

Group's financial performance

Getin Holding

for year 2015

Overview of major events

Getin Holding

- conclusion of an agreement to sell Getin Leasing (02.03.2016) and sale of 2.41% shares in Idea Bank Poland – positive result, liquidity
- capital protection, efficiency, security – priorities in 2015

Poland | The best annual result in the bank's history

- the net result increases by 29.4% y/y, in spite of substantial growth of regulatory contributions
- the sales volume for 2015 tops PLN 6.2 bn

Russia | Continuation of operations within the Group

- sale of Idea Bank Russia in 06.2015, Carcade remains in Getin Holding Group
- positive result in a challenging environment

Belarus | Business in challenging regulatory and economic settings

- improvement of the bank's position in the sector
- financial result in the local currency better than in the previous year

Ukraine | Key performance factors continue to grow for the fourth quarter in a row

- another quarter saw the retail loans sales volume grow, showing y/y growth by 11.2%
- positive monthly financial result since 08.2015 (excl. one-off events)

Romania | Cleaning the portfolio and focus on sale

- selling out the old NPL portfolio, focus on retail business
- the record quarter in terms of loans and leasing sales volume

Macro-situation in foreign business

Russia

- the GDP for 2015 drops by 3.7% y/y (vs -0.6% in 2014)
- the inflation rate for 2015 runs at 15.6% y/y (vs 7.8% in 2014)
- the unemployment rate grew in 2015 to 5.6% y/y (vs 5.3% in 2014)
- the public debt reached 12.7% GDP (vs 11.5% in 2014)
- since August 2015 interest rates ran at 11.0% (vs 17.0% in January 2015)
- invariable depreciation of the RUB to PLN - 12.3% in 2015 (vs -34.1% in 2014)

Belarus

- the GDP for 2015 drops by -3.7% y/y (vs 1.6% in 2014)
- the consumption rate drops by -5.0% y/y (vs +4.5% in 2014)
- the foreign debt increased to 75.6% GDP (vs 52.6% in 2014)
- the inflation rate for 2015 runs at 13.6% y/y (vs 18.1% in 2014)
- invariable depreciation of the BYR to PLN - 34.2% in 2015 (vs +0.9% in 2014)

Ukraine

- the GDP for 2015 drops by -10.0% y/y (vs -6.8% in 2014)
- the inflation rate for 2015 runs at 48.5% y/y (vs 12.1% in 2014)
- the unemployment rate grew in 2015 to 11.5% y/y (vs 9.3% in 2014)
- the public debt reached 87.0% GDP (vs 70.0% in 2014)
- the NBU discount rate remains at 22% since September 2015
- invariable depreciation of the BYR to PLN - 34.2% in 2015 (vs -39.4% in 2014)

Romania

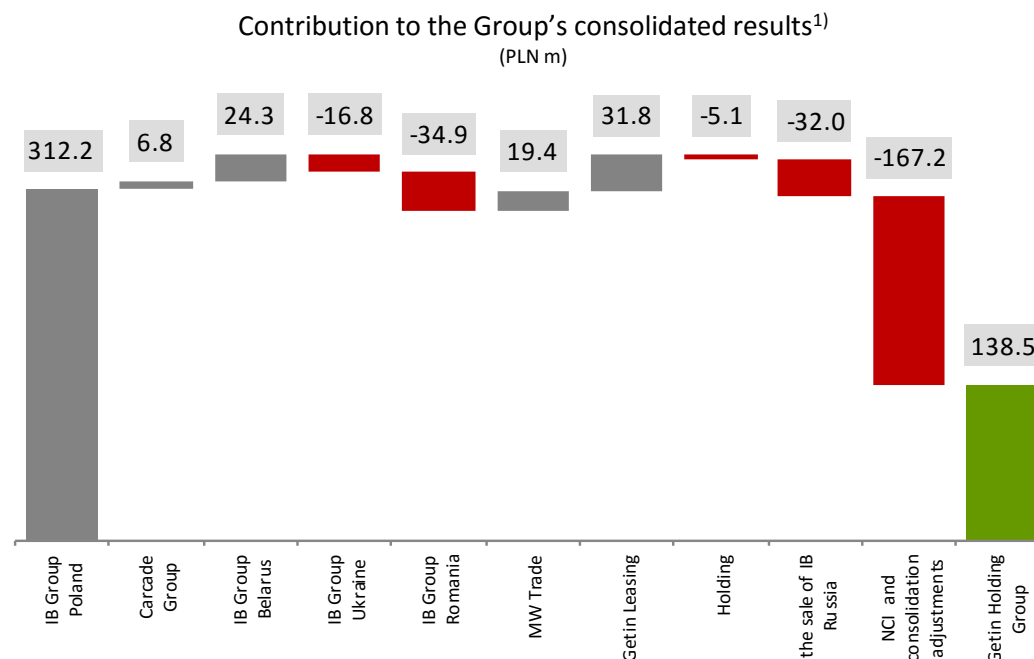
- the GDP increases for yet another year +3.7% (vs +2.9% in 2014)
- the first year with the deflation rate of 0.6% (vs 1.1% inflation in 2014)
- the unemployment rate stays unchangeable since 2014 at 6.8%
- the public debt decreased to 38.9% GDP (vs 39.6% in 2014)
- interest rates at 1.75% since May 2015

