

Group's financial performance
Getin Holding
za Q1'2015

Getin Holding

- PLN 45.8 million of net profit¹⁾ in Q1, an increase in y/y by 41.7%
- listing of Idea Bank at the WSE (share capital of GH at 58.31% level after IPO)
- acquiring 49.28% of Getin Leasing shares and taking the joint control
- strong depreciation of the Ukrainian hryvnia and the Russian and Belarusian rouble
- implementing savings schemes in the eastern companies

Poland | Another Group company at the Warsaw Stock Exchange

- finishing IPO valued at PLN 254.2 million
- record quarterly net result¹⁾ of the Group without significant one-off transactions

Romania | Core business development supported by rebranding

- an increase in credit sales and rebranding of the banking and leasing network

Russia | Limitation in the scope of Bank's activities

- conclusion of a conditional sale agreement of Idea Bank Russia and cost optimisation measures
- leasing – the business conducted in the conditions of availability limitations and high cost of financing

Ukraine | “Little stabilization” of the market after Minsk arrangements

- liquidity improvement

Belarus | Standardization of market conditions after December 2014

- restoration of liquidity
- return to the credit market

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

 **Russia**

- the expected decrease in GDP dynamics in the year 2015 by -4.0% (vs +0.6% in 2014)
- the rate of inflation at 16.9% in y/y – forecast suggests that this trend will continue to the end of the year
- CBR reduction in interest rates to 12.5% (30 April) from the level of 14.0% - further reductions are expected by the end of the year to the level of 11.0%
- RUB appreciation by +9.8% to PLN from the beginning of the year, while the average rate of consolidation is lower by -30.2% vs Q1'2014

 **Belarus**

- the rate of inflation at 16.2% in y/y - forecast suggests an increase to 30.0% in December 2015
- BYR depreciation by -19.4% to PLN from the beginning of the year, while the rate of consolidation is lower by -16.3% vs Q1'2014

 **Ukraine**

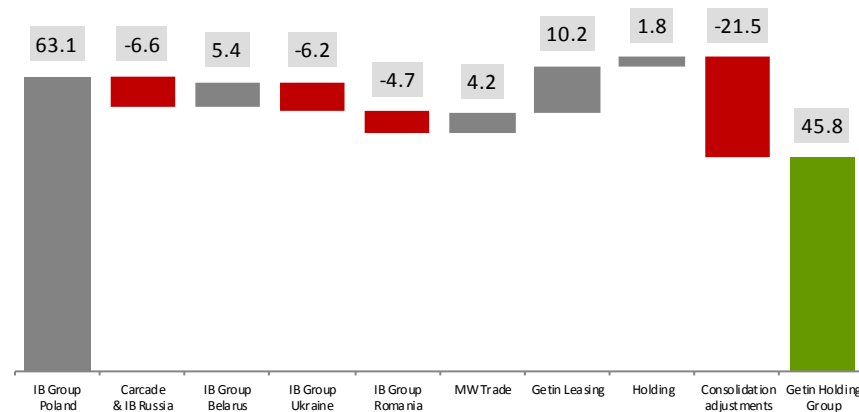
- the expected decrease in GDP dynamics in the year 2015 by -5.5% (vs -6.8% in 2014)
- the rate of inflation at 45.8% in y/y – forecast suggests its normalization at 35.0% in December 2015
- UAH depreciation by -35.5% to PLN from the beginning of the year, while the average rate of consolidation is lower by -44.8% vs Q1'2014

 **Romania**

- expected slight increase in GDP dynamics in the year 2015 by 3.0% (vs +2.9% in 2014)
- the rate of inflation at 0.8% - forecast suggests a slight increase to the level of 1.0% in December 2015
- reduction in interest rates to 2.0% in April - maintaining of this level is expected to the end of the year
- RON depreciation by -2.5% to PLN from the beginning of the year, while the average rate of consolidation is higher by +0,3% vs Q1'2014

