



Group's financial performance

Getin Holding

H1'2015

August 11, 2015

Getin Holding

- the net profit of PLN 38.4 million PLN¹⁾ for Q2 and improvement of the profit structure compared to Q1
- completion of the sale transaction of the bank in Russia – negative impact on the P&L account, positive – on the cash flow and future results
- quarterly appreciation of most foreign currencies, nevertheless y/y and YTD comparisons still show negative two-digits dynamics

Poland | Polish bank discloses another record result

- the Group discloses another record quarterly result of PLN 118.0 million; PLN 78.8 excluding one-off transactions (vs PLN 63.1 in Q1'2015)

Romania | Focus on clients acquisition and sale

- sale of loans increase of 29.1% to PLN 47.0 million (vs PLN 36.4 million in Q1'2015)

Russia | Optimisation of financing costs and operations

- normalisation of financing costs in Carcade at constantly insufficient volume

Ukraine | Loans sale recovery

- quarterly sale of retail loans increases by 28.7%²⁾ in spite of stricter loan policy

Belarus | Rebuilding sale and balance sheet stabilisation

- volumes of sales through main sale channels (retail and SMEs) increase by 2x times²⁾ compared to Q1

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

2) excluding the impact of the foreign exchange rate

 **Russia**

- expected slump in the GDP dynamics in 2015 by -4.0% (vs +0.6 in 2014)
- 2015 inflation rate expected to reach 15.2% (vs +7.8 in 2014)
- the fourth cut in interest rates down to 11.5% (16 June) vs 17.0% in January 2015
- +12.3% RUB appreciation to PLN since the beginning of the year, whereas the average consolidated rate is -25.2% lower vs H1'2014

 **Belarus**

- expected slump in the GDP dynamics in 2015 by -2.0% (vs +1.6 in 2014)
- 2015 inflation rate expected to reach 20.0% (vs 18.1% in 2014)
- -24.5% BYR depreciation to PLN since the beginning of the year, whereas the average consolidated rate is -16.9% lower vs H1'2014

 **Ukraine**

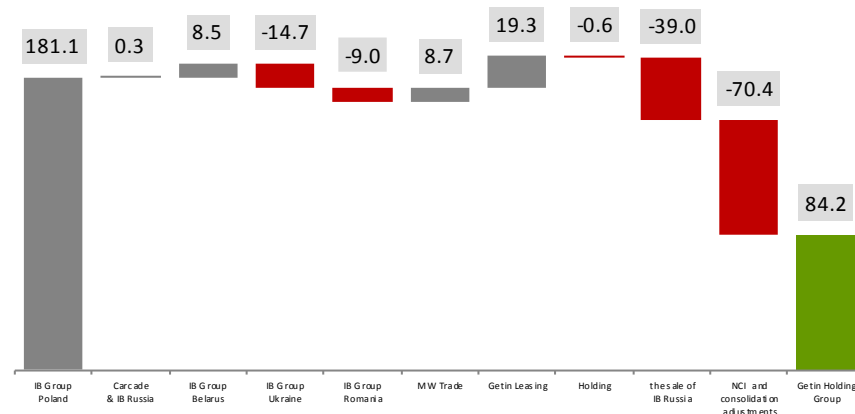
- expected slump in the GDP dynamics in 2015 by -10.0% (vs -6.8% in 2014)
- the expected inflation rate in 2015 is 53.7%
- -20.7% UAH depreciation to PLN since the beginning of the year, whereas the average consolidated rate is -39.1% lower vs H1'2014

 **Romania**

- expected growth in the GDP dynamics in 2015 by 3.0% y/y (vs +2.9% in 2014)
- 2015 inflation rate expected to reach -0.3% (vs 1.1 in 2014)
- in May 2015, the interest rates were cut for the fourth time down to 1.75% (each cut by 0.25 p.p.)
- -1.7% RON depreciation to PLN since the beginning of the year, the average consolidated rate is -0.8% lower vs H1'2014
- as the result of cleaning up the balance sheet initiated and coordinated by the Central Bank of Romania the NPL rate for the sector dropped from 20.5% in April to 13.9% at the last year-end
- the local regulator decreased also the amount of mandatory provisions from 15% to 10% for RON receivables and from 20% to 14% for receivables in foreign currencies