Foreign exchange rates applied for the companies performance calculation

Exchange rates	2014'12	2015'12	YTD
RUB	0,0602	0,0528	-12,3%
RUB average	0,0821	0,0616	-25,0%
UAH	0,2246	0,1622	-27,8%
UAH average	0,2637	0,1722	-34,7%
1k BYR	0,3190	0,2100	-34,2%
1k BYR average	0,3190	0,2377	-25,5%
RON	0,9510	0,9421	-0,9%
RON average	0,9440	0,9421	-0,2%

Structure and dynamics of elements of the Group's performance for 2015

PLN m Profit and loss	2015	2014*	2015 / 2014*
Interest income	1 450.3	1 620.7	-10.5%
Interest expense	-885.1	-901.1	-1.8%
Net interest income	565.2	719.6	-21.5%
Net fee and commission income	550.9	450.6	+22.3%
Other operating income and expense	133.3	289.7	-54.0%
Net operating income	1 249.4	1 459.9	-14.4%
Overhead costs	-949.4	-878.7	+8.0%
Provision	-154.6	-239.3	-35.4%
Share in result of cons. units of equity method	43.5	0.0	-
Profit before income tax	188.9	342.0	-44.8%
Income tax	86.4	-82.2	-
Net profit (loss)	275.3	259.8	+6.0%
Non-controlling interest	-136.7	-85.9	+59.2%
Net profit attributable to equity holders of the Co.	138.5	173.9	-20.3%



④ Determinants for y/y change in performance:

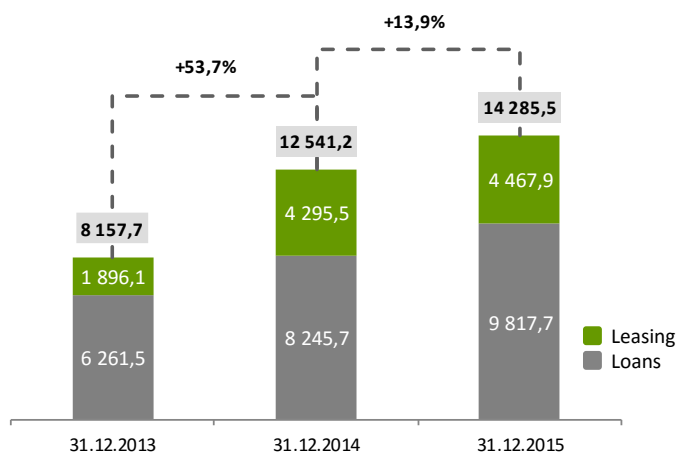
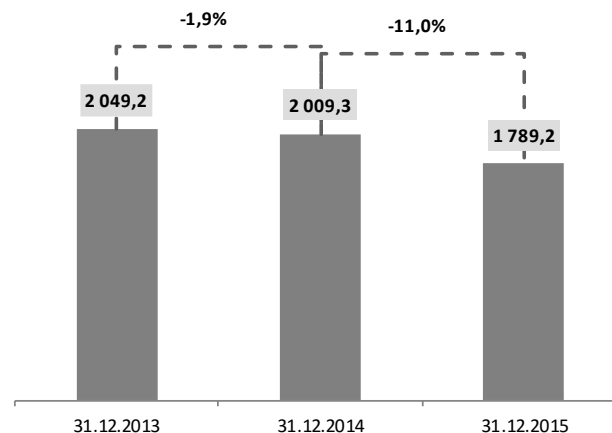
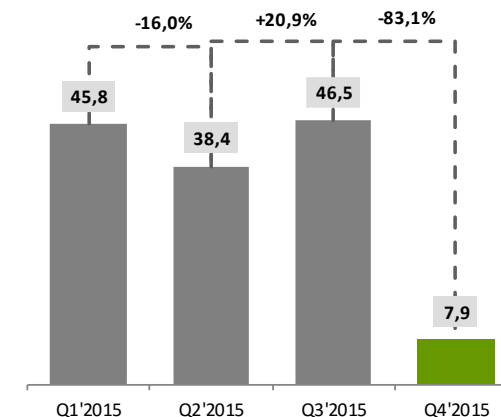
- the decrease in the net interest income was affected by the depreciation of eastern currencies (PLN -53.3 m), and the change in profitability forced by the regulator in Belarus, as well as the shrinking sales volume (the market shrank by c. 1/4), and higher cost of financing in Russia;
- the increase in the net fees and commissions income results from high dynamics of sale in Poland;
- operating expenses
 - were increasing in Poland and Romania due to the business expansion;
 - eastern companies adopted reduction programmes scaling business to the market conditions;
- the decrease in costs of provisions results from limited sale (Ukraine, Belarus, Russia) and depreciation of eastern currencies;
- improved risk parameters in Ukraine, Belarus, and Romania;
- PLN 31.8m worth EM-consolidated net profit generated by Getin Leasing (49.28% interest).

④ Sale of shares in Idea Bank Poland in Q4 decreased the interest in the capital from 58.31% to 55.90%. In the previous year, before Idea Bank's IPO the share was 61.27%.

