

Group's financial performance

Getin Holding

Q1'2013

- ④ PLN 43,1 million net profit¹⁾ for Q1'2013
 - more than 2.5-fold increase of the result²⁾ year-over-year

- ④ Idea Bank Poland Group
 - PLN 3,5 billion of loans portfolio, growing 67.3% year-over-year

- ④ Carcade Group
 - dynamic growth of sales volumes, operational profitability, and defending the leader's position in lease of light transportation vehicles

- ④ Idea Bank Belarus
 - the highest ROE and ROA in the Belarusian banking sector

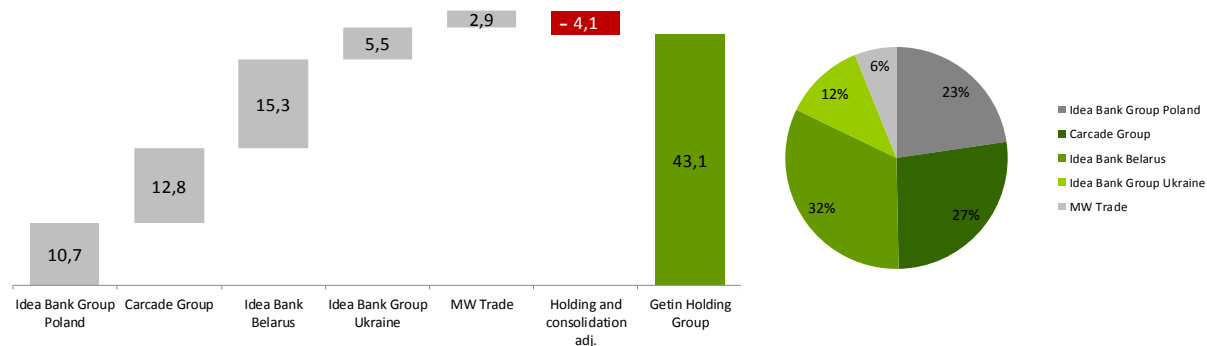
- ④ Idea Bank Ukraine Group
 - consistent implementation of the adopted strategy

1) ... attributable to equity holders of Getin Holding Group parent company

2) ... attributable to equity holders of Getin Holding Group parent company; excl. result related to TU Europa Group (the Group's result and reversed consolidation exclusions of insurance commissions)

PLN m	Q1'2013
Net interest income	124,8
Net fee and commission income	101,2
Result on investment securities	-2,3
Profit / (Loss) on hiperinflation	-3,7
Other operating income and expense	31,9
Net operating income	251,9
Overhead costs	-160,6
Provision	-33,8
Profit before income tax	57,5
Income tax	-10,7
Net profit (loss) attributable to non-controlling interes:	-3,7
Net profit attributable to equity holders of the Co.	43,1

Contribution to the Group's results¹⁾
(PLN m)

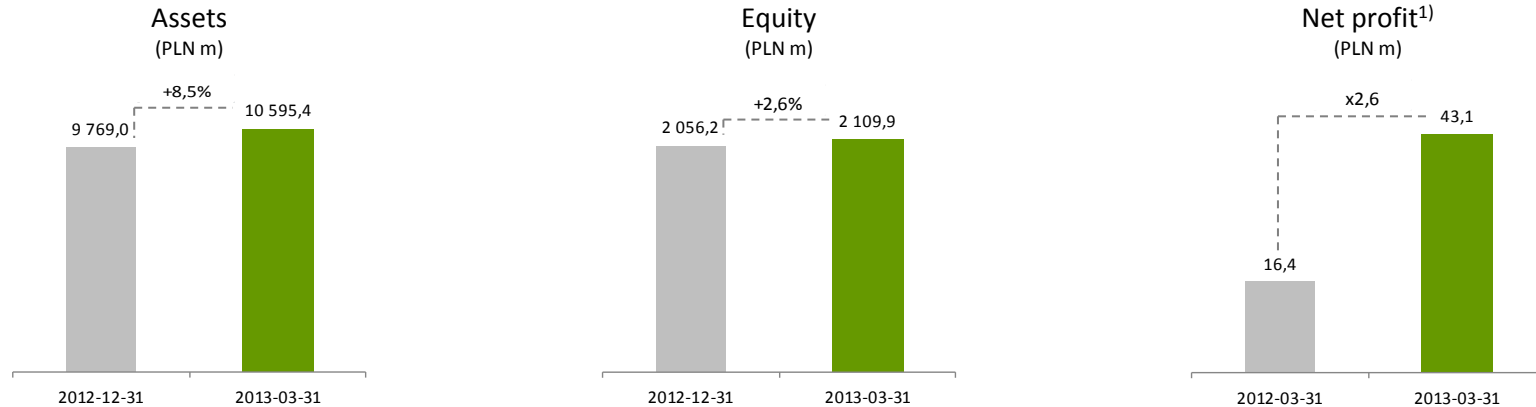


① Foreign companies contribute over 2/3 to the Group's result.

