

Getin Holding Group's

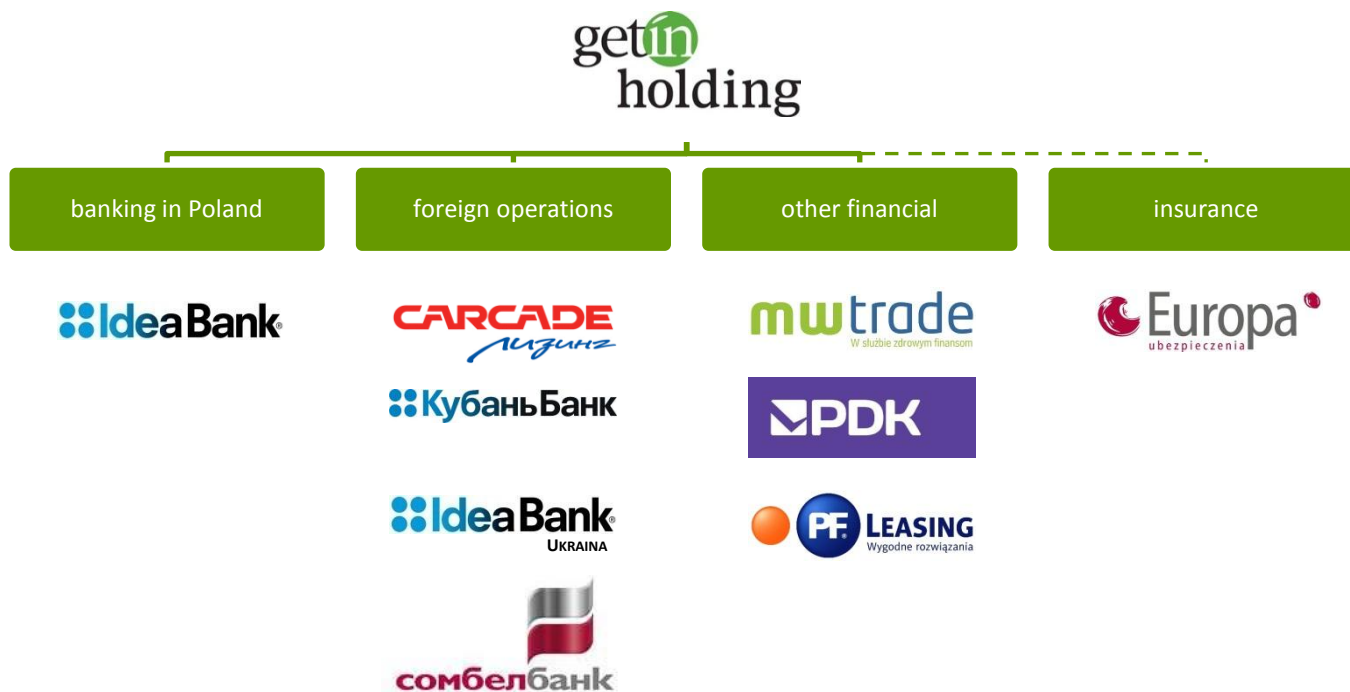
Financial Results

Q1'2012

presentation of unaudited financial results
for investors and analysts

Warsaw, May 15, 2012

- ③ **PLN 77.3 million** ¹⁾ profit earned by the Group in Q1'2012.
- ③ **Idea Bank's conditional purchase of Tax Care's** shares (74% shares for PLN 260 million).
- ③ **Purchase** of shares in **Idea Bank** from **Getin Noble Bank** for PLN 198.5 million.
- ③ **Increase of share capital** of **Idea Bank** (Polska) by PLN 245 million by the end of Q2'2012.



