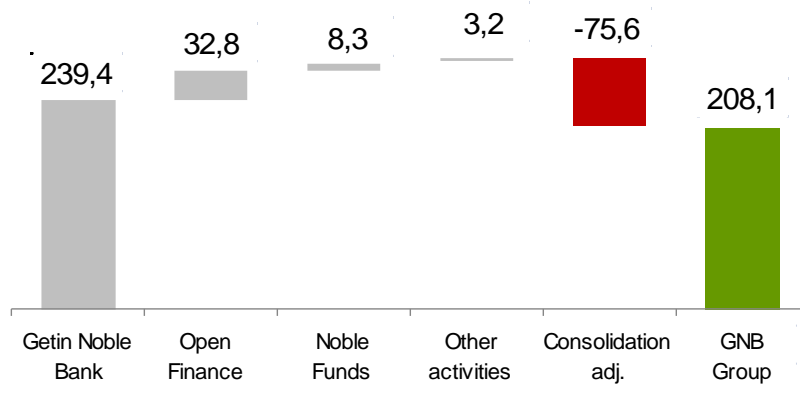


Getin Noble Bank's deposit balance (PLN bn)



Contribution to Getin Noble Bank's net profit (PLN m)

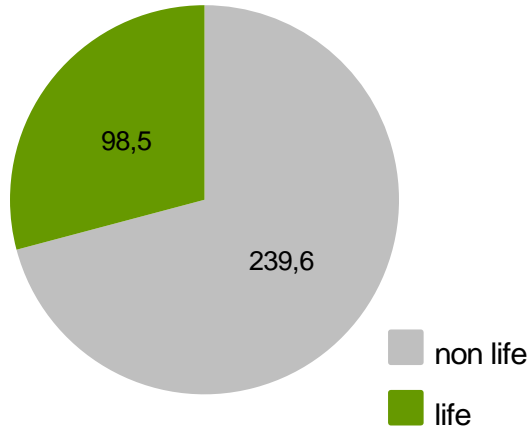
attributable to shareholders in the parent company



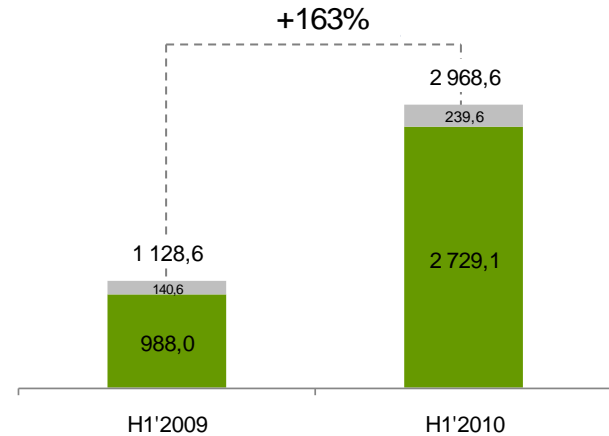
- An increase in sales of mortgage loans on a year-to-year basis by 42% and more than a 12% market share in 2010
- An increase of 35% (from 21% a year earlier) in the percentage of new vehicles in sales of auto loans
- The value of investment products sold by GNB exceeded PLN 2 bn in H1 2010
- Open Finance generated more than PLN 4 bn in sales of investment products

1) Getin Noble Bank's pro forma information

Premium written acc. to IAS (PLN m)

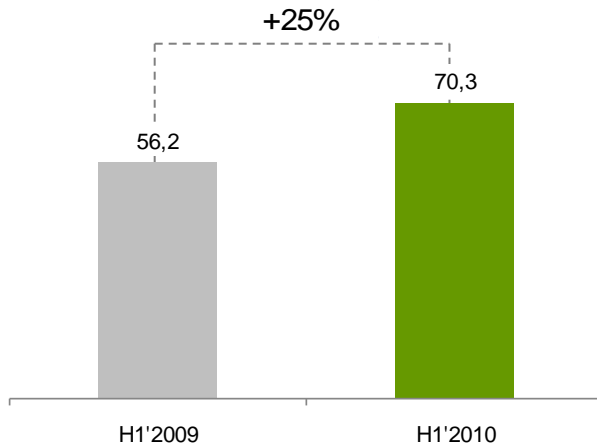


Value of sales acc. to IAS (PLN m)