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

* Adjusted data

Financial data disclosed with discontinued operations (GetBack)

Loans and leasing
(PLN m)Equity¹⁾
(PLN m)Quarterly net profit¹⁾
(PLN m)

① The deposit balance increased by PLN 1.9 bn y/y to PLN 14.7 bn at the end of December. The C/D ratio (including lease receivables) = 97.4% vs 98.5% in the previous year.

① The changes in equity since the beginning of the year were the result of:

- PLN -235.7 m negative valuation of financial instruments available for sale less deferred income (mainly shares in Getin Noble Bank);
- PLN -109.8 m due to negative fx differences on measuring net assets and the goodwill of foreign units;
- PLN -13.0 m on the change in the share held in Idea Bank Poland after the IPO and sale of Idea Bank Poland shares;
- PLN +138.5 m worth net income¹⁾ for the current period;
- PLN -0.1 m others.

① Events that had an adverse impact on the performance in Q4'2015:

- contributions to the Bank Guarantee Fund, contribution to the debtors supporting fund, and the provision for restructuring, net impact of PLN -33.7 m (refers to Idea Bank, Poland),
- additional ATO and Crimean provisions, net impact of PLN -2.8 m, in the entire year PLN -7.4 m (refers to Idea Bank Ukraine),
- sale of the old loans portfolio and making additional provisions, according to the regulator's requirements, net impact: PLN -11.8 m (refers to Idea Bank Romania).

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

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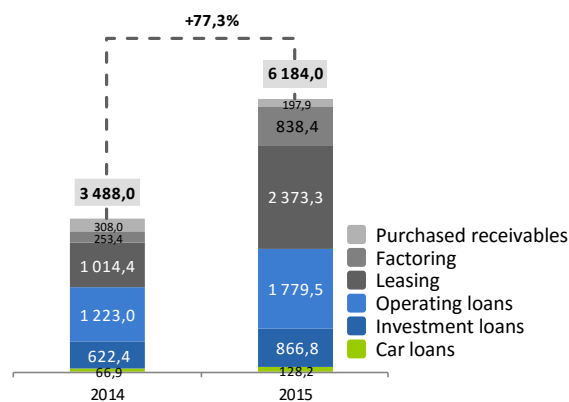
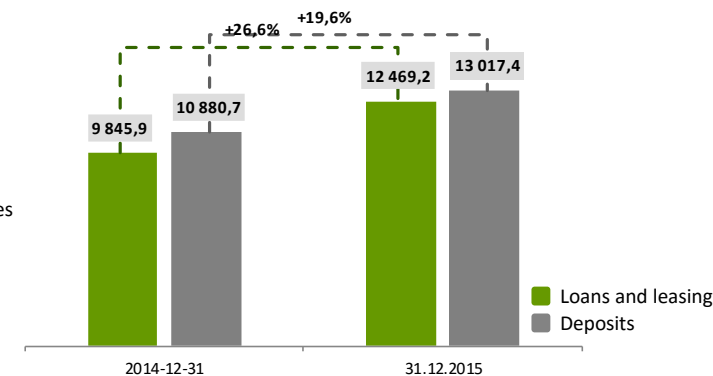


PLN m

Profit and loss	2015	2014*	2015 / 2014*
Interest income	807.0	689.6	+17.0%
Interest expense	-435.1	-357.5	+21.7%
Net interest income	371.9	332.1	+12.0%
Net fee and commission income	470.0	331.3	+41.8%
Other operating income and expense	18.1	157.4	-88.5%
Net operating income	860.0	820.9	+4.8%
Overhead costs	-611.7	-485.8	+25.9%
Provision	-47.9	-72.5	-33.9%
Share in result of cons. units of equity method	11.7	0.0	-
Profit before income tax	212.0	262.5	-19.2%
Income tax	100.2	-21.2	-
Net profit (loss)	312.2	241.3	+29.4%

PLN m

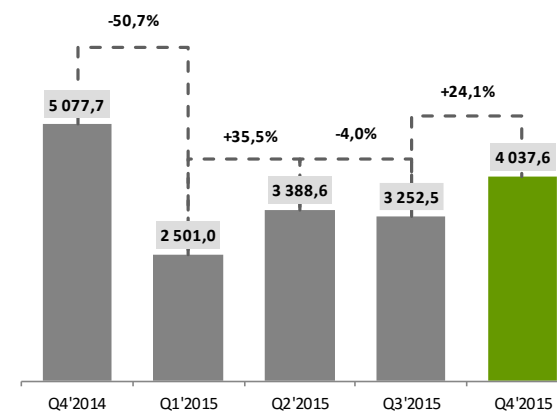
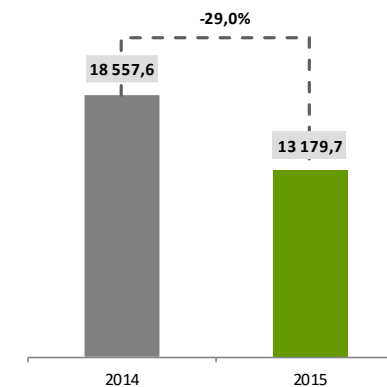
Balance sheet	31.12.2015	2014-12-31	2015-12-31 / 2014-12-31
Cash and balances in the Central Bank	600.3	436.5	+37.5%
Amounts due from banks	315.7	511.0	-38.2%
Amounts due from clients	9 394.5	7 202.9	+30.4%
Net investments in financial lease	3 074.7	2 643.1	+16.3%
Financial instruments	2 894.8	2 138.0	+35.4%
Intangible assets	889.5	906.8	-1.9%
Tangible fixed assets	139.1	138.8	+0.2%
Other assets	1 548.9	1 087.1	+42.5%
Total Assets	18 857.5	15 064.0	+25.2%
Amounts due to banks	528.8	660.3	-19.9%
Deposits	13 017.4	10 880.7	+19.6%
Debt securities in issue	912.4	1 055.4	-13.6%
Other liabilities	2 344.0	991.4	x2.4
Equity	2 054.9	1 476.2	+39.2%
Total liabilities and equity	18 857.5	15 064.0	+25.2%