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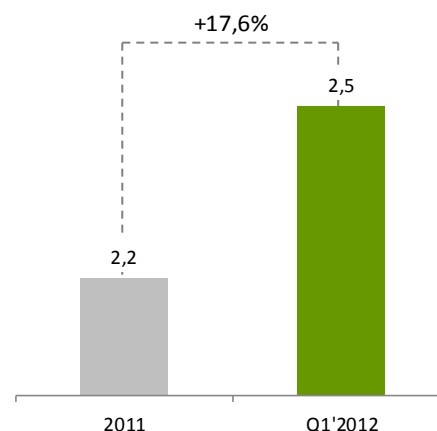
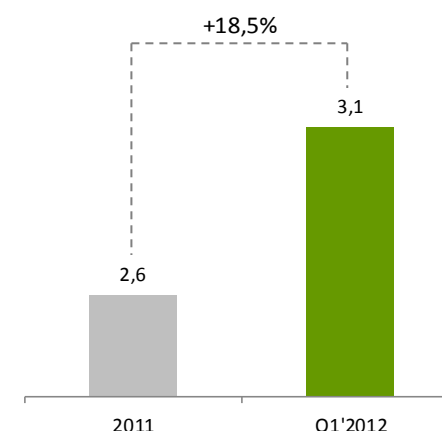
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Synthetic Profit and Loss Account

PLN m	Q1'2012
Net interest income	102,2
Net fee and commission income	66,1
Insurance premiums	190,6
Profit / (Loss) on hiperinflation	-2,5
Other operating income and expense	-102,2
Net operating income	254,2
Provision	-14,9
Overhead costs	-124,7
Profit before income tax	114,5
Income tax	-21,5
Net profit (loss) attributable to non-controlling interes ²⁾	-15,7
Net profit attributable to equity holders of the Co.	77,3

Loans ¹⁾ (PLN b)Deposits ¹⁾ (PLN b)

 **PLN 77.3 million** ²⁾ income generated by the Group in Q1 2012, **PLN 37.1 million** ²⁾ generated by TU Europa Group.

 **Carcade Group contributed most** to the consolidated **net interest income**.

 **Increased net commission and fee income** resulted from **growing sales by Idea Bank (Polska)**, especially in the segment of regular savings products.

1) Excluding Getin Noble Bank Group and TU Europa Group

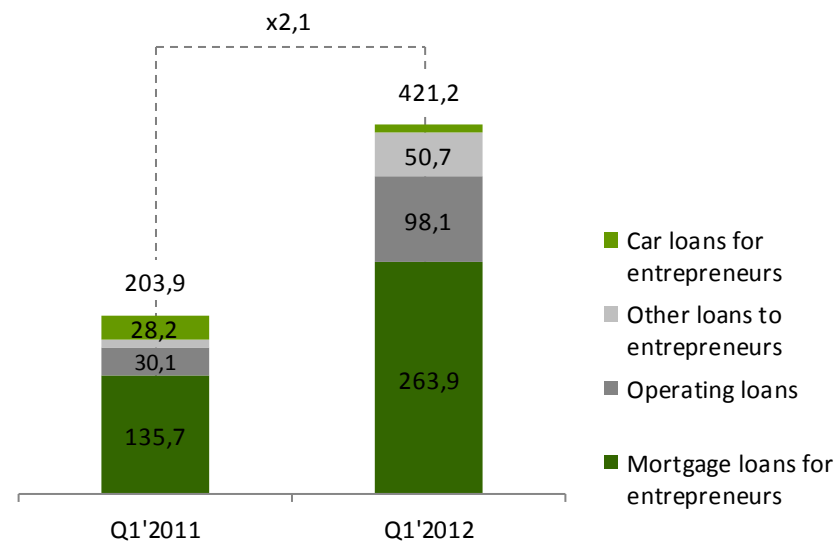
2) Attributable to the shareholders of the parent company

Synthetic Profit and Loss Account and Balance Sheet

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Net interest income	12,8	4,0	x3,2
Net fee and commission income	38,4	5,8	x6,6
Other operating income and expense	-2,1	0,8	-
Net operating income	49,1	10,6	x4,6
Provision	-8,3	-1,6	x5,2
Overhead costs	-40,7	-6,0	x6,8
Profit before income tax	0,2	3,0	-93,3%
Income tax	0,6	-0,6	-
Net profit attributable to equity holders of the Co.	0,7	2,4	-70,8%

