

Group's financial performance

Getin Holding

Q1-Q3'2013

- PLN 79.6 million net profit¹⁾ for Q3'2013
 - growth by 24% in one quarter
 - x2.2 growth²⁾ y/y, to PLN 186.8 million worth net profit¹⁾ for 3 quarters of 2013

- **Idea Bank Group Poland**
 - x2.6 growth of net profit Q3/Q2, to PLN 50.1 million
 - Idea Bank wins the best bank title for SME business in Forbes ranking

- **Carcade Group**
 - PLN 15.7 million of net profit in Q3, which is 9% more than in Q2
 - 2nd position in Russia in lease sales volume

- **Idea Bank Belarus**
 - PLN 13.1 million of net profit in Q3, which is 11% less than in record Q2
 - keeping the 1st place in sector in return on equity
 - acquisition of Belarusian Bank for Small Business (acquirer: Getin Holding)

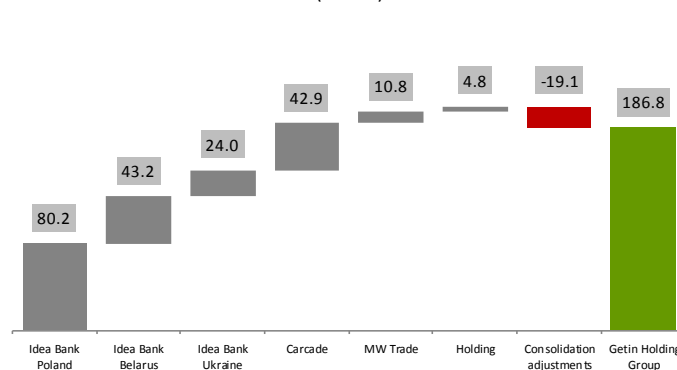
- **Idea Bank Group Ukraine**
 - PLN 10.4 million of net profit in Q3, which is 28% more than in Q2
 - net interest income growing to PLN 20.2 million in Q3 (+ 35% q/q)

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

2) ... excl. PLN 455.2 million proceeds from the sale of TU Europa Group in H1'2012

PLN m y/y	Q1-Q3'2013	Q3'2013	Q2'2013	Q3'2013 / Q2'2013
Interest income	1 013.1	348.9	334.7	+4.3%
Interest expense	-614.1	-207.1	-202.3	+2.3%
Net interest income	399.0	141.8	132.3	+7.2%
Net fee and commission income	355.5	135.1	119.1	+13.4%
Other operating income and expense	82.3	27.1	29.4	-7.8%
Net operating income	836.8	304.1	280.9	+8.3%
Overhead costs	-488.6	-170.9	-157.1	+8.7%
Provision	-121.6	-48.1	-39.7	+21.2%
Profit before income tax	226.6	85.1	84.0	+1.3%
Income tax	-17.9	6.5	-13.7	-
Net profit (loss)	208.7	91.6	70.3	+30.2%
Non-controlling interest	-21.9	-11.9	-6.3	+88.2%
Net profit attributable to equity holders of the Co.	186.8	79.6	64.0	+24.4%

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



④ The Group's net profit for 3 quarters totalled PLN 186.8 million, which means a x2.2 growth on a y/y basis²⁾.

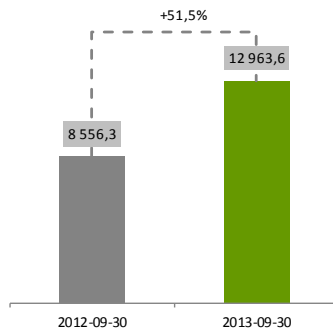
④ The quarterly growth of the consolidated net profit by 24.4% results from:

- growth of the net interest income by PLN 9.5 million – growth of interest assets by 8% q/q,
- growth of the net fee and commission income by PLN 16.0 million – higher sales of additional services,
- lower other operating income and expense by PLN 2.3 million,
- growth of overhead costs by PLN 13.7 million – increase in the scale of operations and the start of consolidation process of new companies in Idea Bank Group,
- positive impact on tax as a result of recognition of a deferred tax asset in Idea Bank Polska Group.