PLN m y/y	H1'2015	H1'2014 *	H1'2015 / H1'2014 *
Interest income	718.3	743.9	-3.4%
Interest expense	-480.2	-418.0	+14.9%
Net interest income	238.1	325.9	-27.0%
Net fee and commission income	279.0	202.3	+37.9%
Other operating income and expense	70.9	100.3	-29.4%
Net operating income	587.9	628.5	-6.5%
Overhead costs	-431.6	-383.9	+12.4%
Provision	-68.9	-126.6	-45.6%
Share in result of cons. units of equity method	25.8	0.0	+100.0%
Profit before income tax	113.2	118.1	-4.2%
Income tax	48.3	-27.9	-
Net profit (loss)	161.5	90.1	+79.2%
Non-controlling interest	-77.3	-16.5	x4.7
Net profit attributable to equity holders of the Co.	84.2	73.6	+14.4%

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

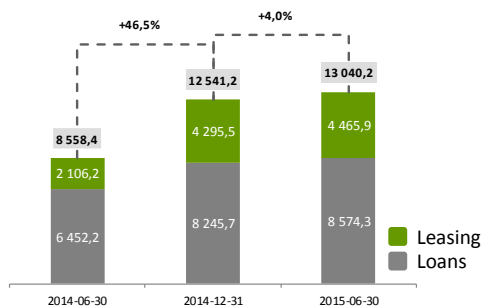


- The record result generated by Polish companies, better situation in Russia, and stabilisation in other countries contribute to y/y net profit¹⁾ growth by 14.4% to PLN 84.2 million in H1'2015. Substantially better structure compared to Q1, when business lines results were affected by the equity securing – evaluation of the open currency position.
- Settlement of the sale of Idea Bank Russia impacts the consolidated result by PLN -32.0 million (PLN -39.0 million in the stand-alone report).
- PLN 19.3 million worth consolidated net profit of Getin Leasing (consolidation by using the equity method – 49.28% share), including PLN 9.1 million in Q2'2015 alone. The remaining PLN 6.5 million comes from the consolidation of Omega fund, GetBank's associated company in Idea Bank Poland Group.
- Positive impact of the sale of Idea Leasing & Fleet (PLN +39.2 million), the deferred tax on sale of Idea Bank Russia in Getin Holding (PLN +10.1 million) on the corporate income tax.

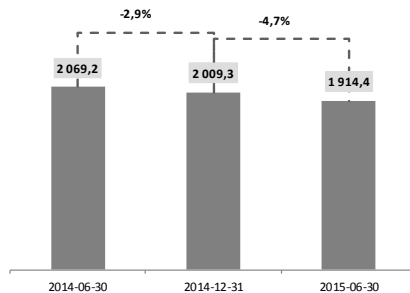
1) ... attributable to equity holders of the Getin Holding Group parent company

* Adjusted data

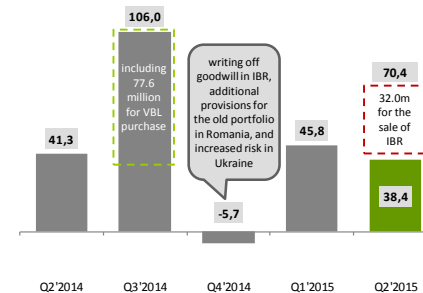
Loans and leasing (PLN m)



Equity¹⁾ (PLN m)



Quarterly net profit¹⁾ (PLN m)



The deposits total increased by PLN 2.9 billion y/y to PLN 12.5 billion at the end of June. The L/D ratio (including lease receivables) = 104.0% vs 88.5% in the previous year.

The equity changes since the beginning of the year were the result of:

- 129.0 million PLN due to negative valuation of financial instruments available for sale less deferred tax (Getin Noble Bank shares mainly),
- 38.0 million PLN due to negative fx differences on net assets and the goodwill of foreign companies,
- 11.6 million PLN due to the change in the share held in Idea Bank Poland after the IPO,
- +84.2 million PLN worth net income¹⁾ for the current period,
- 0.5 million PLN others.