Group's net profit (PLN m)

attributable to shareholders in the parent company

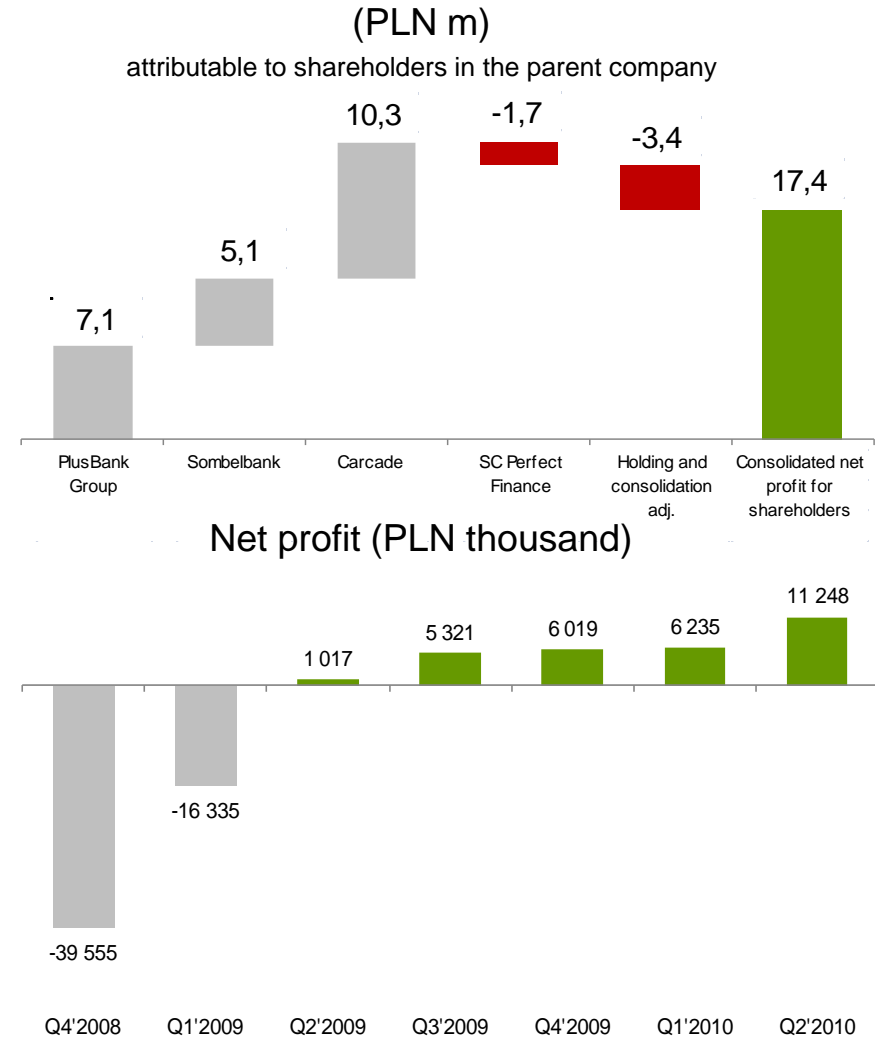


- H1 2010 net profit of PLN 70,3 m (up by 25% YOY), including a net profit of PLN 36,4 m earned by TUnŻ Europa (up by 80%)
- Fast growth of TUnŻ Europa's new sales: over PLN 2,7 bn in H1 2010 (up by 176% YOY)
- After the first six months of 2010, sales (acc. to Polish Accounting Standards) were almost equal to the figure for all of 2009 (PLN 3 bn).