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Amounts due from banks	319,4	66,9	x4,8
Loans and advances to customers	2 064,7	338,6	x6,1
Financial instruments	351,6	66,2	x5,3
Income taxes	15,7	7,0	x2,3
Other assets	265,4	23,5	x11,3
Total Assets	3 016,8	502,2	x6,0
Amounts due to banks	130,1	0,0	+100,0%
Amounts due to customers	2 420,4	339,9	x7,1
Other liabilities	141,1	19,8	x7,1
Equity	325,3	142,5	x2,3
Total liabilities and equity	3 016,8	502,2	x6,0

Loan sales (PLN m)



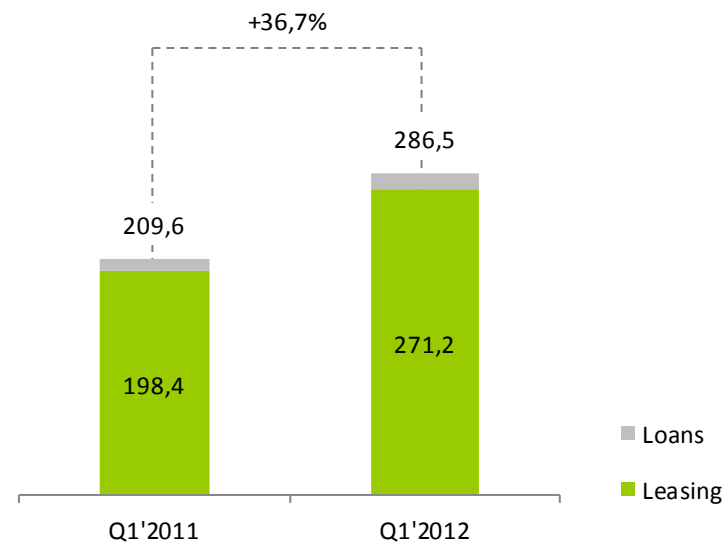
- iii Concluding a conditional agreement on sale of **74% shares in Tax Care**
 - Net profit (2011): **26.4 million PLN**,
 - Equity (31.12.2011): **27.5 million PLN**,
 - Balance sheet total (31.12.2011): **58.9 million PLN**.
- iii Another quarter of **record net commission and fee income**.
- iii Opening 4 new branches. As of the end of Q1 2012, the Bank operated through **42 units**, while a year ago there were none.
- iii Launching new products: **9 types of deposit, 3 types of loan and 4 types of insurance products**.

Synthetic Profit and Loss Account and Balance Sheet

mIn PLN	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Wynik z tytułu odsetek	35,5	16,6	x2,1
Wynik z tytułu prowizji i opłat	8,6	4,6	+87,0%
Pozostałe przychody i koszty operacyjne netto	2,2	1,1	x2,0
Przychody operacyjne netto	46,4	22,3	x2,1
Koszty rezerw	-2,3	-0,4	x5,8
Koszty działania	-29,8	-18,0	+65,6%
Zysk (strata) brutto	14,3	3,8	x3,8
Podatek dochodowy	-2,2	-1,1	x2,0
Zysk netto akcjonariuszy jednostki dominującej	12,1	2,8	x4,3

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Amounts due from banks	36,2	16,4	x2,2
Loans and advances to customers	60,7	20,5	x3,0
Net investments in financial lease	902,9	334,5	x2,7
Other loans and receivables	0,0	0,5	-100,0%
Income taxes	15,7	19,0	-17,5%
Other assets	141,4	97,6	+44,9%
Total Assets	1 156,9	488,6	x2,4
Amounts due to banks	790,2	307,0	x2,6
Amounts due to customers	47,3	29,6	+60,0%
Debt securities in issue	50,4	0,0	+100,0%
Other liabilities	74,7	48,1	+55,3%
Equity	194,4	104,0	+87,0%
Total liabilities and equity	1 156,9	488,6	x2,4

Lease sale (PLN m)



ii Lease sales increased by 36.7% y/y.