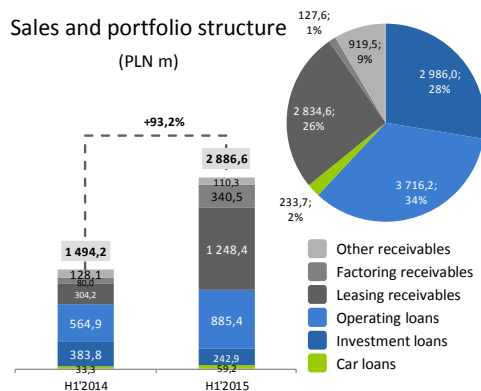
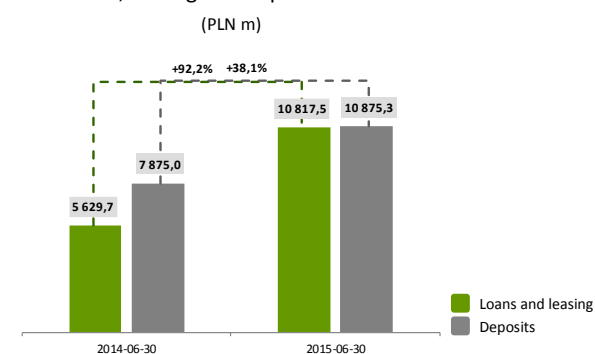
In the quarter, the net interest and fees and commission income generated by the Group increased respectively by PLN 4.5million and PLN 20.2 million. Other income and operating expenses have fallen due to lower result on the open position evaluation as a consequence of substantially smaller BYR and UAH depreciation than in the previous quarter. The final result for Q2 appears to be 16.0% lower, yet its structure has considerably improved. In the subsequent quarters, the sale of Idea Bank Russia should have a positive impact on the financial result generated in Russia and on Getin Holding Group level.

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



PLN m y/y	H1'2015	H1'2014 *	H1'2015 / H1'2014 *
Interest income	368.9	268.2	+37.6%
Interest expense	-221.5	-135.4	+63.5%
Net interest income	147.4	132.7	+11.0%
Net fee and commission income	241.0	138.2	+74.4%
Other operating income and expense	21.2	42.8	-50.6%
Net operating income	409.5	313.7	+30.5%
Overhead costs	-263.2	-197.7	+33.1%
Provision	-17.5	-41.1	-57.3%
Share in result of cons. units of equity method	6.5	0.0	+100.0%
Profit before income tax	135.2	74.9	+80.6%
Income tax	45.9	-9.9	-
Net profit (loss)	181.1	65.0	x2.8

PLN m	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30
Cash and balances in the Central Bank	437.1	354.0	+23.5%
Amounts due from banks	212.0	641.7	-67.0%
Amounts due from clients	7 982.9	5 096.3	+56.6%
Net investments in financial lease	2 834.6	533.4	x5.3
Financial instruments	2 089.5	2 230.6	-6.3%
Intangible assets	876.0	465.5	+88.2%
Tangible fixed assets	135.7	93.0	+46.0%
Other assets	1 482.0	931.8	+59.0%
Total Assets	16 049.9	10 346.3	+55.1%
Amounts due to banks	451.3	762.4	-40.8%
Deposits	10 875.3	7 875.0	+38.1%
Debt securities in issue	979.1	315.3	x3.1
Other liabilities	1 850.2	432.4	x4.3
Equity	1 894.0	961.2	+97.0%
Total liabilities and equity	16 049.9	10 346.3	+55.1%

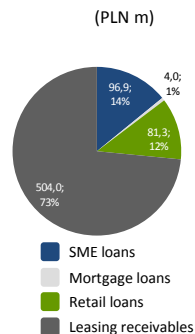
Sales and portfolio structure
(PLN m)Loans, leasing and deposit balance
(PLN m)

- PLN 78.8 million worth net profit in Q2 (+24.9% q/q) upon excluding the tax effect resulting from the integration of lease companies.
- As the result of the reorganization of lease operations that generated the difference between the balance sheet and tax values of the purchased shares in Idea Leasing & Fleet, the Group disclosed tax loss of PLN 39.2 million that had a positive impact on the financial result.
- Lease and factoring sales increased over 4 times y/y, and currently contribute as much as 55% to the entire sale volume.
- In H1'2015 the bank acquired as many as 9.2 thousand new clients, and sold over 31 thousand new accounts.
- Efficient cross-sell – after 2 years of relations with the Group our clients use as many as 3 products, and 25% of them use 4 and more products.
- Redemption of PLN 105 million worth bonds issued in 2014 to purchase VB Leasing (currently Idea Leasing & Fleet).
- Simplification of the Group's structure – 8 subsidiaries were merged into 3 companies specialized in consultancy, real property, invest. services.
- At the end of June the bank's CAR /Tier 1 was respectively 15.9% / 14.9%, consolidated CAR = 12.0% / Tier 1 = 9.5%.