② Carcade Group bears the palm with a 34% interest income, Belarusian Idea Bank increased its contribution to 29%, while Idea Bank Group Poland maintains a 18% contribution.

③ Whereas in case of the net commission and fee income Idea Bank Group Poland proves the most effective (with a 64% contribution to Getin Holding Group), thanks to high sales volumes of products with embedded insurance component.

1) ... attributable to equity holders of the parent company



- The Group maintains a quarterly growth of net profit¹⁾ at the average level of 27,7%.
- ROE²⁾ in two business groups has been over 20% for over a year:
 - 56.5 % (vs. 16.4% in Q1'2012) - Idea Bank Belorussia,
 - 21.9 % (vs. 26.7% in Q1'2012) - Carcade Group.
- All business lines improved their cost effectiveness year-over-year, which allows to maintain high ROE in spite of constantly increasing market risk reflected in the quality of the loan portfolio and lease portfolio.
- The net loans balance totalled PLN 4,8 billion (growth of PLN 434 thousand over one quarter), while the deposit balance grew up to PLN 5,7 billion (by PLN 540 thousand over one quarter). The L/D ratio as at the end of Q1'2013 stood at 83,8% (vs. 84,2% as at the end of 2012).

1) ... attributable to equity holders of Getin Holding Group parent company; excl. result related to TU Europa Group (Group's result and reversed consolidation exclusions of insurance commissions)

2) ROE = annualized net profit attributable to shareholders of the parent company / equity adjusted for current period income

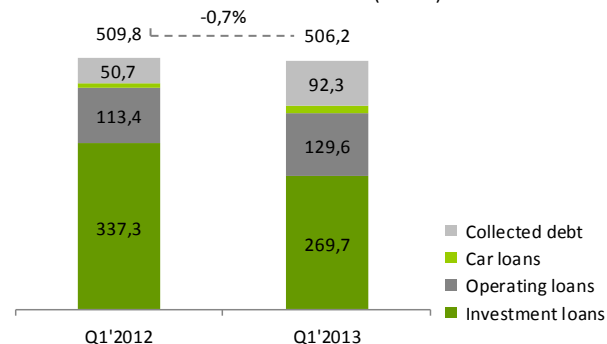


PLN m	Q1'2013	Q1'2012	Q1'2013 / Q1'2012
Net interest income	22,6	12,8	+76,6%
Net fee and commission income	65,2	38,4	+69,8%
Other operating income and expense	16,4	-2,2	-
Net operating income	104,2	49,1	x2,1
Overhead costs	-82,2	-40,7	x2,0
Provision	-10,4	-8,3	+25,3%
Profit before income tax	11,6	0,2	x58,0
Income tax	-0,9	0,6	-
Net profit attributable to equity holders of the Co.	10,7	0,7	x15,3

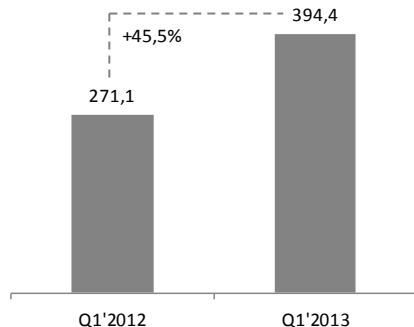
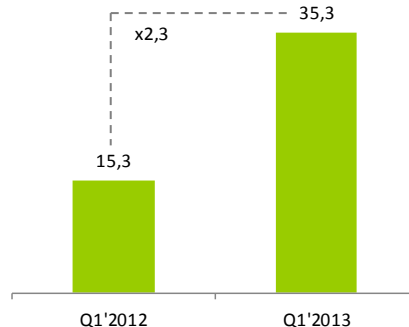
PLN m	31.03.2013	31.03.2012	31.03.2013 / 31.03.2012
Amounts due from banks	67,0	319,4	-79,0%
Loans and advances to customers	3 453,3	2 064,7	+67,3%
Net investments in financial lease	204,0	0,0	+100,0%
Financial instruments	865,8	351,6	x2,5
Income taxes	71,4	15,7	x4,5
Other assets	1 140,7	265,4	x4,3
Total Assets	5 802,2	3 016,8	+92,3%
Amounts due to banks	545,6	130,1	x4,2
Amounts due to customers	4 259,2	2 420,4	+76,0%
Debt securities in issue	134,3	0,0	+100,0%
Other liabilities	128,4	141,1	-9,0%
Equity	734,6	325,3	x2,3
Total liabilities and equity	5 802,2	3 016,8	+92,3%