PLN m y/y	Q1'2015	Q1'2014 *	Q1'2015 / Q1'2014 *
Interest income	359.7	364.2	-1.2%
Interest expense	-242.9	-206.0	+17.9%
Net interest income	116.8	158.2	-26.2%
Net fee and commission income	129.4	109.3	+18.4%
Other operating income and expense	59.3	28.4	x2.1
Net operating income	305.5	295.8	+3.3%
Overhead costs	-213.2	-181.1	+17.8%
Provision	-27.9	-63.3	-56.0%
Share in result of cons. units of equity method	11.4	0.0	+100.0%
Profit before income tax	75.8	51.5	+47.2%
Income tax	-3.4	-11.3	-69.8%
Net profit (loss)	72.3	40.2	+80.2%
Non-controlling interest	-26.6	-7.9	x3.4
Net profit attributable to equity holders of the Co.	45.8	32.3	+41.7%

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

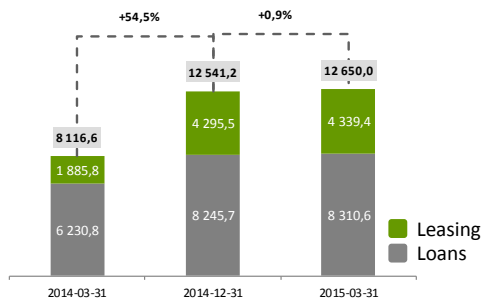


- Good result obtained in Poland and Belarus partially offset by losses in Russia, Ukraine and Romania.
- Acquiring 49.28% of Getin Leasing shares and from February starting consolidation by means of the equity method – receipts of PLN +10.2 million in Q1'2015.
- Other revenue and costs higher due to high result from the item exchange (security of capital) and no hyperinflationary adjustment in Belarus.
- Higher operating costs are mainly caused by the consolidation of the new leasing companies in Poland and Romania and Idea Money and GetBack, which did not belong to the Group during the comparative period.
- The decrease of the consolidated risk costs was affected by the consolidation in this line of the positive valuations of portfolios purchased by GetBack and lower risk costs in Belarus and Ukraine (lower portfolios and consolidation exchange rate, which has increased the effect).

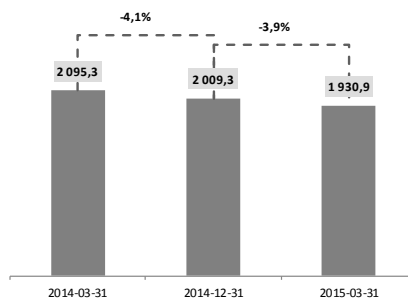
1) ... attributable to equity holders of the Getin Holding Group parent company

* Adjusted data

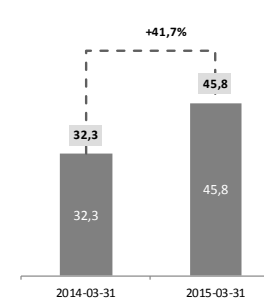
Loans and leasing
(PLN m)



Equity¹⁾
(PLN m)



Net profit¹⁾
(PLN m)



Change in the amount of the capital from the beginning of the year has included:

- PLN -70.1 million of negative valuation of the financial instruments available for sale less the deferred tax (shares of Getin Noble Bank)
- PLN -50.8 million due to the negative exchange rate differences on net assets and goodwill of foreign entities
- PLN +45.8 million of net profit¹⁾ from current period
- PLN -3.2 million of hedge accounting

Net credits balance has reached the level of PLN 8.3 billion (PLN +2.0 billion y/y) with simultaneous increase in the balance of deposits to PLN 13.2 billion (PLN +5.8 billion y/y). LTD at the end of Q4 was 63.1% (vs 84.9% a year earlier). However, in the designated period, the structure of Group assets has changed significantly, in which there was an increase at PLN 2.5 billion of the leasing receivables, taking this fact into consideration, the ratio of main interest assets to deposits was 96.0% at the end of the year.

Employment in the Group has reached the level of 7.7 thousand posts, which means the reduction at 4.1% since the beginning of the year.