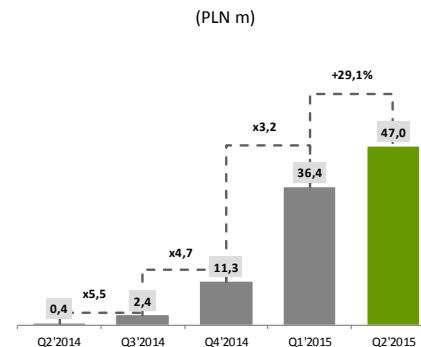
PLN m y/y	H1'2015	H1'2014	H1'2015 / H1'2014
Interest income	25.1	9.7	x2.6
Interest expense	-15.4	-3.8	x4.1
Net interest income	9.6	5.9	+63.4%
Net fee and commission income	9.1	4.2	x2.2
Other operating income and expense	10.3	9.2	+12.0%
Net operating income	29.0	19.2	+50.9%
Overhead costs	-35.6	-16.1	x2.2
Provision	-1.1	-7.0	-84.9%
Profit before income tax	-7.7	-3.9	+95.7%
Income tax	-1.3	6.7	-
Net profit (loss)	-9.0	2.8	-

PLN m	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30
Cash and balances in the Central Bank	215.9	82.7	x2.6
Amounts due from banks	18.1	153.3	-88.2%
Amounts due from clients	191.5	108.5	+76.6%
Net investments in financial lease	504.0	0.0	+100.0%
Financial instruments	83.3	56.1	+48.4%
Intangible assets	5.5	0.8	x7.3
Tangible fixed assets	23.1	18.8	+22.8%
Other assets	105.7	45.1	x2.3
Total Assets	1 147.2	465.2	x2.5
Amounts due to banks	72.9	5.2	x13.9
Deposits	854.4	408.5	x2.1
Debt securities in issue	106.1	0.0	+100.0%
Other liabilities	56.4	17.6	x3.2
Equity	57.5	33.9	+69.3%
Total liabilities and equity	1 147.2	465.2	x2.5

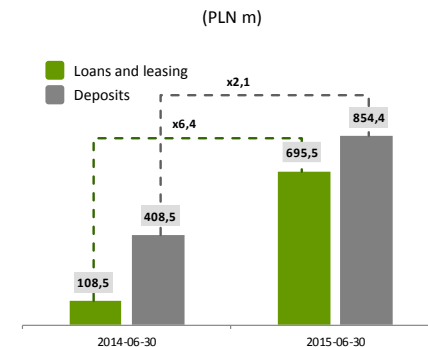
Portfolio structure



Quarterly sales volumes



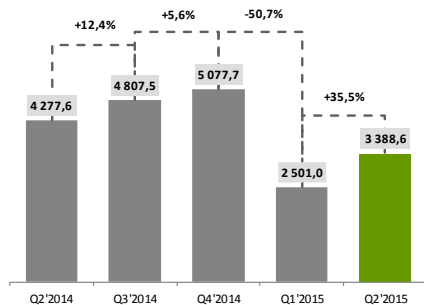
Loans, leasing and deposit balance



- Sale of loans increased q/q by 29.1% to PLN 47.0 million (vs PLN 36.4 million in Q1'2015) while keeping low loss ratio in the first 3 months after their sale.
- Launching insurance related to retail loans in May – as a result the net commission and fee income, accrued together with the lease company, increased 2.5 times q/q to PLN 3.5 million in Q2.
- Purchase of PLN 71.9 million worth lease receivables in Q2 (by 3.6 times q/q) from PLN 91.6 million (+24.8 q/q) from the sale generated by the lease company in Q2'2015. Within a quarter, the balance increased by 6.0% to PLN 504.0 million.
- Sale of lease loans increases to PLN 30.8 million in Q2'2015 (by 2.6 times q/q).
- The bank sold RON 1.5 million worth NPL for 15.5%. The transaction was completed in April.