Loans sale and value of collected debt

(PLN m)



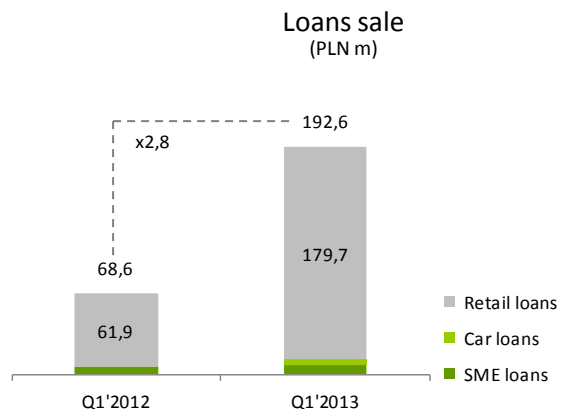
- ④ The bank provides financing for businesses, deposit and savings products, as well as convenient Internet banking system to over 200,000 Clients.
- ④ Reduction of administrative costs by PLN 15,9 million on a quarter-over-quarter basis. Year-over-year growth stems from expansion of the sales network initiated at the beginning of 2012 (effect of low base).
- ④ New products
 - bonus for moving a bank account and savings from other banks ("bank account with bonus");
 - launching an online loan platform;
 - a wide range of loan products within the EU JEREMIE project and government-supported project with de minimis guarantee.
- ④ The Bank has 54 branches.

Lease
(PLN m)Loans sale
(PLN m)

- ③ Keeping dynamic growth of sales, operational profitability, and defending the market share in lease of light transportation vehicles (TOP3).
- ③ The value of leased assets exceeded PLN 1,2 billion, which translates into an annual two-figure growth of interest income (+19,2% year-over-year and 12,1% q-over-quarter).
- ③ The company is carrying on the strategy of income streams diversification, seeking earnings from insurance products and additional services, other than interest income.
- ③ Belongs to Kubanbank Group:
 - expanded its services launching cash loans;
 - maintains dynamic growth of loans sales volume;
 - within three months increased the performing loans balance by 18,2%, and the deposit balance - by 21,9%.

PLN m	Q1'2013	Q1'2012	Q1'2013 / Q1'2012
Net interest income	42,3	35,5	+19,2%
Net fee and commission income	10,0	5,1	+96,1%
Other operating income and expense	6,9	5,2	+32,7%
Net operating income	59,2	45,7	+29,5%
Overhead costs	-36,5	-29,8	+22,5%
Provision	-6,3	-1,6	x3,9
Profit before income tax	16,4	14,3	+14,7%
Income tax	-3,6	-2,2	+63,6%
Net profit attributable to equity holders of the Co.	12,8	12,1	+5,8%

PLN m	31.03.2013	31.03.2012	31.03.2013 / 31.03.2012
Amounts due from banks	140,1	36,2	x3,9
Loans and advances to customers	167,1	60,7	x2,8
Net investments in financial lease	1 287,9	902,9	+42,6%
Income taxes	10,3	15,7	-34,4%
Other assets	186,3	141,4	+31,8%
Total Assets	1 791,6	1 156,9	+54,9%
Amounts due to banks	1 106,5	790,2	+40,0%
Amounts due to customers	206,4	47,3	x4,4
Debt securities in issue	124,3	50,4	x2,5
Other liabilities	106,7	74,7	+42,8%
Equity	247,7	194,4	+27,4%
Total liabilities and equity	1 791,6	1 156,9	+54,9%



- ④ The highest ROE and ROA in the Belarusian banking sector
- ④ The best-ever quarterly performance of PLN 15,3 million and ROE¹⁾ of 56,5%.
- ④ Over twofold increase in foreign exchange volumes year-over-year, which translated into growth of the market share to circa 4-4,7%.
- ④ Launching new payment cards that are unique in the Belarusian market.
- ④ Continuation of distribution network development – 14 new micro-branches (as at the end of Q1'2013 the bank has 52 micro-branches) and one branch opened.