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

- ⓘ The result was charged with contributions to the BGF (PLN 24.5 m), the Debtors Support Fund (PLN 3.2 m), and the restructuring provision (PLN 0.6 m), the total impact on the net result was PLN 33.7 m.
- ⓘ In Q4, the recognised commission on sale agency of one of the products was adjusted and in effect the net fee and commission income was adjusted from PLN 524.9 m to PLN 466.0 m. The income will be recognised in next periods increasing the net fee and commission income.
- ⓘ Consistent reduction of the financing cost. The margin over WIBOR decreased from 1.47% to 0.8% y/y.
- ⓘ Over 263k deposit clients in the bank: the value of all deposits is PLN 11.6 bn (including 52.4% 6M and longer term deposits, as at the year-end), current accounts balance - PLN 1.4 bn. Additionally, PLN 1.8 bn of structured deposits (increased by over PLN 1 bn in 2015).
- ⓘ The number of accounting services subscribers increased nearly by 3.5k within the year to 18.2k – the fee and commission income from this source increased by 21.5% totalling PLN 34.6 m in 2015.
- ⓘ In December 2015, the bank obtained the PFSA's consent to recognise subordinate bonds worth PLN 165 m to the solvency ratio (there remained PLN 44 m from Schedule IV).
- ⓘ The bank's CAR and Tier1 equalled respectively 16.5% / 14.1%; for the Group – 14.9% / 11.1% - the ratios do not include the profit for H2'2015.

Profit and loss	PLN m			RUB m		
	2015	2014	2015 / 2014	2015	2014	2015 / 2014
Interest income	240.2	347.7	-30.9%	3 897.7	4 233.1	-7.9%
Interest expense	-166.5	-195.4	-14.8%	-2 701.7	-2 379.0	+13.6%
Net interest income	73.7	152.3	-51.6%	1 196.1	1 854.1	-35.5%
Net fee and commission income	33.2	50.3	-34.1%	537.9	612.5	-12.2%
Other operating income and expense	71.7	41.4	+73.1%	1 163.4	504.2	x2.3
Net operating income	178.6	244.0	-26.8%	2 897.4	2 970.7	-2.5%
Overhead costs	-121.5	-145.4	-16.4%	-1 972.3	-1 769.8	+11.4%
Provision	-47.5	-54.8	-13.4%	-770.0	-667.2	+15.4%
Profit before income tax	9.6	43.8	-78.2%	155.1	533.7	-70.9%
Income tax	-2.8	-11.5	-75.9%	-44.8	-139.8	-67.9%
Net profit (loss)	6.8	32.4	-79.0%	110.3	393.9	-72.0%

Balance sheet	PLN m			RUB m		
	31.12.2015	2014-12-31	2015-12-31 / 2014-12-31	31.12.2015	31.12.2014	2015-12-31 / 2014-12-31
Cash and balances in the Central Bank	0.0	17.1	-100.0%	0.1	283.7	-100.0%
Amounts due from banks	84.7	38.3	x2.2	1 604.6	635.5	x2.5
Amounts due from clients	15.5	187.3	-91.7%	293.1	3 111.4	-90.6%
Net investments in financial lease	855.9	1 155.7	-25.9%	16 209.5	19 198.3	-15.6%
Intangible assets	1.9	1.8	+1.6%	35.0	30.2	+15.8%
Tangible fixed assets	2.3	5.2	-55.3%	44.3	87.0	-49.1%
Other assets	115.8	161.3	-28.2%	2 193.0	2 679.1	-18.1%
Total Assets	1 076.0	1 566.7	-31.3%	20 379.7	26 025.3	-21.7%
Amounts due to banks	566.3	800.2	-29.2%	10 725.7	13 292.9	-19.3%
Deposits	0.0	213.4	-100.0%	0.0	3 544.1	-100.0%
Debt securities in issue	254.3	259.6	-2.0%	4 817.0	4 312.1	+11.7%
Other liabilities	83.6	90.2	-7.3%	1 583.6	1 498.9	+5.7%
Equity	171.8	203.3	-15.5%	3 253.4	3 377.3	-3.7%
Total liabilities and equity	1 076.0	1 566.7	-31.3%	20 379.7	26 025.3	-21.7%

Quarterly leasing sales volumes
(RUB m)Leasing sales volumes
(RUB m)

- ii Completion of the sale transaction – Carcade remains in GH Group.
- ii After 9 months 2015, the company maintains its position and share in the market on the same level as in the previous year (acc. raexpert.ru), in the same period, the market measured with new sales volume shrank by 25% y/y.
- ii The lease sales volume decreased by 29.0% y/y, which resulted in a 16.9% shrinking of the portfolio and an 11.8% decline y/y in the fee and commission income.
- ii The net fee and commission income is only 12.3% lower, vs -29.0% sale y/y.
- ii Quarterly financing cost¹⁾ decreased to the lowest reported rate in 2015 to – 12.4%; 14.7% ytd vs 12.1% in 2014.