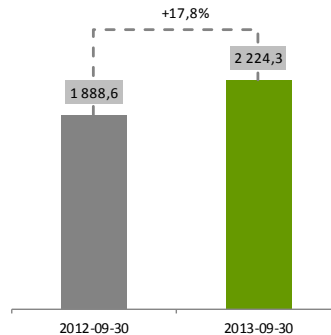
1) ... attributable to equity holders of Getin Holding Group parent company

2) ... excluding the impact of PLN 455.2 million proceeding from the sale of TU Europa Group in H1'2012

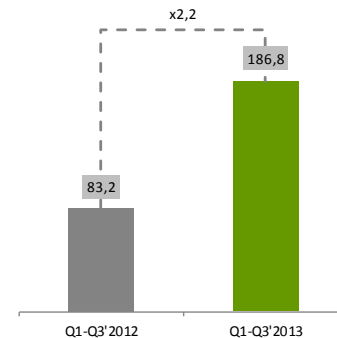
Assets
(PLN m)



Equity
(PLN m)



Net profit¹⁾
(PLN m)



ROE²⁾ in two business lines for over a year exceeds 20%:

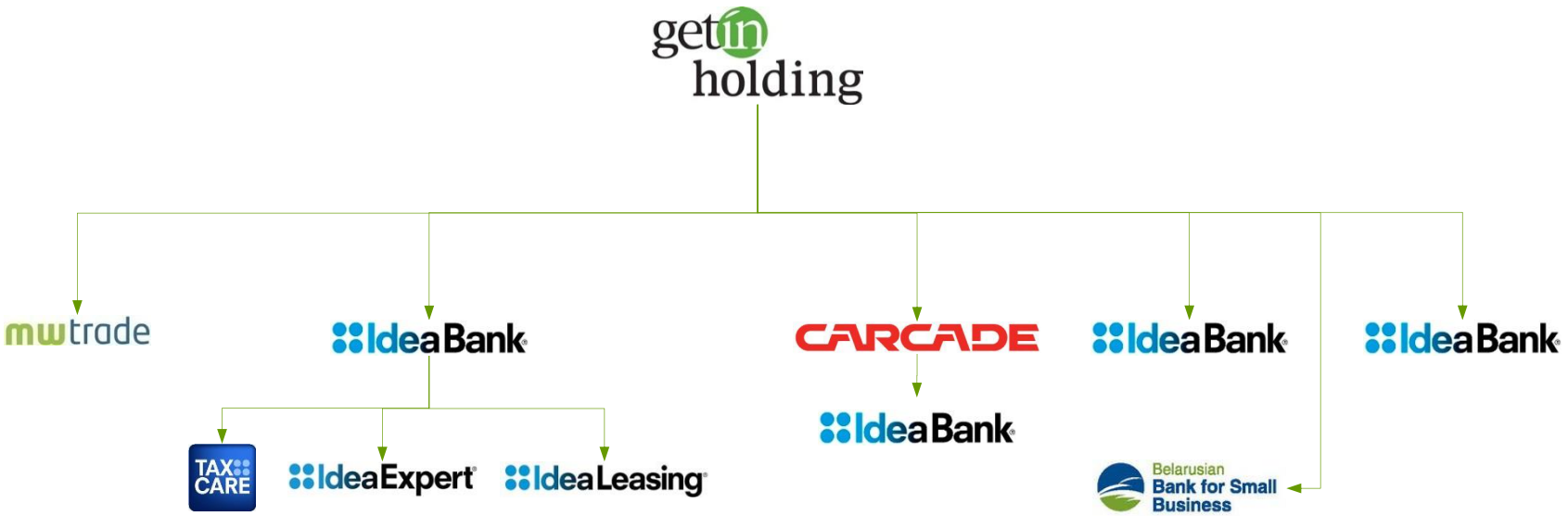
- 45.5% - Idea Bank Belarus,
- 23.4% - Carcade Group.

All business lines improved their cost effectiveness (which translated into the C/I ratio) on a y/y and q/q basis.

Net loans balance totalled PLN 5.8 billion (growth by PLN 504 thousands in one quarter), while the deposits balance increased up to PLN 6.8 billion (growth by PLN 682 thousands in one quarter). The L/D ratio at September-end stood at 85.8% (vs. 84.2% 2012-end).