Steady growth of the foreign companies' business

- H1 2010 net profit from foreign operations amounted to over PLN 17,4 m.
- CARCADE's profit rose by over 13% YOY.
- CARCADE paid USD 1,5 m in dividend.
- An over 30% share of the auto loan market in Ukraine.

Foreign companies' contribution to net profit



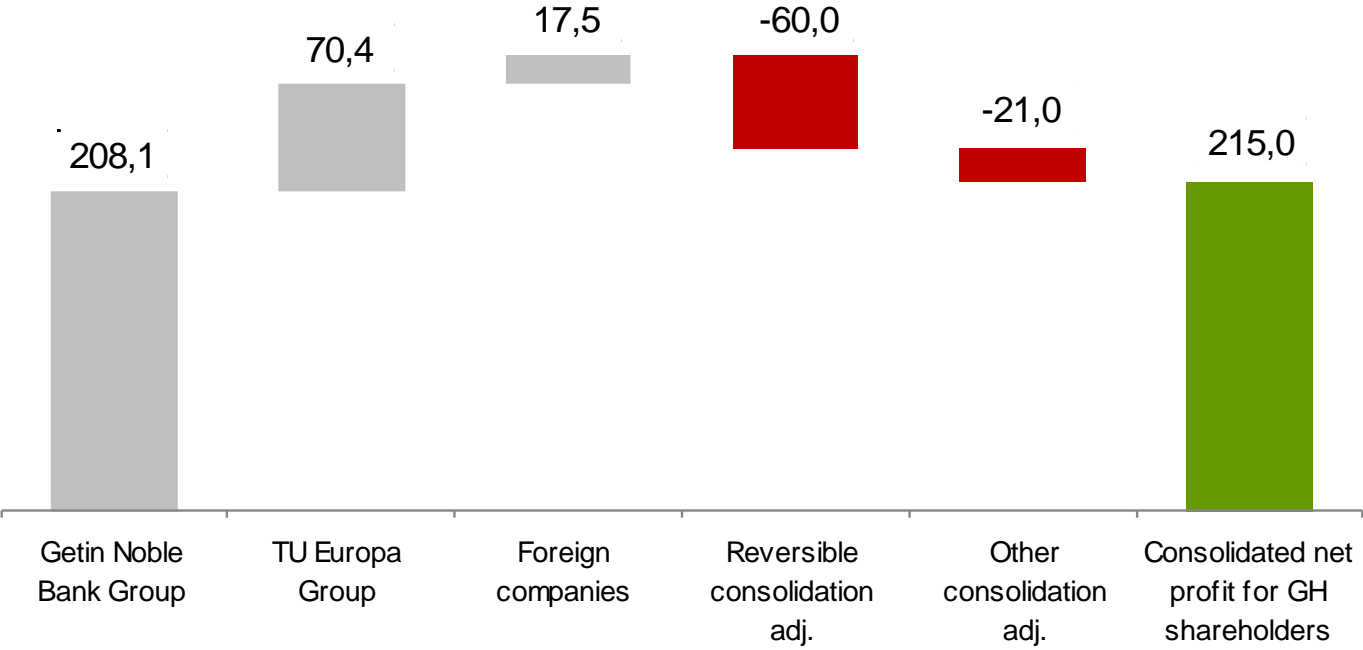
- Higher net interest income, as a result of lower financing costs
- Higher net commission income from the sale of lending and investment products
- High operating efficiency – costs of operation kept at low levels with higher sales at the same time
- A continued high level of loan-portfolio impairment allowances, primarily in respect of GNB's banking activities

PLN m	H1'2010	H1'2009	H1'2010 / H1'2009
Net interest income	604,5	446,9	+35%
Net fee and commission income	227,6	189,7	+20%
Other operating income and costs	393,1	451,5	-13%
Result on provision for NIL	-600,7	-413,4	+45%
Overhead costs	-436,5	-405,9	+8%
Net profit (attributable to equity holders of the parent)	215,0	183,6	+17%
C / I	35,6%	37,3%	-1,7 p.p.