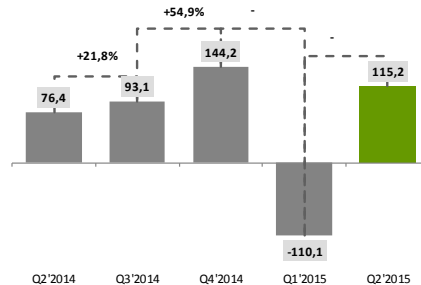
Quarterly leasing sales volumes

(RUB m)



Net financial result

(RUB m)



- iii Completion of the sale of the bank in Russia, the shares were transferred on 26 June (CR 29/2015). The negative impact on the result of the Russian operations in the entire Q2.
- iii Normalisation of costs of financing in Carcade at constantly insufficient volume. The net interest income increased by 10.4%¹⁾, which resulted mainly from the cost reduction.
- iii The quarterly reduction of operating costs by -20.5%¹⁾ due to the optimisation carried out in Q1.
- iii Within a quarter, the lease sale increased by 35.5%¹⁾ to PLN 232.0 million in Q2, which in turn boosted income from insurance sale by 36.2%¹⁾ Q2/Q1.
- iii Due to liquidity issues and the pending sale transaction in the entire H1 the bank did not sell any loans.
- iii Slight (-6.5%¹⁾) reduction in risk costs under the pressure of the consumers purchasing power since December 2014.

y/y	PLN m		RUB m			
	H1'2015	H1'2014	H1'2015 / H1'2014	H1'2015	H1'2014	H1'2015 / H1'2014
Interest income	143.3	177.1	-19.1%	2 209.5	2 042.2	+8.2%
Interest expense	-101.2	-97.9	+3.3%	-1 560.9	-1 129.5	+38.2%
Net interest income	42.1	79.1	-46.9%	648.7	912.7	-28.9%
Net fee and commission income	16.1	25.1	-35.7%	248.5	289.1	-14.0%
Other operating income and expense	30.1	15.6	+93.4%	464.4	179.6	x2.6
Net operating income	88.3	119.8	-26.3%	1 361.6	1 381.4	-1.4%
Overhead costs	-62.0	-75.6	-18.0%	-956.3	-872.2	+9.6%
Provision	-25.5	-26.2	-2.5%	-393.4	-301.9	+30.3%
Profit before income tax	0.8	18.0	-95.7%	12.0	207.3	-94.2%
Income tax	-0.5	-4.4	-89.7%	-7.0	-50.6	-86.3%
Net profit (loss)	0.3	13.6	-97.6%	5.0	156.7	-96.8%

	PLN m			RUB m		
	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30
Cash and balances in the Central Bank	0.0	18.4	-100.0%	0.1	205.4	-99.9%
Amounts due from banks	14.0	45.6	-69.4%	206.7	508.3	-59.3%
Amounts due from clients	0.8	286.9	-99.7%	11.8	3 198.8	-99.6%
Net investments in financial lease	1 145.3	1 572.6	-27.2%	16 942.2	17 531.9	-3.4%
Intangible assets	1.8	3.0	-39.6%	26.5	33.0	-19.8%
Tangible fixed assets	2.7	8.6	-68.3%	40.5	96.3	-58.0%
Other assets	193.3	187.9	+2.8%	2 858.8	2 095.2	+36.4%
Total Assets	1 357.8	2 123.1	-36.0%	20 086.4	23 668.9	-15.1%
Amounts due to banks	764.2	1 029.1	-25.7%	11 305.2	11 472.7	-1.5%
Deposits	-0.6	286.0	-	-8.4	3 188.0	-
Debt securities in issue	266.0	410.5	-35.2%	3 934.6	4 576.0	-14.0%
Other liabilities	122.9	95.7	+28.3%	1 817.6	1 067.4	+70.3%
Equity	205.3	301.8	-32.0%	3 037.4	3 364.7	-9.7%
Total liabilities and equity	1 357.8	2 123.1	-36.0%	20 086.4	23 668.9	-15.1%

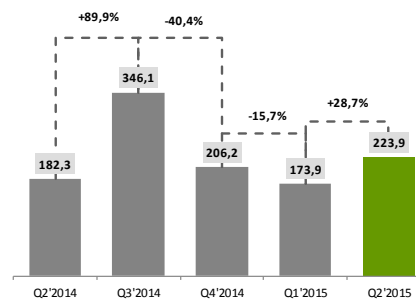
1) excluding the impact of the foreign exchange rate