1) ... attributable to equity holders of Getin Holding Group parent company; excl. PLN 455.2 million proceeds from the sale of TU Europa

2) ROE = annualized net profit / average equity



Poland

Russia

Belarus

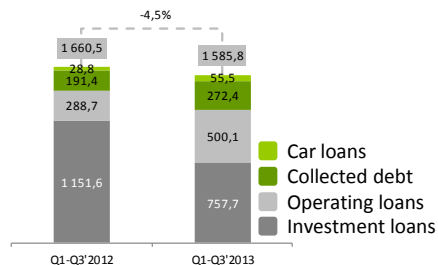
Ukraine

PLN m y/y	Q1-Q3'2013	Q1-Q3'2012	Q1-Q3'2013 / Q1-Q3'2012
Interest income	279.4	178.2	+56.8%
Interest expense	-194.8	-126.3	+54.2%
Net interest income	84.6	51.9	+63.1%
Net fee and commission income	217.7	140.4	+55.1%
Other operating income and expense	32.2	4.1	x7.9
Net operating income	334.6	196.4	+70.4%
Overhead costs	-239.9	-163.7	+46.5%
Provision	-30.9	-17.1	+80.7%
Profit before income tax	63.7	15.5	x4.1
Income tax	16.5	3.8	x4.3
Net profit (loss)	80.2	19.3	x4.2
Non-controlling interest	0.0	-3.3	-100.0%
Net profit attributable to equity holders of the Co.	80.2	16.0	x5.0

PLN m	2013-09-30	2012-09-30	2013-09-30 / 2012-09-30
Amounts due from banks	183.4	149.8	+22.4%
Loans	4 183.3	2 921.5	+43.2%
Net investments in financial lease	304.8	0.0	+100.0%
Financial instruments	1 070.3	527.0	x2.0
Intangible assets	417.0	333.8	+24.9%
Tangible fixed assets	87.7	80.4	+9.1%
Other assets	1 504.4	522.5	x2.9
Total Assets	7 750.8	4 535.0	+70.9%
Amounts due to banks	951.3	350.9	x2.7
Deposits	5 214.4	3 211.9	+62.3%
Debt securities in issue	483.9	77.4	x6.2
Other liabilities	316.6	101.5	x3.1
Equity	784.7	793.3	-1.1%
Total liabilities and equity	7 750.8	4 535.0	+70.9%

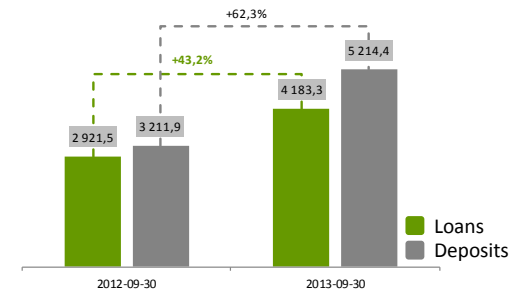
Sales

(PLN m)

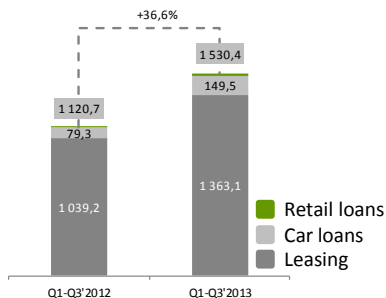
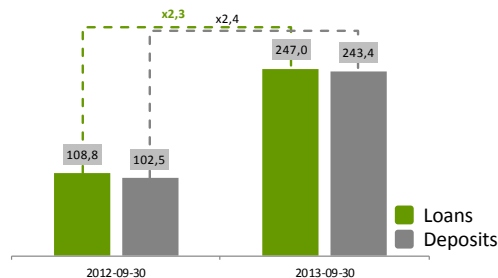


Loans and deposit balance

(PLN m)



- ③ Systematically growing gross income in each quarter 2013, by about PLN 10 million.
- ③ Net loans balance totalled PLN 4.2 billion (growth by PLN 416 thousands in one quarter only), while the deposits balance increased up to PLN 5.2 billion (growth by PLN 678 thousands in one quarter).
- ③ The L/D ratio at September-end stood at 80.2% (vs. 81.2% 2012-end).
- ③ Growth in overhead costs in Q3 reflects the acquisition of All Money effected by Idea Expert (Idea Bank's subsidiary) and launching its consolidation in July. At the beginning of October Idea Expert acquired All Money.
- ③ Idea Bank wins the best bank title for SME business in Forbes ranking for the third time in a row.
- ③ Developing new channels of gaining Clients:
 - online loans platform,
 - online accounting services (launched in June).