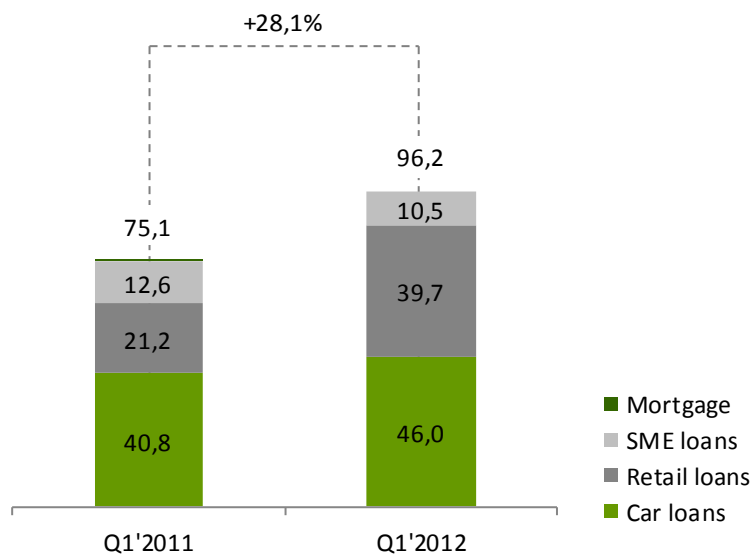
ii Record level of ROE 25.96%.

ii Two issuances of bonds:

- 2 year in Russia worth PLN 150 million,
- 1 year in Poland worth PLN 50 million.

ii Further development of products related to car financing in cooperation with Kubanbank.

Sales (PLN m)



Synthetic Profit and Loss Account and Balance Sheet

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Net interest income	10,0	4,7	x2,1
Net fee and commission income	10,0	5,2	+92,3%
Other operating income and expense	2,3	1,5	+53,3%
Net operating income	22,4	11,3	+98,2%
Provision	-3,0	1,8	-
Overhead costs	-14,4	-9,7	+48,5%
Profit before income tax	5,0	3,5	+42,9%
Income tax	-1,8	0,0	+100,0%
Net profit attributable to equity holders of the Co.	3,2	3,4	-5,9%

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Amounts due from banks	27,0	30,4	-11,0%
Loans and advances to customers	499,5	242,1	x2,1
Financial instruments	0,2	0,0	x8,3
Income taxes	1,9	3,6	-47,1%
Other assets	76,7	64,6	+18,8%
Total Assets	605,4	340,7	+77,7%
Amounts due to banks	7,7	22,6	-65,8%
Amounts due to customers	448,9	219,5	x2,0
Other liabilities	17,9	7,8	x2,3
Equity	130,9	90,7	+44,3%
Total liabilities and equity	605,4	340,7	+77,7%

- in **Leader's position in the car loans sector with the market share of 23% ¹⁾.**
- in **Among top 10 banks with highest volume of sale of cash loans ²⁾.**
- in **Y/y increase of income twice as big as increase of costs.**
- in **Increase of sale of retail loans by 87.3% y/y.**
- in **Opening 4 new branches. As of the end of Q1 2012, the Bank has 55 branches operating in 17 out of Ukraine's 25 regions.**

1) source: Auto-consulting data

2) source: ranking of 50 leading banks in Ukraine ranking, Kommersant

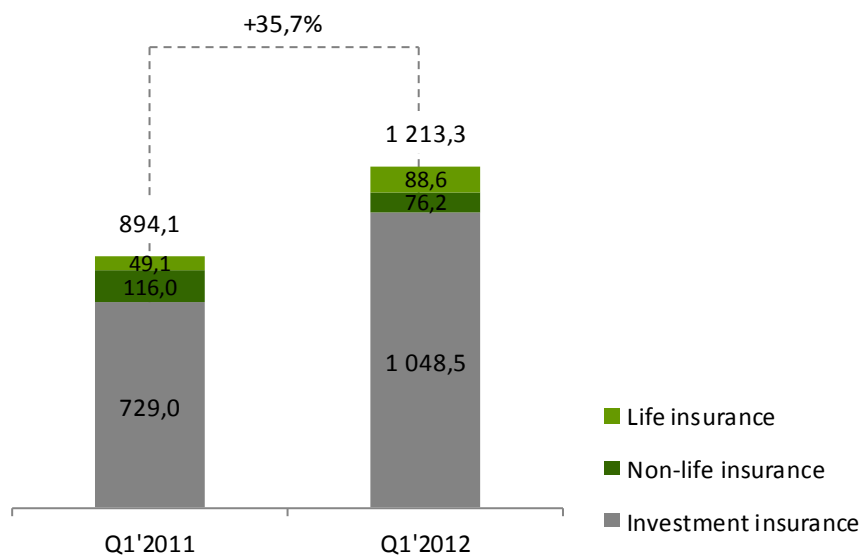
Synthetic Profit and Loss Account and Balance Sheet