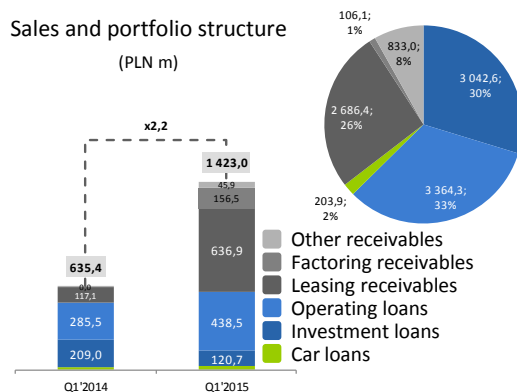
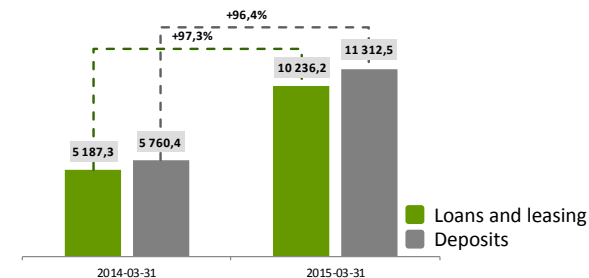
1) ... attributable to equity holders of the Getin Holding Group parent company

* Adjusted data



PLN m y/y	Q1'2015	Q1'2014 *	Q1'2015 / Q1'2014 *
Interest income	191.4	127.1	+50.6%
Interest expense	-117.0	-60.4	+93.7%
Net interest income	74.5	66.7	+11.6%
Net fee and commission income	113.3	74.3	+52.6%
Other operating income and expense	7.6	9.3	-18.1%
Net operating income	195.4	150.2	+30.1%
Overhead costs	-129.3	-93.2	+38.8%
Provision	-3.3	-19.5	-82.9%
Share in result of cons. units of equity method	1.2	0.0	+100.0%
Profit before income tax	63.9	37.5	+70.3%
Income tax	-0.8	-6.0	-87.0%
Net profit (loss)	63.1	31.5	x2.0

PLN m	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31
Cash and balances in the Central Bank	518.2	192.6	x2.7
Amounts due from banks	617.1	382.9	+61.2%
Loans	7 549.8	4 746.4	+59.1%
Net investments in financial lease	2 686.4	440.9	x6.1
Financial instruments	1 932.4	649.8	x3.0
Intangible assets	889.8	448.1	+98.6%
Tangible fixed assets	133.1	93.4	+42.5%
Other assets	1 319.0	886.4	+48.8%
Total Assets	15 645.9	7 840.6	+99.6%
Amounts due to banks	645.2	741.3	-13.0%
Deposits	11 312.5	5 760.4	+96.4%
Debt securities in issue	997.2	223.0	x4.5
Other liabilities	1 139.5	305.9	x3.7
Equity	1 551.5	810.0	+91.6%
Total liabilities and equity	15 645.9	7 840.6	+99.6%

Sales and portfolio structure
(PLN m)Loans, leasing and deposit balance
(PLN m)

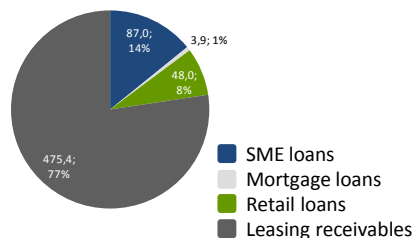
- Bank's debut at the Warsaw Stock Exchange in April – the company has acquired PLN 254.2 million for further development.
- Development of innovative Customer contact channels: Idea Cloud, Idea HUB, Mobile Cash Deposit Machines.
- Reduction in the operating cost on a quarterly basis (by PLN 21.2 million) due to optimising the use of resources within the Group.
- Lower result generated on interest as a consequence of two interest rates reductions (10'2014 and 03'2015) - by 0.5 p.p. each.
- An increase in the share of the structured deposits among financing sources from 4.2% at the end of the year 2014 to 5.5% at the end of Q1'2015 - a cheaper alternative to traditional deposits.
- Capital adequacy ratio (CAR) for the Bank was 14.1% and for the Group 9.3% (excluding IPO). Assuming that IPO would be in Q1'2015, the ratios would be 16.8% and 12.0% respectively for the Bank and the Group.