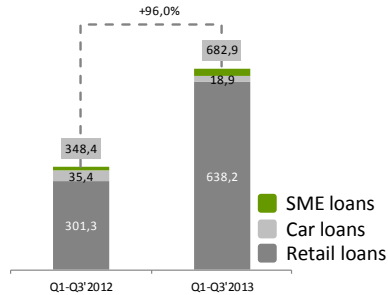
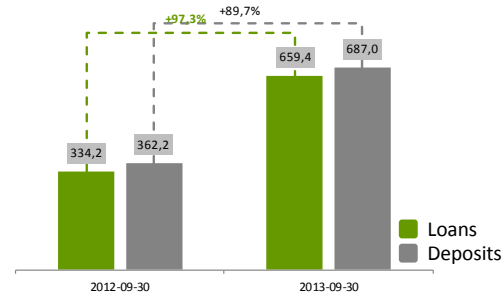
Sales
(PLN m)Loans and deposit balance
(PLN m)

- 1) Quarterly growth of net profit¹⁾ earned by the Group to PLN 15.7 million (+9%), in spite of the local currency growing weaker since the year beginning (RUB, -5% YTD).
- 2) Growing lease sales revenue (+4% q/q), in spite of slowdown in the new vehicles market in Russia.
- 3) For the three quarters the Group generated higher net fee and commission income than in the entire 2012.
- 4) Tangible symptoms of worsening payment discipline among clients reflected in growing provisions.
- 5) Idea Bank Russia:
 - during 9 months, the bank has launched new loans worth PLN 167 million (x2 y/y), which is 32% more than in the entire 2012,
 - over x3 worth q/q growth of bought-out lease related claims (PLN 4.5 million vs. PLN 14.6 million).

PLN m y/y	Q1-Q3'2013	Q1-Q3'2012	Q1-Q3'2013 / Q1-Q3'2012
Interest income	267.7	194.2	+37.9%
Interest expense	-145.8	-87.1	+67.4%
Net interest income	121.9	107.1	+13.8%
Net fee and commission income	40.0	23.6	+69.6%
Other operating income and expense	25.5	18.4	+38.2%
Net operating income	187.3	149.1	+25.7%
Overhead costs	-107.4	-92.8	+15.7%
Provision	-25.0	-7.5	x3.4
Profit before income tax	54.9	48.8	+12.5%
Income tax	-11.8	-9.7	+22.3%
Net profit (loss)	43.1	39.2	+10.1%
Non-controlling interest	-0.3	-0.2	+42.8%
Net profit attributable to equity holders of the Co.	42.9	39.0	+9.9%

PLN m	2013-09-30	2012-09-30	2013-09-30 / 2012-09-30
Amounts due from banks	42.9	81.8	-47.5%
Loans	247.0	108.8	x2.3
Net investments in financial lease	1 449.8	1 039.5	+39.5%
Intangible assets	25.2	26.9	-6.4%
Tangible fixed assets	8.2	8.9	-7.6%
Other assets	167.5	128.9	+30.0%
Total Assets	1 940.7	1 394.8	+39.1%
Amounts due to banks	1 099.7	821.7	+33.8%
Deposits	243.4	102.5	x2.4
Debt securities in issue	234.4	175.6	+33.5%
Other liabilities	106.9	80.4	+32.9%
Equity	256.2	214.6	+19.4%
Total liabilities and equity	1 940.7	1 394.8	+39.1%

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

Sales
(PLN m)Loans and deposit balance
(PLN m)

- Keeping Q2'2013 sales volume while facing highly unpredictable interest rates in local currency.
- Net interest income growing to PLN 45.9 million in Q3 (+ 24% q/q) as a result of higher interest margin.
- Return on equity tops 45% for the third quarter in a row.
- 28 thousands credit and debit cards issued in Q3/2013.
- Expansion of the distribution network by 10 new micro-branches and 2 regular branches. At September-end, the Bank had 42 branches and 77 micro-branches.