1) Calculated as a relation of interest costs to average interest liabilities in the analysed period (year / quarter)

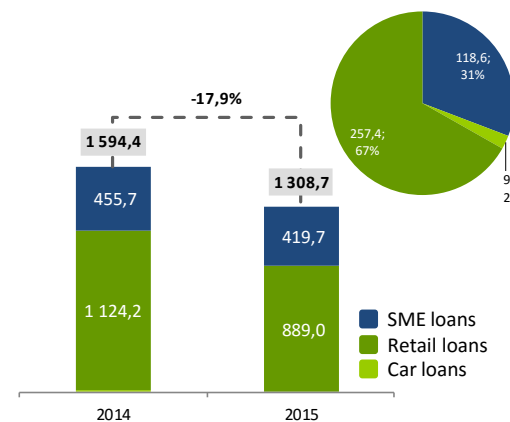
All ratios and dynamics in the text are presented excluding the fx rate effect.

Carcade Group: Carcade, Idea Bank Russia (in the P&L Account until 26 June, not disclosed in the Balance Sheet in 2015), other companies and consolidation adjustments

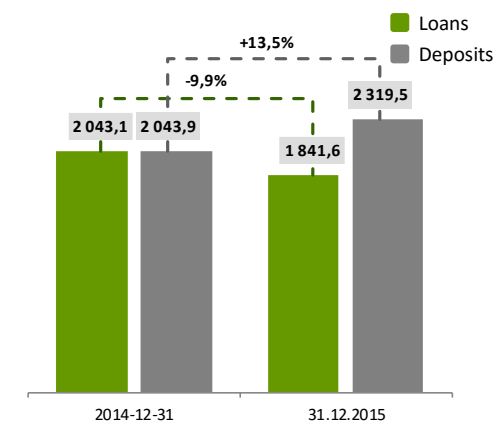
Profit and loss	PLN m			BYR bn		
	2015	2014	2015 / 2014	2015	2014	2015 / 2014
Interest income	201.2	359.8	-44.1%	846.4	1 127.9	-25.0%
Interest expense	-132.7	-192.0	-30.9%	-558.5	-601.8	-7.2%
Net interest income	68.4	167.8	-59.2%	287.8	526.1	-45.3%
Net fee and commission income	1.9	18.2	-89.3%	8.2	57.2	-85.7%
Other operating income and expense	58.9	4.5	x13.0	248.0	14.3	x17.4
Net operating income	129.3	190.6	-32.2%	544.0	597.5	-9.0%
Overhead costs	-85.7	-118.0	-27.3%	-360.8	-369.9	-2.5%
Provision	-14.1	-24.1	-41.5%	-59.3	-75.6	-21.5%
Profit before income tax	29.4	48.5	-39.3%	123.9	152.1	-18.5%
Income tax	-5.2	-17.6	-70.7%	-21.7	-55.2	-60.7%
Net profit (loss)	24.3	30.9	-21.4%	102.2	96.9	+5.5%

Balance sheet	PLN m			BYR bn		
	31.12.2015	2014-12-31	2015-12-31 / 2014-12-31	31.12.2015	31.12.2014	2015-12-31 / 2014-12-31
Cash and balances in the Central Bank	144.9	104.2	+39.1%	690.1	326.6	x2.1
Amounts due from banks	90.5	102.1	-11.4%	430.7	319.9	+34.6%
Amounts due from clients	386.7	651.7	-40.7%	1 841.6	2 043.1	-9.9%
Tangible fixed assets	38.5	62.8	-38.6%	183.5	196.8	-6.7%
Other assets	51.0	68.0	-25.1%	242.7	213.3	+13.8%
Total Assets	711.6	988.8	-28.0%	3 388.6	3 099.6	+9.3%
Amounts due to banks	44.7	88.1	-49.3%	212.9	276.3	-22.9%
Deposits	487.1	652.0	-25.3%	2 319.5	2 043.9	+13.5%
Other liabilities	22.2	39.2	-43.3%	105.9	122.8	-13.8%
Equity	157.6	209.4	-24.8%	750.3	656.6	+14.3%
Total liabilities and equity	711.6	988.8	-28.0%	3 388.6	3 099.6	+9.3%

Sales and portfolio structure (BYR bn)