PLN m y/y	Q1'2015	Q1'2014	Q1'2015 / Q1'2014
Interest income	13.5	4.2	x3.2
Interest expense	-8.0	-1.6	x4.9
Net interest income	5.5	2.5	x2.2
Net fee and commission income	3.9	2.1	+87.5%
Other operating income and expense	4.4	7.0	-37.2%
Net operating income	13.8	11.6	+18.6%
Overhead costs	-17.0	-7.2	x2.4
Provision	-1.0	-2.0	-49.3%
Profit before income tax	-4.2	2.4	-
Income tax	-0.5	-0.4	+26.6%
Net profit (loss)	-4.7	2.0	-

PLN m	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31
Cash and balances in the Central Bank	152.2	89.6	+69.9%
Amounts due from banks	32.5	47.7	-31.9%
Loans	139.0	115.6	+20.3%
Net investments in financial lease	475.4	0.0	+100.0%
Financial instruments	106.0	71.3	+48.5%
Intangible assets	3.8	0.8	x5.1
Tangible fixed assets	22.6	18.3	+23.8%
Other assets	83.5	34.4	x2.4
Total Assets	1 015.0	377.6	x2.7
Amounts due to banks	47.7	4.0	x11.8
Deposits	765.9	323.3	x2.4
Debt securities in issue	104.9	0.0	+100.0%
Other liabilities	54.3	17.7	x3.1
Equity	42.2	32.6	+29.5%
Total liabilities and equity	1 015.0	377.6	x2.7

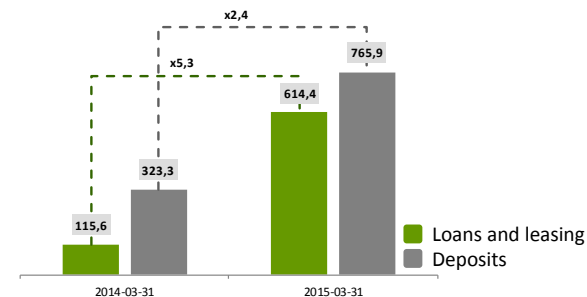
Portfolio structure

(PLN m)



Loans, leasing and deposit balance

(PLN m)

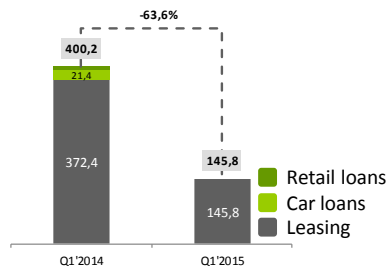


- Growth in credit sales to the level of PLN 36.4 million (vs 9.1 million in Q4'2014).
- Buying of leasing receivables valued at PLN 19.8 million from 85.3 million of sale made by the leasing company in Q1'2015.
- Repayment obligations to Idea Bank Poland.
- Rebranding of the bank and leasing company "Fresh banking / leasing from Poland".
- 4x increase of leads in the bank due to launching new products supported by the rebranding campaign.
- On the path to breakeven.



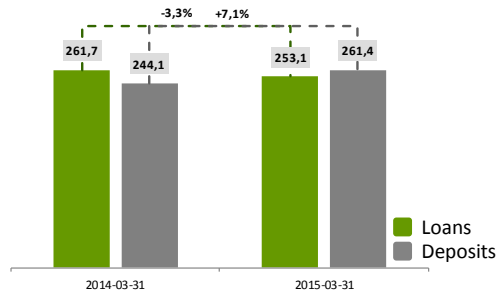
Sales

(PLN m)



Loans and deposit balance

(PLN m)



- ④ Signing of a conditional sale agreement on Idea Bank Russia shares.
- ④ Stop crediting in IBR from January this year as a result of liquidity problems on the market.
- ④ Cost-optimization in the following companies:
 - Carcade - reduction in staff 72 FTE stabilization of the wages fund in RUB, reduction in the costs of training
 - IBR - reduction in employment by 25 FTE (next 48 FTE on period of notice until the end of April), closing of 6 branches until and of March (9 branches left)
- ④ Operating costs have temporarily increased (in RUB +13.7% Q4'2014/Q1'2015) as a consequence of implemented restructuring plan and as a consequence of RUB depreciation (rent and IT charges in USD).
- ④ Increase in financing costs in Carcade.
- ④ Deterioration in customer payment discipline in Carcade due to decrease in the purchasing power associated with RUB depreciation and deteriorating economic conditions.