Companies' contribution to the Group's results

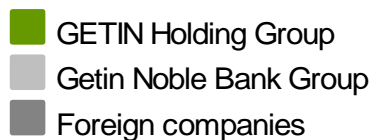
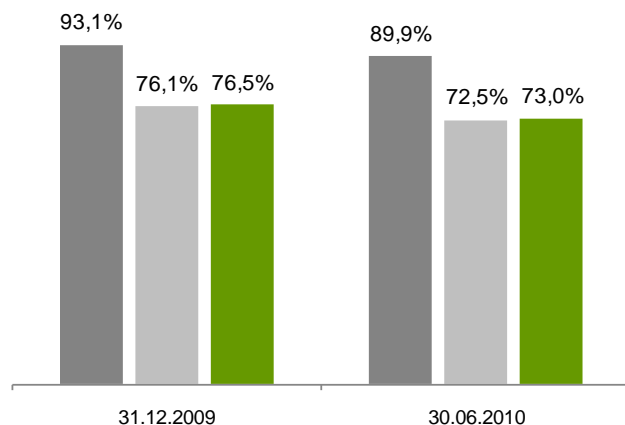


PLN m



Impaired Loan Provision Coverage Ratio (%)

broken down by Polish and foreign operations

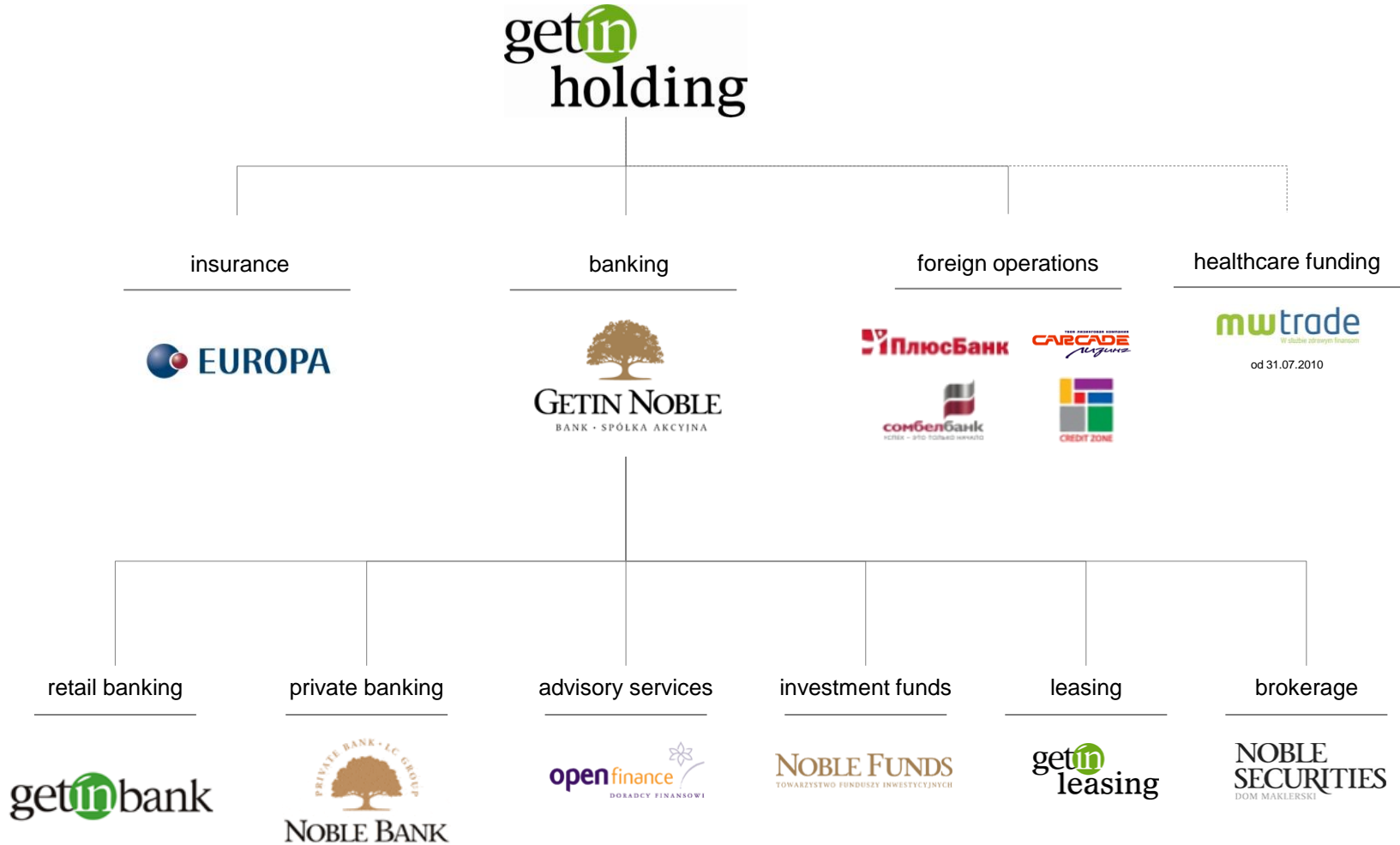


Impairment allowances within the Group

(PLN thousand)

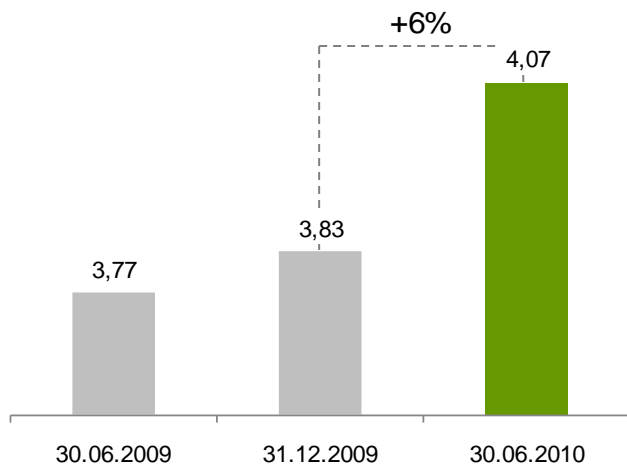
	H1 2010	H1 2009	zmiana
Getin Holding Group	600 712	413 426	+45%
including:			
GNB Group	601 624	383 406	+57%