PLN m y/y	PLN m		UAH m			
	H1'2015	H1'2014	H1'2015 / H1'2014	H1'2015	H1'2014	H1'2015 / H1'2014
Interest income	49.0	81.1	-39.5%	283.6	285.5	-0.7%
Interest expense	-49.4	-61.5	-19.6%	-285.9	-216.6	+32.0%
Net interest income	-0.4	19.6	-	-2.3	68.9	-
Net fee and commission income	12.7	19.8	-35.8%	73.3	69.6	+5.4%
Other operating income and expense	4.3	8.2	-48.3%	24.6	29.0	-15.1%
Net operating income	16.5	47.6	-65.2%	95.6	167.5	-42.9%
Overhead costs	-16.1	-33.0	-51.3%	-93.1	-116.2	-19.9%
Provision	-18.1	-38.6	-53.2%	-104.5	-136.0	-23.1%
Profit before income tax	-17.6	-24.1	-26.7%	-102.0	-84.7	+20.4%
Income tax	3.0	4.4	-32.7%	17.2	15.6	+10.6%
Net profit (loss)	-14.7	-19.6	-25.4%	-84.8	-69.2	+22.5%

PLN m	PLN m		UAH m			
	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30
Cash and balances in the Central Bank	12.0	38.2	-68.5%	67.6	149.1	-54.7%
Amounts due from banks	28.0	9.6	x2.9	157.3	37.6	x4.2
Amounts due from clients	361.5	566.2	-36.2%	2 030.8	2 210.0	-8.1%
Financial instruments	7.8	90.8	-91.4%	44.0	354.2	-87.6%
Tangible fixed assets	15.5	25.0	-38.1%	86.9	97.5	-10.9%
Other assets	39.9	47.0	-15.2%	224.0	183.5	+22.1%
Total Assets	464.7	776.8	-40.2%	2 610.7	3 032.0	-13.9%
Amounts due to banks	17.1	59.7	-71.4%	95.9	232.9	-58.8%
Deposits	378.6	563.4	-32.8%	2 126.7	2 199.0	-3.3%
Debt securities in issue	6.6	16.7	-60.5%	37.2	65.4	-43.1%
Other liabilities	16.4	24.1	-31.9%	92.0	93.9	-2.0%
Equity	46.1	112.9	-59.2%	258.8	440.8	-41.3%
Total liabilities and equity	464.7	776.8	-40.2%	2 610.7	3 032.0	-13.9%

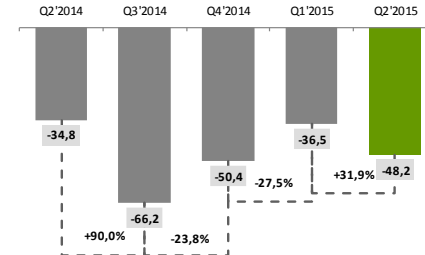
Quarterly loans sales volumes

(UAH m)



Net financial result

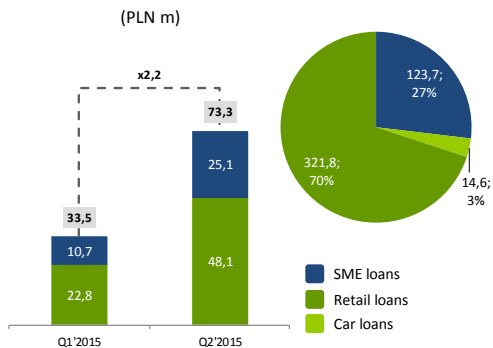
(UAH m)



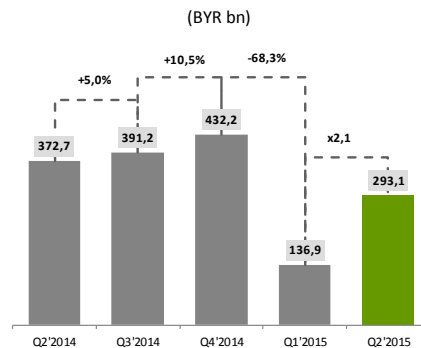
- Keeping all regulated and liquidity ratios at levels agreed by the National Bank of Ukraine. Since the beginning of 2014 as many as 51 banks went bankrupt. The total value of their loans portfolios accounts for 24% of the market. Currently the banking system in Ukraine comprises 130 banks.
- The quarterly sale of retail loans increases by 28.7%¹⁾, which in result boosts commission income on insurance sale by 29.5%. Similarly, the income on accounts operations increased by 55.5%¹⁾
- At the end of June, retail loans contributed 67%, car loans – 28%, and loans to SMEs – 5% to the loans portfolio. USD denominated loans to individual clients account for 2% of the total portfolio.
- Relative stabilisation of the deposits portfolio, the cost of providing new financing in UAH from individual clients totalled 23-24%. Core deposits grow from 3.4% do 5.4% during the quarter.
- Optimisation of the financing structure by reduction of inter-bank financing by 87.1% (from UAH 230.3 million at the end of March to UAH 29.7 million at the end of June), which cost exceeds the reference rate of 30%.
- Increasing contribution of the indirect distribution channel (start in July 2014), i.e. through agent banks that do not have sufficient liquidity to sell their balance and are happy to earn the agency commission.