PLN m

RUB m

y/y	Q1'2015	Q1'2014	Q1'2015 / Q1'2014	Q1'2015	Q1'2014	Q1'2015 / Q1'2014
Interest income	65.8	86.4	-23.8%	1 097.7	1 005.2	+9.2%
Interest expense	-47.3	-47.0	+0.7%	-789.5	-546.8	+44.4%
Net interest income	18.5	39.4	-53.1%	308.3	458.4	-32.8%
Net fee and commission income	6.3	11.4	-44.9%	105.1	132.9	-21.0%
Other operating income and expense	11.3	7.0	+62.5%	188.4	80.9	x2.3
Net operating income	36.1	57.8	-37.6%	601.7	672.2	-10.5%
Overhead costs	-31.9	-38.1	-16.2%	-532.6	-443.2	+20.2%
Provision	-12.2	-10.7	+13.9%	-203.3	-124.6	+63.3%
Profit before income tax	-8.1	9.0	-	-134.3	104.5	-
Income tax	1.4	-2.1	-	24.1	-24.2	-
Net profit (loss)	-6.6	6.9	-	-110.1	80.3	-

PLN m

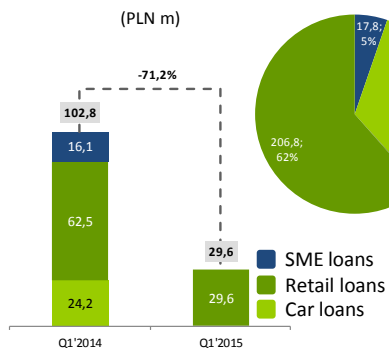
RUB m

	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31
Cash and balances in the Central Bank	64.0	16.7	x3.8	967.9	196.0	x4.9
Amounts due from banks	86.0	41.1	x2.1	1 301.6	482.3	x2.7
Loans	253.1	261.7	-3.3%	3 828.3	3 071.7	+24.6%
Net investments in financial lease	1 153.3	1 444.6	-20.2%	17 447.1	16 955.3	+2.9%
Intangible assets	1.9	22.1	-91.5%	28.6	259.5	-89.0%
Tangible fixed assets	5.2	7.3	-29.2%	78.7	86.3	-8.8%
Other assets	163.9	130.0	+26.1%	2 479.5	1 525.6	+62.5%
Total Assets	1 727.3	1 923.5	-10.2%	26 131.8	22 576.8	+15.7%
Amounts due to banks	830.2	916.7	-9.4%	12 560.2	10 759.3	+16.7%
Deposits	261.4	244.1	+7.1%	3 954.2	2 864.7	+38.0%
Debt securities in issue	280.1	402.8	-30.5%	4 237.1	4 727.8	-10.4%
Other liabilities	114.3	110.6	+3.4%	1 729.9	1 298.6	+33.2%
Equity	241.3	249.3	-3.2%	3 650.4	2 926.4	+24.7%
Total liabilities and equity	1 727.3	1 923.5	-10.2%	26 131.8	22 576.8	+15.7%