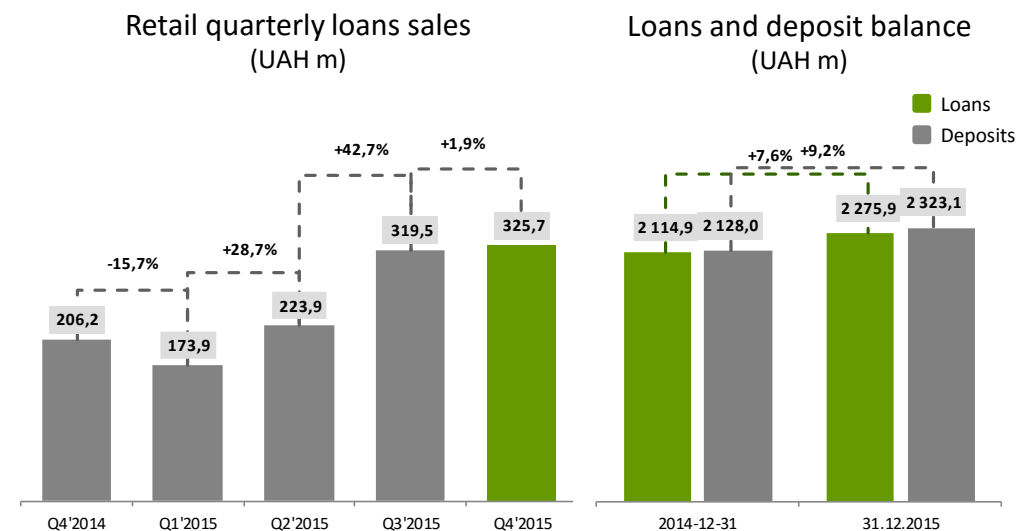
Loans and deposit balance (BYR bn)



- ii Scaling the bank to present market conditions:
 - consistent job cuts – by 180 FTEs since January;
 - pay freeze, rental contracts re-negotiation.
- ii Reduction of costs of provisions by 21.5% y/y, with the portfolio reduction by 9.9%. The COR at the level of 3.0% (vs 3.6% in 2014).
- ii The bank's market position improved: #6 (+1 vs 2014) – capital profitability, #9 (+1 vs 2014) – portfolio of loans to retail clients, #14 (+1 vs 2014) – portfolio of loans to legal persons.
- ii Adverse regulatory changes implemented in December:
 - limits to acceptable values for open foreign currency positions;
 - reduction of effective interest rates for loans to retail clients.
- ii Strategic decision to withdraw from instalment loans.

Profit and loss	PLN m			UAH m		
	2015	2014	2015 / 2014	2015	2014	2015 / 2014
Interest income	104.6	148.8	-29.7%	607.6	564.2	+7.7%
Interest expense	-94.7	-117.7	-19.5%	-550.1	-446.3	+23.3%
Net interest income	9.9	31.1	-68.2%	57.4	117.8	-51.3%
Net fee and commission income	30.3	41.0	-26.0%	175.9	155.3	+13.3%
Other operating income and expense	7.3	5.3	+38.3%	42.1	19.9	x2.1
Net operating income	47.5	77.3	-38.6%	275.5	293.1	-6.0%
Overhead costs	-34.3	-57.8	-40.7%	-199.1	-219.2	-9.2%
Provision	-33.4	-78.4	-57.3%	-194.1	-297.3	-34.7%
Profit before income tax	-20.3	-58.9	-65.6%	-117.7	-223.4	-47.3%
Income tax	3.5	9.9	-65.2%	20.1	37.7	-46.7%
Net profit (loss)	-16.8	-49.0	-65.7%	-97.6	-185.7	-47.4%

Balance sheet	PLN m			UAH m		
	31.12.2015	2014-12-31	2015-12-31 / 2014-12-31	31.12.2015	31.12.2014	2015-12-31 / 2014-12-31
Cash and balances in the Central Bank	15.3	13.6	+12.6%	94.1	60.4	+55.9%
Amounts due from banks	35.8	19.7	+82.1%	220.7	87.5	x2.5
Amounts due from clients	369.2	475.0	-22.3%	2 275.9	2 114.9	+7.6%
Financial instruments	9.1	101.9	-91.0%	56.3	453.9	-87.6%
Tangible fixed assets	13.3	19.2	-30.8%	82.1	85.7	-4.2%
Other assets	28.2	41.8	-32.5%	173.9	186.1	-6.6%
Total Assets	470.8	671.2	-29.9%	2 902.9	2 988.5	-2.9%
Amounts due to banks	11.4	64.8	-82.4%	70.4	288.4	-75.6%
Deposits	376.8	478.0	-21.2%	2 323.1	2 128.0	+9.2%
Debt securities in issue	19.4	6.8	x2.8	119.5	30.4	x3.9
Other liabilities	20.1	47.0	-57.3%	123.8	209.5	-40.9%
Equity	43.2	74.6	-42.2%	266.0	332.2	-19.9%
Total liabilities and equity	470.8	671.2	-29.9%	2 902.9	2 988.5	-2.9%