Foreign companies	-468	29 822	-102%
Consolidation adj.	-444	198	

- Appendix 1: **Structure of the Group**
- Appendix 2: **Getin Holding Group's key financial figures**
- Appendix 3: **Getin Noble Bank Group's key financial figures**
- Appendix 4: **GK Europa's key financial figures**
- Appendix 5: **Getin Holding Group's consolidated profit & loss account**
- Appendix 6: **Balance sheet structure**

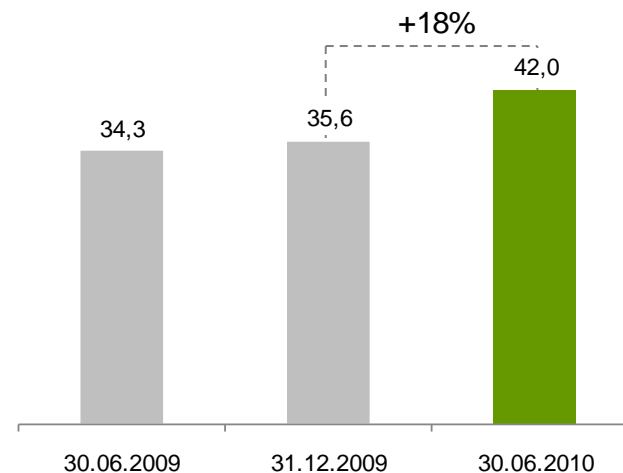


Equity (PLN bn)