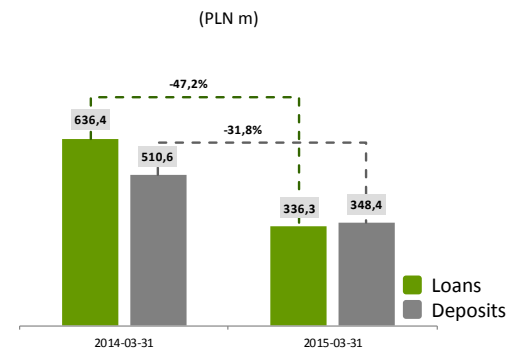
PLN m y/y	PLN m			UAH m		
	Q1'2015	Q1'2014 *	Q1'2015 / Q1'2014 *	Q1'2015	Q1'2014	Q1'2015 / Q1'2014
Interest income	24.6	44.9	-45.4%	144.5	145.9	-1.0%
Interest expense	-24.3	-32.3	-24.7%	-143.2	-104.9	+36.5%
Net interest income	0.2	12.6	-98.2%	1.3	41.0	-96.8%
Net fee and commission income	5.5	11.6	-52.6%	32.2	37.5	-14.2%
Other operating income and expense	2.9	0.2	x12.1	17.3	0.8	x22.0
Net operating income	8.6	24.4	-64.7%	50.8	79.3	-36.0%
Overhead costs	-7.6	-17.7	-56.9%	-44.8	-57.4	-21.9%
Provision	-8.4	-19.6	-57.2%	-49.4	-63.6	-22.4%
Profit before income tax	-7.4	-12.9	-42.6%	-43.4	-41.8	+4.0%
Income tax	1.2	2.3	-48.9%	6.9	7.5	-7.4%
Net profit (loss)	-6.2	-10.6	-41.3%	-36.5	-34.3	+6.4%

PLN m	PLN m			UAH m		
	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31
Cash and balances in the Central Bank	14.6	21.3	-31.4%	90.1	79.2	+13.8%
Amounts due from banks	8.1	22.2	-63.2%	50.2	82.3	-39.0%
Loans	336.3	636.4	-47.2%	2 071.9	2 363.2	-12.3%
Financial instruments	61.7	76.8	-19.7%	380.2	285.2	+33.3%
Tangible fixed assets	14.6	27.1	-46.2%	89.8	100.6	-10.7%
Other assets	38.1	68.2	-44.1%	234.9	253.1	-7.2%
Total Assets	473.5	852.0	-44.4%	2 917.3	3 163.7	-7.8%
Amounts due to banks	35.7	149.2	-76.0%	220.2	554.0	-60.2%
Deposits	348.4	510.6	-31.8%	2 146.8	1 896.0	+13.2%
Debt securities in issue	5.0	36.1	-86.1%	31.0	134.1	-76.9%
Other liabilities	33.3	28.7	+16.1%	205.3	106.5	+92.7%
Equity	51.0	127.4	-60.0%	313.9	473.0	-33.6%
Total liabilities and equity	473.5	852.0	-44.4%	2 917.3	3 163.7	-7.8%

Sales and portfolio structure



Loans and deposit balance



iii Maintaining all supervisory and liquidity indicators at the level required by NBU.

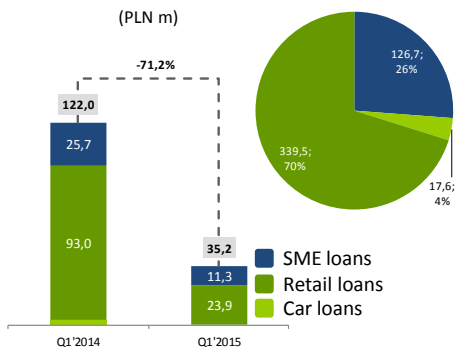
iii Continued negative trends in Q1:

- outflow of retail deposits – supplemented by liquidity in the interbank market (in March 39%)
- increase in the costs of financing by means of UAH deposits to 25%

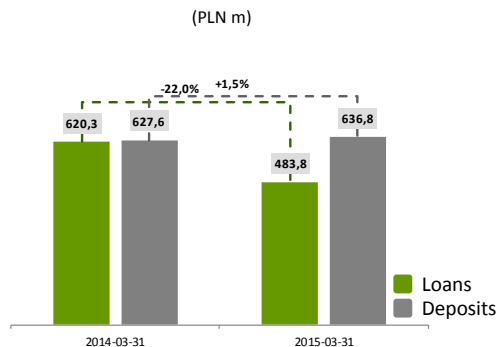
iii Increase in the risk of credit portfolio not related to the zone covered by the armed conflict as a consequence a strong depreciation of hryvnia (resulting in a significant increase in the price of goods – not only imported goods) and growing unemployment.

iii Cost optimization: renegotiation of lease agreements, freezing of investments and projects, staff reduction 162 FTE.