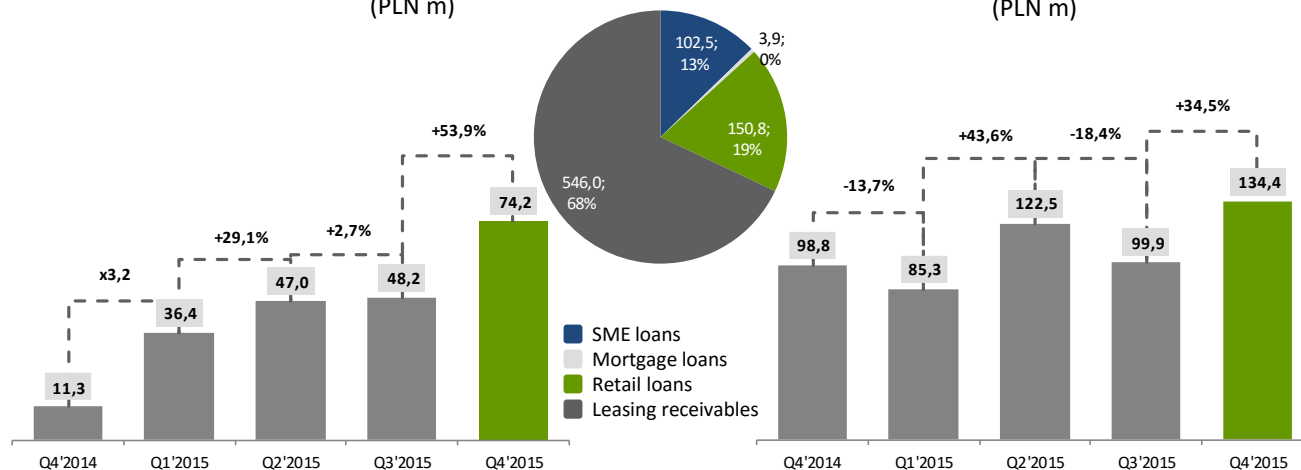
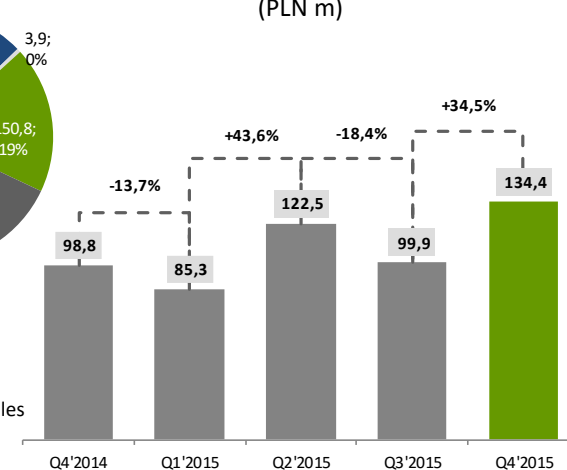
- ① Operational breakeven (excl. the ATO and Crimean provisions)
- ① More than double growth in funds deposited by retail clients in current accounts during the year.
- ① Q4 2015 saw:
 - the lowest quarterly COR = 6.8%, and after 12M = 8.8%;
 - the record quarterly profitability of interest assets amounting to 25.3%, and 22.6% after 12M.
- ① Strict cost discipline kept in the entire year – re-negotiating rental contracts, freezing investments, new projects, salaries.
- ① Increasing the bank's share capital in 07-08.2015 by GH by the total amount of PLN 17.6 m (UAH 100 m).
- ① Making additional ATO and the Crimean provisions, impact on the net result of PLN - 7.5 m, PLN -2.8 m in Q4 only.
- ① The C/I ratio in Q4 runs at 59.3% (core business).

PLN m

Profit and loss	2015	2014	2015 / 2014
Interest income	56.0	27.7	x2.0
Interest expense	-29.5	-18.5	+59.1%
Net interest income	26.5	9.1	x2.9
Net fee and commission income	18.8	10.7	+76.2%
Other operating income and expense	9.2	59.4	-84.6%
Net operating income	54.5	79.2	-31.2%
Overhead costs	-76.5	-45.7	+67.5%
Provision	-11.7	-15.4	-23.8%
Profit before income tax	-33.6	18.2	-
Income tax	-1.3	2.4	-
Net profit (loss)	-34.9	20.6	-

PLN m

Balance sheet	31.12.2015	2014-12-31	2015-12-31 / 2014-12-31
Cash and balances in the Central Bank	220.3	187.9	+17.2%
Amounts due from banks	47.6	46.6	+2.2%
Amounts due from clients	258.5	106.5	x2.4
Net investments in financial lease	546.0	496.8	+9.9%
Financial instruments	71.8	47.3	+51.7%
Intangible assets	5.9	3.9	+52.7%
Tangible fixed assets	30.8	23.7	+30.2%
Other assets	89.5	72.1	+24.1%
Total Assets	1 270.4	984.8	+29.0%
Amounts due to banks	161.8	121.4	+33.2%
Deposits	858.7	677.0	+26.8%
Debt securities in issue	107.6	107.8	-0.2%
Other liabilities	62.7	43.1	+45.3%
Equity	79.7	35.4	x2.3
Total liabilities and equity	1 270.4	984.8	+29.0%

Loans sales and portfolio structure
(PLN m)Leasing sales volumes
(PLN m)

- Record quarterly production volume:
 - loans – increase in retail loans and loan facilities by 45.7% and 91.0% q/q;
 - leasing – increase in operating leasing and loans sales volume by 27.9% and 71.6% q/q.
- Cleaning the old portfolio inherited with the bank – making additional provisions and sale. As a result, the NLP ratio dropped within the quarter from 31.3% to 12.3%; the provision coverage ratio increased from 47.9% to 52.2%.
- Increase of the working portfolio (leasing and loans) by 1/3 within the year, in the same period the interest income increased from PLN 13.5 m in Q1 to 16.2 m in Q4.
- The interest income profitability increased¹⁾ from 4.6% to 5.5% within the year, whereas interest rates decreased – ROBOR 3M declined within the year to 1.0% from 1.7% in 12.2014.
- Idea::Selfie – proclaimed the best retail product in 2015 by MasterCard in the Bank of the Year contest.