1) excluding the impact of the foreign exchange rate

Sales and portfolio structure



Quarterly loans sales volumes



- iii Reduction of the cost of acquiring BYR deposits from individual clients from 42.6% in March to 22.8% in June, in deposits total from 43.6% to 29.7%.
- iii Reduction of interest costs by 14.7%¹⁾ q/q, with 5.0% lower deposits total.
- iii Volumes of sales in main sale channels (retail and SMEs) increase over 2 times¹⁾ compared to Q1.
- iii Diminishing impact on the gross income from evaluating open position due to lower BYR depreciation (-6.2% 06'2015/03'2015 vs -19.4% 03'2015/12'2014).
- iii Operating expenses increase by 2.2%¹⁾ y/y, substantially below the inflation rate that in the period was 13.2%.
- iii Reduction of risk costs by 58.8%¹⁾ q/q, with the loan balance only 3.2%¹⁾ lower.

1) excluding the impact of the foreign exchange rate

PLN m y/y	PLN m			BYR bn		
	H1'2015	H1'2014	H1'2015 / H1'2014	H1'2015	H1'2014	H1'2015 / H1'2014
Interest income	112.3	171.1	-34.4%	452.3	572.3	-21.0%
Interest expense	-82.4	-110.0	-25.1%	-331.9	-368.0	-9.8%
Net interest income	29.9	61.1	-51.1%	120.4	204.3	-41.1%
Net fee and commission income	1.2	21.0	-94.5%	4.7	70.3	-93.3%
Other operating income and expense	31.5	-5.9	-	127.0	-19.6	-
Net operating income	62.6	76.2	-17.9%	252.1	255.0	-1.1%
Overhead costs	-43.3	-51.0	-15.1%	-174.3	-170.5	+2.2%
Provision	-6.7	-19.7	-65.7%	-27.1	-65.7	-58.8%
Profit before income tax	12.6	5.6	x2.2	50.7	18.7	x2.7
Income tax	-4.1	-4.8	-14.5%	-16.4	-15.9	+3.0%
Net profit (loss)	8.5	0.8	x10.1	34.3	2.8	x12.2

PLN m	PLN m			BYR bn		
	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30	2015-06-30	2014-06-30	2015-06-30 / 2014-06-30
Cash and balances in the Central Bank	99.8	135.8	-26.5%	414.3	454.2	-8.8%
Amounts due from banks	142.8	100.8	+41.8%	592.7	337.0	+75.9%
Amounts due from clients	460.0	589.7	-22.0%	1 908.7	1 972.1	-3.2%
Tangible fixed assets	46.1	36.4	+26.6%	191.2	121.7	+57.1%
Other assets	57.3	29.3	+95.8%	237.8	97.9	x2.4
Total Assets	806.1	891.9	-9.6%	3 344.7	2 982.9	+12.1%
Amounts due to banks	29.4	58.5	-49.8%	121.8	195.6	-37.7%
Deposits	567.2	627.8	-9.6%	2 353.7	2 099.7	+12.1%
Other liabilities	38.8	19.7	+97.2%	160.9	65.8	x2.4
Equity	170.7	185.9	-8.2%	708.3	621.8	+13.9%
Total liabilities and equity	806.1	891.9	-9.6%	3 344.7	2 982.9	+12.1%