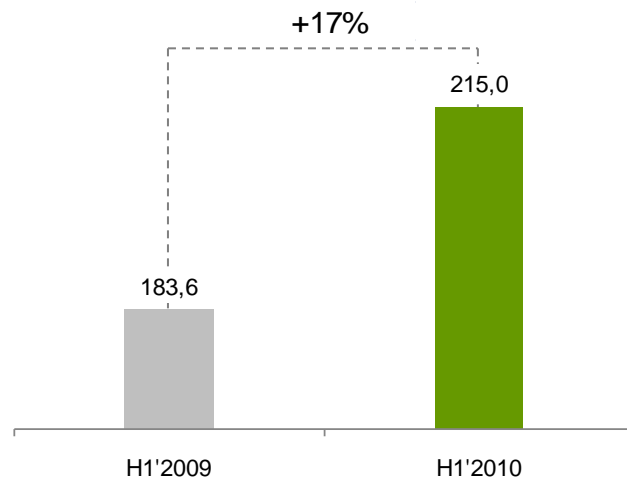
excluding minority interests



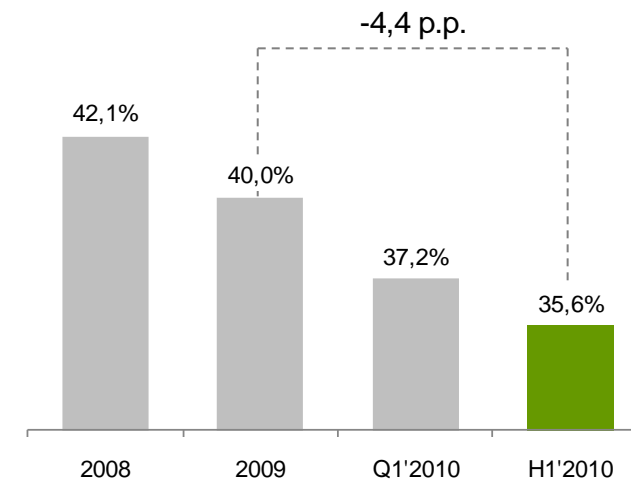
Balance sheet total (PLN bn)



Net profit for the company's shareholders (PLN m)



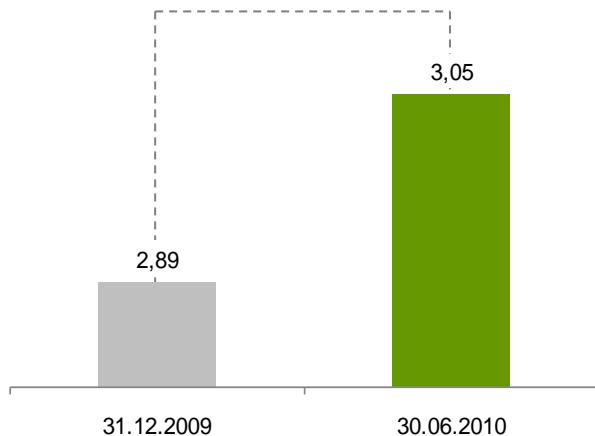
C / I (%)



Equity (PLN bn)