Sales and portfolio structure



Loans and deposit balance



- Reconstruction and stabilisation of deposit base after December 2014. Decrease in the cost of financing by means of retail deposits in BYR noticeable from early March, reached the level of 42.6% at the end of Q1 (vs 50.0% in December 2014). Positive trend continues in the coming weeks.
- The result supported by the security of the capital and lack of hyperinflationary adjustment. Projected inflation rate in 2015 at 30%, to re-enter the hyperinflationary accounting, the inflation level over 3 consecutive years would have to exceed 100% (2013 – 20%; 2014 – 16%).
- Improving risk costs in y/y and maintaining the trend from Q4'2014.
- Implementation of cost optimization strategy, which aims to:
 - optimize sales network: 47 micro branches without cash have been closed (21 left), 2 large branches with cash (39 have been left), 1 currency exchange (36 have been left), 2 stands in shops (33 have been left), optimization has not covered the branches dedicated to SME customers (8)
 - reduction in employment by 123 FTE
 - reducing employment at the headquarters, freezing salary increases (pressure on salary increases due to inflation and devaluation)
 - renegotiation of lease agreements

PLN m y/y	PLN m		BYR bn			
	Q1'2015	Q1'2014	Q1'2015 / Q1'2014	Q1'2015	Q1'2014	Q1'2015 / Q1'2014
Interest income	55.3	89.2	-38.0%	226.2	290.6	-22.2%
Interest expense	-43.8	-59.2	-25.9%	-179.1	-192.7	-7.1%
Net interest income	11.5	30.1	-61.6%	47.1	97.9	-51.9%
Net fee and commission income	0.7	10.1	-93.4%	2.7	33.1	-91.7%
Other operating income and expense	19.8	0.0	-	80.7	-0.1	-
Net operating income	32.0	40.2	-20.4%	130.6	130.8	-0.2%
Overhead costs	-20.6	-21.7	-4.9%	-84.3	-70.6	+19.4%
Provision	-3.0	-12.6	-76.6%	-12.1	-41.2	-70.7%
Profit before income tax	8.4	5.8	+43.7%	34.2	19.0	+80.3%
Income tax	-2.9	-2.2	+35.4%	-12.0	-7.1	+69.9%
Net profit (loss)	5.4	3.6	+48.7%	22.1	11.9	+86.5%

PLN m	PLN m		BYR bn			
	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31	2015-03-31	2014-03-31	2015-03-31 / 2014-03-31
Cash and balances in the Central Bank	141.6	106.0	+33.5%	551.0	345.4	+59.5%
Amounts due from banks	126.2	112.4	+12.2%	491.0	366.2	+34.1%
Loans	483.8	620.3	-22.0%	1 882.4	2 020.6	-6.8%
Tangible fixed assets	49.7	35.6	+39.6%	193.5	116.0	+66.8%
Other assets	67.9	65.1	+4.3%	264.2	212.1	+24.5%
Total Assets	869.2	939.5	-7.5%	3 382.0	3 060.3	+10.5%
Amounts due to banks	11.0	111.9	-90.2%	42.6	364.5	-88.3%
Deposits	636.8	627.6	+1.5%	2 477.7	2 044.4	+21.2%
Other liabilities	42.6	11.4	x3.7	165.6	37.0	x4.5
Equity	178.9	188.6	-5.2%	696.0	614.4	+13.3%
Total liabilities and equity	869.2	939.5	-7.5%	3 382.0	3 060.3	+10.5%