Appendix 1: Profit and loss for H1'2015

H1'2015 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	the sale of Idea Bank Russia	Cons. adj.	Getin Holding Group
Interest income	368.9	143.3	112.3	49.0	25.1	34.7	2.0		-16.9	718.3
Interest expense	-221.5	-101.2	-82.4	-49.4	-15.4	-20.5	-12.8		23.1	-480.2
Net interest income	147.4	42.1	29.9	-0.4	9.6	14.2	-10.8		6.2	238.1
Net fee and commission income	241.0	16.1	1.2	12.7	9.1	1.3	0.1		-2.5	279.0
Other operating income and expense	21.2	30.1	31.5	4.3	10.3	0.1	20.7	-49.2	2.0	70.9
Net operating income	409.5	88.3	62.6	16.5	29.0	15.6	9.9	-49.2	5.7	587.9
Overhead costs	-263.2	-62.0	-43.3	-16.1	-35.6	-4.9	-11.5		4.9	-431.6
Provision	-17.5	-25.5	-6.7	-18.1	-1.1	0.0	0.0		0.0	-68.9
Share in result of cons. units of equity method	6.5	0.0	0.0	0.0	0.0	0.0	0.0		19.3	25.8
Profit before income tax	135.2	0.8	12.6	-17.6	-7.7	10.7	-1.5	-49.2	29.9	113.2
Income tax	45.9	-0.5	-4.1	3.0	-1.3	-2.1	0.9	10.1	-3.7	48.3
Net profit (loss)	181.1	0.3	8.5	-14.7	-9.0	8.7	-0.6	-39.0	26.2	161.5
Non-controlling interest	0.2								77.2	77.3
Net profit attributable to equity holders of the Co.	180.9	0.3	8.5	-14.7	-9.0	8.7	-0.6	-39.0	-51.0	84.2

Appendix 2: Balance sheet as of 30.06.2015

2015-06-30 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	437.1	0.0	99.8	12.0	215.9	0.0	0.0	0.0	764.8
Amounts due from banks and financial institutions	212.0	14.0	142.8	28.0	18.1	6.7	13.1	-89.2	345.5
Derivative financial instruments	41.1	0.0	0.0	0.4	0.0	0.0	28.5	0.0	69.9
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	140.0	0.0	140.0
Amounts due from clients	7 982.9	0.8	460.0	361.5	191.5	0.0	0.0	-422.5	8 574.3
Net investments in financial lease	2 834.6	1 145.3	1.3	0.2	504.0	0.0	0.0	-19.4	4 465.9
Other loans and receivables	50.5	0.6	0.0	0.0	0.0	791.9	33.4	-31.4	844.9
Financial instruments	2 089.5	0.0	5.5	7.8	83.3	0.0	274.4	11.4	2 472.0
Investments in associates and join ventures	71.9	3.7	0.0	14.2	0.0	0.0	1 840.4	-1 694.3	235.9
Intangible assets	876.0	1.8	9.8	3.7	5.5	0.2	0.0	108.6	1 005.6
Tangible fixed assets	135.7	2.7	46.1	15.5	23.1	2.0	3.6	-4.3	224.5
Investment property	143.0	0.0	21.8	0.1	3.6	0.0	0.0	0.0	168.6
Income taxes	411.0	3.1	-0.3	11.7	10.9	9.8	25.1	16.2	487.5
Other assets	764.4	185.9	19.2	9.6	91.2	1.7	5.5	-78.5	999.1
Total Assets	16 049.9	1 357.8	806.1	464.7	1 147.2	812.3	2 364.1	-2 203.4	20 798.6
Amounts due to banks and other commercial institutions	451.3	764.2	29.4	17.1	72.9	506.6	20.2	-464.6	1 397.1
Other financial liabilities at fair value through profit or loss	1 210.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1 210.9
Amounts due to customers	10 875.3	-0.6	567.2	378.6	854.4	0.0	0.0	-133.3	12 541.6
Debt securities in issue	979.1	266.0	0.0	6.6	106.1	219.4	100.0	101.3	1 778.5
Other liabilities	639.3	122.9	38.8	16.4	56.4	12.9	575.8	-332.2	1 130.2
Total liabilities	14 155.9	1 152.5	635.4	418.6	1 089.7	738.9	696.0	-828.9	18 058.2
Equity	1 894.0	205.3	170.7	46.1	57.5	73.3	1 668.1	-1 374.6	2 740.4
Total liabilities and equity	16 049.9	1 357.8	806.1	464.7	1 147.2	812.3	2 364.1	-2 203.4	20 798.6

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