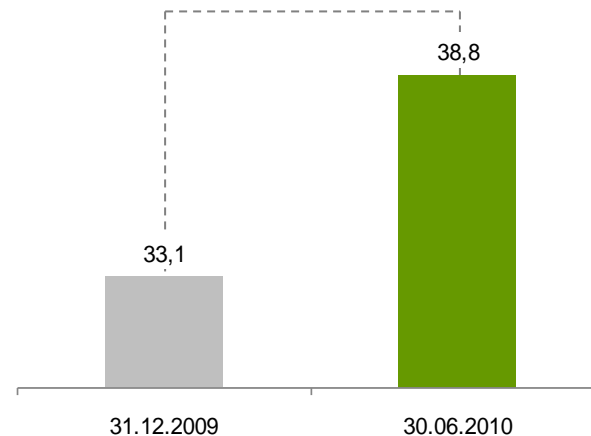
excluding minority interests

+5%



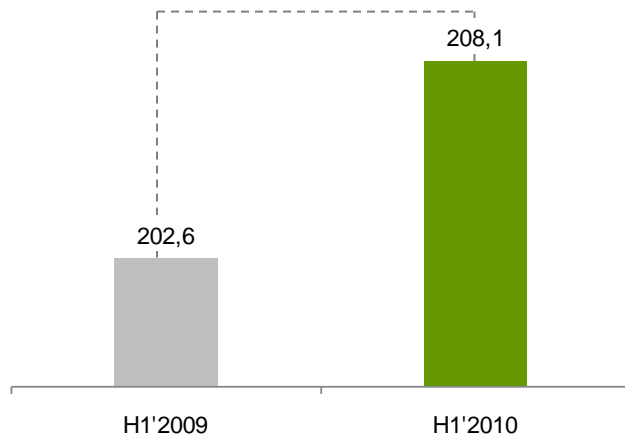
Balance sheet total (PLN bn)

+17%



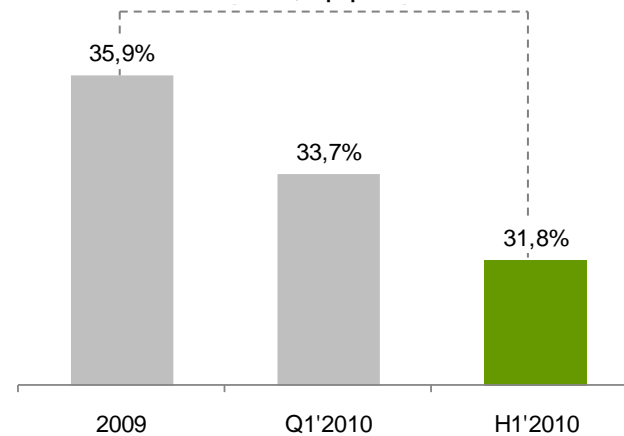
Net profit for the company's shareholders (PLN m)

+3%



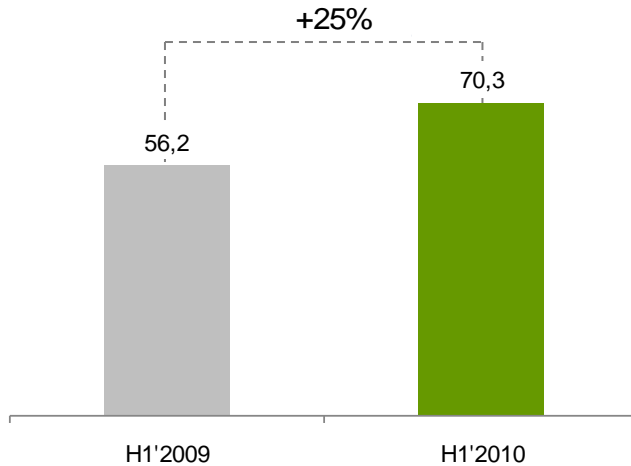
C / I (%)

-4,1 p.p.