PLN m y/y	Q1-Q3'2013	Q1-Q3'2012	Q1-Q3'2013 / Q1-Q3'2012
Interest income	269.4	132.6	x2.0
Interest expense	-150.0	-68.8	x2.2
Net interest income	119.4	63.8	+87.2%
Net fee and commission income	37.3	10.1	x3.7
Other operating income and expense	3.0	0.5	x6.4
Net operating income	159.6	74.3	x2.1
Overhead costs	-65.9	-36.3	+81.2%
Provision	-37.2	-8.1	x4.6
Profit before income tax	56.5	29.9	+89.1%
Income tax	-13.4	-6.4	x2.1
Net profit attributable to equity holders of the Co.	43.2	23.5	+84.0%

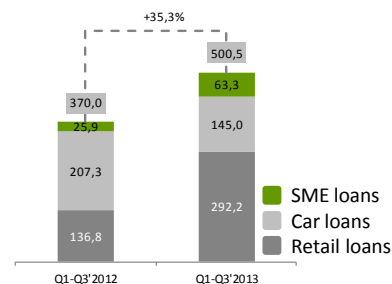
PLN m	2013-09-30	2012-09-30	2013-09-30 / 2012-09-30
Amounts due from banks	95.9	64.8	+48.1%
Loans	659.4	334.2	+97.3%
Financial instruments	9.0	1.5	x5.8
Intangible assets	4.0	2.1	+91.8%
Tangible fixed assets	26.4	13.7	+93.1%
Other assets	116.6	89.7	+30.1%
Total Assets	911.4	506.0	+80.1%
Amounts due to banks	41.4	15.0	x2.8
Deposits	687.0	362.2	+89.7%
Debt securities in issue	11.0	26.8	-58.8%
Other liabilities	27.6	13.0	x2.1
Equity	144.4	89.0	+62.2%
Total liabilities and equity	911.4	506.0	+80.1%

PLN m y/y	Q1-Q3'2013	Q1-Q3'2012	Q1-Q3'2013 / Q1-Q3'2012
Interest income	150.3	105.2	+42.9%
Interest expense	-98.7	-68.9	+43.2%
Net interest income	51.7	36.3	+42.3%
Net fee and commission income	61.4	43.2	+42.2%
Other operating income and expense	2.6	6.0	-57.3%
Net operating income	115.6	85.5	+35.3%
Overhead costs	-56.6	-44.5	+27.3%
Provision	-28.4	-15.5	+82.6%
Profit before income tax	30.6	25.5	+20.3%
Income tax	-6.6	-4.9	+35.1%
Net profit attributable to equity holders of the Co.	24.0	20.6	+16.7%

PLN m	2013-09-30	2012-09-30	2013-09-30 / 2012-09-30
Amounts due from banks	43.3	39.8	+8.9%
Loans	823.1	642.9	+28.0%
Financial instruments	107.3	0.2	x474.9
Intangible assets	7.4	2.4	x3.1
Tangible fixed assets	38.8	35.6	+9.0%
Other assets	67.9	86.4	-21.5%
Total Assets	1 087.8	807.4	+34.7%
Amounts due to banks	160.8	25.7	x6.2
Deposits	690.4	610.5	+13.1%
Other liabilities	40.3	20.3	+98.5%
Equity	196.3	150.9	+30.1%
Total liabilities and equity	1 087.8	807.4	+34.7%

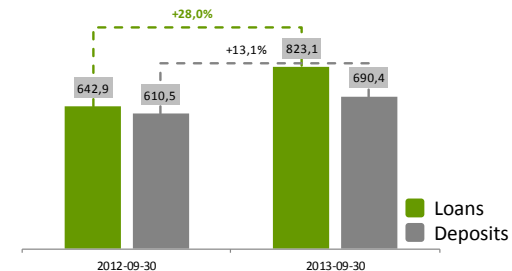
Sales

(PLN m)



Loans and deposit balance

(PLN m)



- Net income growing to PLN 10.4 million in Q3 (+ 28% q/q).
- In Q3 only, the cash loans sales volume increased from 101.5 million in Q2 to 120.7 million (+19% q/q).
- The net interest income after 3 quarters was higher than the net interest income generated in the entire 2012.
- Optimisation of financing expenses through lower costs of new deposits.
- The C/I ratio in Q3 keeps below 50% (47.0%; 49.0% YTD).

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The sales and financial figures contained in this Presentation have been rounded off to PLN m and to one decimal place. All increases/decreases in values have been calculated based on figures rounded off to PLN thousand. All indicators/ratios and any changes in their values have been rounded off to two decimal places.



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