1) Calculated as a relation of interest income to average interest assets in the analysed period (year / quarter)

Appendix 1: Profit and loss for Q1-Q4'2015

2015 PLN m	Idea Bank Poland Group	Carcade Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	807.0	240.2	201.2	104.6	56.0	70.7	3.1	-32.4	1 450.3
Interest expense	-435.1	-166.5	-132.7	-94.7	-29.5	-42.4	-28.5	44.3	-885.1
Net interest income	371.9	73.7	68.4	9.9	26.5	28.2	-25.4	11.9	565.2
Net fee and commission income	470.0	33.2	1.9	30.3	18.8	4.7	-0.3	-7.7	550.9
Other operating income and expense	18.1	71.7	58.9	7.3	9.2	0.1	-6.5	-25.5	133.3
Net operating income	860.0	178.6	129.3	47.5	54.5	33.1	-32.1	-21.4	1 249.4
Overhead costs	-611.7	-121.5	-85.7	-34.3	-76.5	-9.1	-21.3	10.8	-949.4
Provision	-47.9	-47.5	-14.1	-33.4	-11.7	0.0	0.0	0.0	-154.6
Share in result of cons. units of equity method	11.7	0.0	0.0	0.0	0.0	0.0	0.0	31.8	43.5
Profit before income tax	212.0	9.6	29.4	-20.3	-33.6	24.0	-53.4	21.3	188.9
Income tax	100.2	-2.8	-5.2	3.5	-1.3	-4.6	9.3	-12.8	86.4
Net profit (loss)	312.2	6.8	24.3	-16.8	-34.9	19.4	-44.1	8.5	275.3
Non-controlling interest									136.7
Net profit attributable to equity holders of the Co.									138.5

Appendix 2: Balance sheet as of 31.12.2015

2015-12-31 PLN m	Idea Bank Poland Group	Carcade Group	Idea Bank Belarus Group	Idea Bank Ukraine Group	Idea Bank Romania Group	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	600.3	0.0	144.9	15.3	220.3	0.0	0.0	0.0	980.8
Amounts due from banks and financial institutions	315.7	84.7	90.5	35.8	47.6	8.7	27.2	-40.6	569.5
Derivative financial instruments	38.9	0.0	0.8	0.0	0.6	0.0	33.1	0.0	73.4
Financial assets at fair value through profit or loss	0.0	0.0	0.0	0.0	0.0	0.0	136.4	0.0	136.4
Amounts due from clients	9 394.5	15.5	386.7	369.2	258.5	0.0	0.0	-606.7	9 817.7
Net investments in financial lease	3 074.7	855.9	1.1	0.2	546.0	0.0	0.0	-9.9	4 467.9
Other loans and receivables	59.3	0.0	0.0	0.0	0.0	791.0	34.1	-34.0	850.4
Financial instruments	2 894.8	0.0	3.9	9.1	71.8	0.0	120.2	11.4	3 111.2
Investments in associates and joint ventures	163.7	0.0	0.0	2.2	0.0	0.0	1 876.3	-1 702.1	340.1
Intangible assets	889.5	1.9	9.2	3.3	5.9	0.2	0.1	104.0	1 014.1
Tangible fixed assets	139.1	2.3	38.5	13.3	30.8	1.9	3.1	-4.3	224.9
Investment property	100.8	0.0	21.0	0.1	2.3	0.0	0.0	0.0	124.1
Tax assets	495.6	-1.4	2.6	11.1	12.1	11.3	53.2	18.5	603.1
Other assets	690.7	117.2	12.3	11.2	74.5	0.7	3.5	-40.7	869.3
Total Assets	18 857.5	1 076.0	711.6	470.8	1 270.4	813.8	2 287.1	-2 304.4	23 182.9
Amounts due to banks and other commercial institutions	528.8	566.3	44.7	11.4	161.8	564.0	50.4	-591.3	1 336.0
Other financial liabilities at fair value through profit or loss	1 793.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1 793.4
Amounts due to customers	13 017.4	0.0	487.1	376.8	858.7	0.0	0.0	-80.3	14 659.7
Debt securities in issue	912.4	254.3	0.0	19.4	107.6	160.5	100.0	71.0	1 625.2
Other liabilities	550.7	83.6	22.2	20.1	62.7	5.3	598.0	-310.3	1 032.2
Total liabilities	16 802.6	904.3	554.1	427.7	1 190.8	729.7	748.4	-911.0	20 446.5
Equity	2 054.9	171.8	157.6	43.2	79.7	84.1	1 538.7	-1 393.5	2 736.4
Total liabilities and equity	18 857.5	1 076.0	711.6	470.8	1 270.4	813.8	2 287.1	-2 304.4	23 182.9

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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.



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