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Net interest income	12,9	12,7	+1,6%
Net fee and commission income	1,7	0,3	x5,7
Profit / (Loss) on hiperinflation	-2,5	0,0	+100,0%
Other operating income and expense	2,3	1,5	+53,3%
Net operating income	14,3	14,5	-1,4%
Provision	-1,9	-1,1	+72,7%
Overhead costs	-9,5	-7,9	+20,3%
Profit before income tax	2,9	5,5	-47,3%
Income tax	-0,4	-1,3	-69,2%
Net profit attributable to equity holders of the Co.	2,5	4,2	-40,5%

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Amounts due from banks	39,5	19,1	x2,1
Loans and advances to customers	177,2	184,6	-4,0%
Net investments in financial lease	0,6	1,1	-51,3%
Financial instruments	19,4	0,0	+100,0%
Other assets	81,7	47,5	+72,0%
Total Assets	318,4	252,4	+26,2%
Amounts due to banks	19,3	0,0	x644,6
Amounts due to customers	195,2	172,0	+13,5%
Debt securities in issue	33,7	0,0	+100,0%
Other liabilities	6,1	4,8	+28,1%
Equity	64,1	75,5	-15,1%
Total liabilities and equity	318,4	252,4	+26,2%

- ⓘ Had it not been for the loss on hyperinflation, the financial result would have increased by 19.0% y/y.
- ⓘ Foreign exchange result totalled PLN 2.7 million (+ 10.0% y/y).
- ⓘ Increase in total sale in BYR by 83.9% y/y.
- ⓘ Maintaining low credit risk.
- ⓘ As of the end of Q1'2012, the Bank operated through 31 branches and 21 currency exchange offices.

Sales (PLN m)



- ii Extending the TU Europa shares subscription period till **May 24, 2012**, in connection with the announced tender offer.
- ii Increase of gross premium written in life insurance of **80,5% y/y**.
- ii Four new banks started cooperation with the Group.

Synthetic Profit and Loss Account and Balance Sheet

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Net interest income	24,8	21,0	+18,1%
Net fee and commission income	12,7	8,8	+44,3%
Insurance premiums	190,9	152,2	+25,4%
Other operating income and expense	-156,7	-114,2	+37,2%
Net operating income	71,6	67,8	+5,6%
Overhead costs	-23,7	-13,2	+79,5%
Profit before income tax	48,0	54,6	-12,1%
Income tax	-9,2	-10,7	-14,0%
Net profit (loss) attributable to non-controlling interes ¹	-1,6	0,0	+100,0%
Net profit attributable to equity holders of the Co.	37,1	43,9	-15,5%

PLN m	Q1'2012	Q1'2011	Q1'2012 / Q1'2011
Amounts due from banks	4 459,3	4 684,8	-4,8%
Other loans and receivables	162,4	122,5	+32,5%
Financial instruments	129,0	119,5	+8,0%
Income taxes	71,2	23,3	x3,1
Other assets	1 859,0	1 846,2	+0,7%
Total Assets	6 680,9	6 796,3	-1,7%
Amounts due to banks	0,6	14,7	-96,0%
Amounts due to customers	3 861,7	4 069,9	-5,1%
Other liabilities	1 905,5	1 994,6	-4,5%
Equity	913,1	717,1	+27,3%
Total liabilities and equity	6 680,9	6 796,3	-1,7%

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