Appendix 1: Profit and loss for Q1'2015

Q1'2015 PLN m	Idea Bank Poland Group	Carcade Group & IBR	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	191.4	65.8	55.3	24.6	13.5	16.9	1.2	-9.0	359.7
Interest expense	-117.0	-47.3	-43.8	-24.3	-8.0	-10.3	-4.3	12.1	-242.9
Net interest income	74.5	18.5	11.5	0.2	5.5	6.7	-3.1	3.1	116.8
Net fee and commission income	113.3	6.3	0.7	5.5	3.9	0.9	0.3	-1.5	129.4
Other operating income and expense	7.6	11.3	19.8	2.9	4.4	0.0	11.4	1.9	59.3
Net operating income	195.4	36.1	32.0	8.6	13.8	7.6	8.6	3.5	305.5
Overhead costs	-129.3	-31.9	-20.6	-7.6	-17.0	-2.4	-6.2	1.9	-213.2
Provision	-3.3	-12.2	-3.0	-8.4	-1.0	0.0	0.0	0.0	-27.9
Share in result of cons. units of equity method	1.2	0.0	0.0	0.0	0.0	0.0	0.0	10.2	11.4
Profit before income tax	63.9	-8.1	8.4	-7.4	-4.2	5.2	2.3	15.6	75.8
Income tax	-0.8	1.4	-2.9	1.2	-0.5	-1.0	-0.5	-0.3	-3.4
Net profit (loss)	63.1	-6.6	5.4	-6.2	-4.7	4.2	1.8	15.3	72.3
Non-controlling interest	0.1							26.5	26.6
Net profit attributable to equity holders of the Co.	63.0	-6.6	5.4	-6.2	-4.7	4.2	1.8	-11.2	45.8

Appendix 2: Balance sheet as of 31.03.2015

2015-03-31 PLN m	Idea Bank Poland Group	Carcade Group & IBR	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	IMW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	518.2	64.0	141.6	14.6	152.2	0.0	0.0	0.0	890.6
Amounts due from banks and financial institutions	617.1	86.0	126.2	8.1	32.5	4.8	32.4	-98.5	808.6
Derivative financial instruments	88.0	0.0	0.0	1.6	0.0	0.0	31.5	0.0	121.1
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	139.6	0.0	139.6
Loans and advances to customers	7 549.8	253.1	483.8	336.3	139.0	0.0	0.0	-451.4	8 310.6
Net investments in financial lease	2 686.4	1 153.3	0.7	0.2	475.4	0.0	0.0	23.4	4 339.4
Other loans and receivables	112.1	0.0	0.0	0.0	0.0	709.3	33.0	-36.2	818.2
Financial instruments	1 932.4	0.0	5.6	61.7	106.0	0.0	338.5	11.4	2 455.6
Investments in associates and join ventures	66.6	3.7	0.0	14.2	0.0	0.0	1 774.2	-1 637.2	221.5
Intangible assets	889.8	1.9	10.3	3.5	3.8	0.2	0.1	107.4	1 017.0
Tangible fixed assets	133.1	5.2	49.7	14.6	22.6	2.0	3.8	-4.2	226.9
Investment property	157.8	0.0	21.7	0.1	3.6	0.0	0.0	0.0	183.1
Income taxes	312.0	3.5	-0.1	7.8	10.9	9.8	0.1	18.9	363.0
Other assets	582.5	156.7	29.7	10.8	69.0	2.7	17.9	-76.0	793.3
Total Assets	15 645.9	1 727.3	869.2	473.5	1 015.0	728.8	2 371.1	-2 142.3	20 688.5
Amounts due to banks and other commercial institutions	645.2	830.2	11.0	35.7	47.7	450.3	20.5	-413.1	1 627.4
Other financial liabilities at fair value through profit or loss	657.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	657.5
Amounts due to customers	11 312.5	261.4	636.8	348.4	765.9	0.0	0.0	-143.5	13 181.5
Debt securities in issue	997.2	280.1	0.0	5.0	104.9	196.6	0.0	96.3	1 680.1
Other liabilities	482.1	114.3	42.5	33.3	54.3	4.5	589.1	-349.9	970.3
Total liabilities	14 094.4	1 486.0	690.3	422.5	972.8	651.4	609.6	-810.2	18 116.9
Equity	1 551.5	241.3	178.9	51.0	42.2	77.4	1 761.5	-1 332.1	2 571.6
Total liabilities and equity	15 645.9	1 727.3	869.2	473.5	1 015.0	728.8	2 371.1	-2 142.3	20 688.5

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The financial and sales figures contained in this Presentation have been rounded off to PLN m and to one decimal place.



Bartosz Jakubiak
IR Manager

b.jakubiak@getin.pl
+48 222 705 807