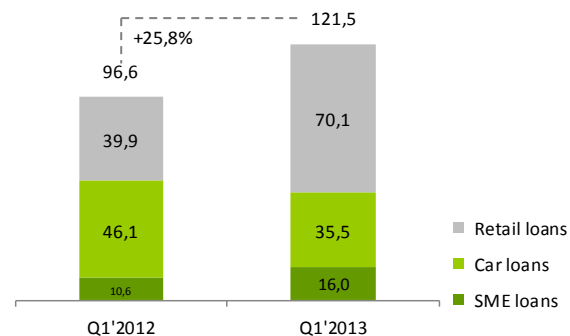
PLN m	Q1'2013	Q1'2012	Q1'2013 / Q1'2012
Net interest income	36,4	12,9	x2,8
Net fee and commission income	10,4	1,7	x6,1
Profit / (Loss) on hiperinflation	-3,7	-2,5	+48,0%
Other operating income and expense	3,8	2,3	+65,2%
Net operating income	46,8	14,3	x3,3
Overhead costs	-18,5	-9,5	+94,7%
Provision	-9,1	-1,9	x4,8
Profit before income tax	19,2	2,9	x6,6
Income tax	-3,9	-0,4	x9,8
Net profit attributable to equity holders of the Co.	15,3	2,5	x6,1

PLN m	31.03.2013	31.03.2012	31.03.2013 / 31.03.2012
Amounts due from banks	109,6	39,5	x2,8
Loans and advances to customers	522,9	177,2	x3,0
Other assets	129,6	101,7	+27,4%
Total Assets	762,1	318,4	x2,4
Amounts due to banks	36,7	19,3	+90,2%
Amounts due to customers	548,7	195,2	x2,8
Debt securities in issue	31,3	33,7	-7,1%
Other liabilities	21,5	6,1	x3,5
Equity	123,9	64,1	+93,3%
Total liabilities and equity	762,1	318,4	x2,4

1) ROE = annualized net profit / equity adjusted for current period income

PLN m	Q1'2013	Q1'2012	Q1'2013 / Q1'2012
Net interest income	16,6	10,0	+66,0%
Net fee and commission income	15,8	10,0	+58,0%
Other operating income and expense	0,2	2,3	-91,3%
Net operating income	32,6	22,4	+45,5%
Overhead costs	-17,4	-14,4	+20,8%
Provision	-8,0	-3,0	x2,7
Profit before income tax	7,1	5,0	+42,0%
Income tax	-1,6	-1,8	-11,1%
Net profit attributable to equity holders of the Co.	5,5	3,2	+71,9%

PLN m	Q1'2013	Q1'2012	31.03.2013 / 31.03.2012
Amounts due from banks	101,4	27,0	x3,8
Loans and advances to customers	726,2	499,5	+45,4%
Financial instruments	75,7	0,2	x378,5
Other assets	101,5	78,6	+29,1%
Total Assets	1 004,8	605,4	+66,0%
Amounts due to banks	92,3	7,7	x12,0
Amounts due to customers	715,8	448,9	+59,5%
Other liabilities	10,9	17,9	-39,1%
Equity	185,8	130,9	+41,9%
Total liabilities and equity	1 004,8	605,4	+66,0%

Loans sale
(PLN m)

- ④ Better cost effectiveness and higher ROE.
- ④ Loan sales volumes
 - shifting product mix towards cash products
 - taking up several efforts to stimulate sale of cash loans, such as cost reduction and acceptance of higher risk for the best Clients, which translated into a 75,7% growth of sales volume on a year-over-year basis.
 - sale of passenger cars in the Ukrainian market in Q1'2013 dropped by 16.6% year-over-year, to 37.1 thousand
 - expanding co-operation with the main dealers (UkrAwto, Niko, AIS, Bogdan Awto)
- ④ Reduction of the C/D ratio to 101.5% (from 111.3%) on a year-to-year basis reflects faster growth of the deposit base.
- ④ Expanding the distribution network by 14 units. As at the end of March, the bank had 97 units, and it is planning to open 3 last branches.

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