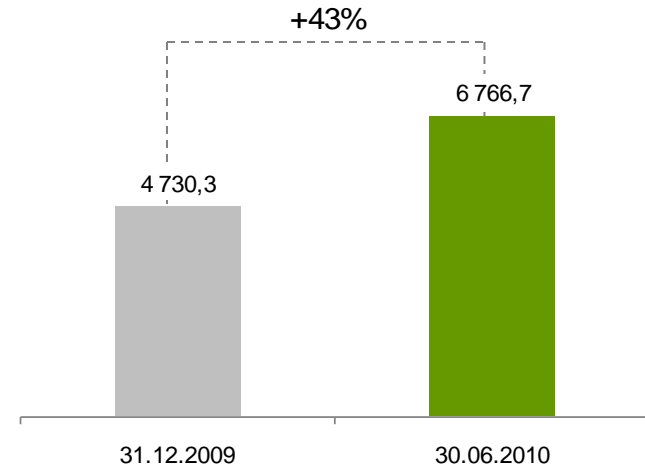


Net profit (PLN m)

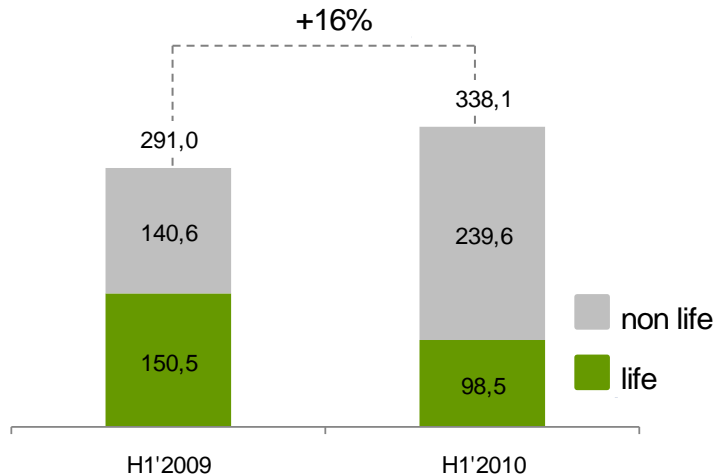
attributable to shareholders in the parent company



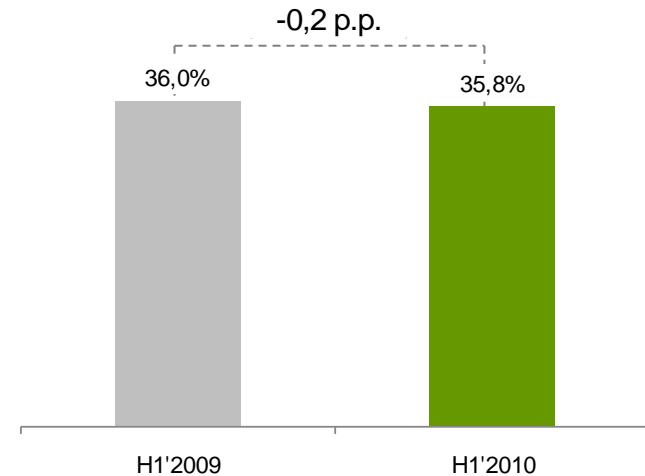
Balance sheet total (PLN m)



Premium written acc.to IAS (PLN m)



ROE 1)



1) Calculated as annualised net profit for a given financial period divided by opening balance of equity
 Source: TU Europa Group's consolidated financial statements for the period of 6 months ended on 30 June 2010

PLN m	H1'2010	H1'2009	H1'2010 / H1'2009
Net interest income	604,5	446,9	+35%
Net fee and commission income	227,6	189,7	+20%
Other operating income and costs	393,1	451,5	-13%
Result on provision for NIL	-600,7	-413,4	+45%
Overhead costs	-436,5	-405,9	+8%
Operating profit	187,9	268,8	-30%
Share in net profit (loss) of associates	-1,6	0,2	
Profit / (loss) before income tax	186,3	268,6	-31%
Corporate income tax	48,2	-56,8	
Net profit /(loss)	234,4	211,7	+11%
non-contrilling interest	19,4	28,1	-31%
Net profit (attributable to equity holders of the parent)	215,0	183,6	+17%

Balance sheet structure

Assets (PLN m)

Liabilities & Equity (PLN m)

