



Presentation of the Group's financial results for Q1 2017

Warsaw, 18 May 2017



Improved macroeconomic conditions in all markets



POLAND

- GDP growth at 4% in Q1 driven mainly by recovery in the eurozone and improved condition of the construction industry.
- Inflation in April stable MoM at 2% (annualised).
- Unemployment in March at 8.1% (vs 8.3% in December)
- Interest rates record-low at 1.5%



UKRAINE

- GDP growth at 2.2% in Q1 vs 4.8% in Q4 2016.
- Inflation at 12.2% in April and 15.1% in March.
- Unemployment at 9.7% in March (vs 9.3% in December).
- NBU cut the interest rates to 13% in April (the rates were at 14.0% since October).
- Exports expected to grow to 46% of GDP in April.
- Persisting risk of adverse developments in Eastern Ukraine.



RUSSIA

- Slow recovery from recession: GDP growth at 0.2-0.4% in Q1 according to central bank estimates.
- Inflation continues to fall: 4.1% in April vs 5.4% YoY in December.
- Unemployment in March at 5.4% (vs 5.6% in February)
- Interest rates cut to 9.75% (from 10.0%) in February and to 9.25% in April (vs 17.0% in January 2016).



ROMANIA

- Expected GDP growth at 5.1% in Q1.
- Inflation at 0.2% in March.
- Unemployment down to 5.3% in January (vs 5.5% in December).
- Interest rates at 1.75% since May 2015.



BELARUS

- According to preliminary estimates, GDP growth was 0.3% in Q1, projected annual growth at 1.7%.
- NBB decided in March to continue interest rates cuts by 100bps to 14%.
- Weaker inflation: 6.3% in April vs 6.4% in March and 9.5% in January.
- Risk posed by high foreign debt to GDP.

FX RATES APPLIED IN THE CONVERSION OF COMPANIES' RESULTS

Exchange rates	2016'03	2017'03	Y/Y
RUB	0,0555	0,0704	+26,8%
RUB average	0,0539	0,0694	+28,6%
UAH	0,1436	0,1460	+1,7%
UAH average	0,1500	0,1484	-1,1%
BYN	1,8600	2,0923	+12,5%
BYN average	1,8867	2,1288	+12,8%
RON	0,9538	0,9277	-2,7%
RON average	0,9697	0,9485	-2,2%

Overview of key events in 2017

Getin Holding

- continued improvement of the situation in eastern countries (Russia, Ukraine, Belarus)
- stable growth of foreign and local business

RUSSIA

- fully restored selling capacity
- gradual improvement of economic conditions

BELARUS

- improved earnings and their structure
- strong growth in sales
- early signs of recovery from economic recession

POLAND

- steadily improving results on continued operations
- significantly higher market share in leasing
- growing lending and customer base
- optimised structured in the IBPL Group

UKRAINE

- stable growth of earnings and sales
- continued GDP growth in Q1
- improved key financial parameters
- spin-off of the debt collection business

ROMANIA

- continued uptrend in sales of loans and leasing
- low credit risk
- very good economic conditions



Structure and dynamics of the Group's P&L lines in Q1 2017

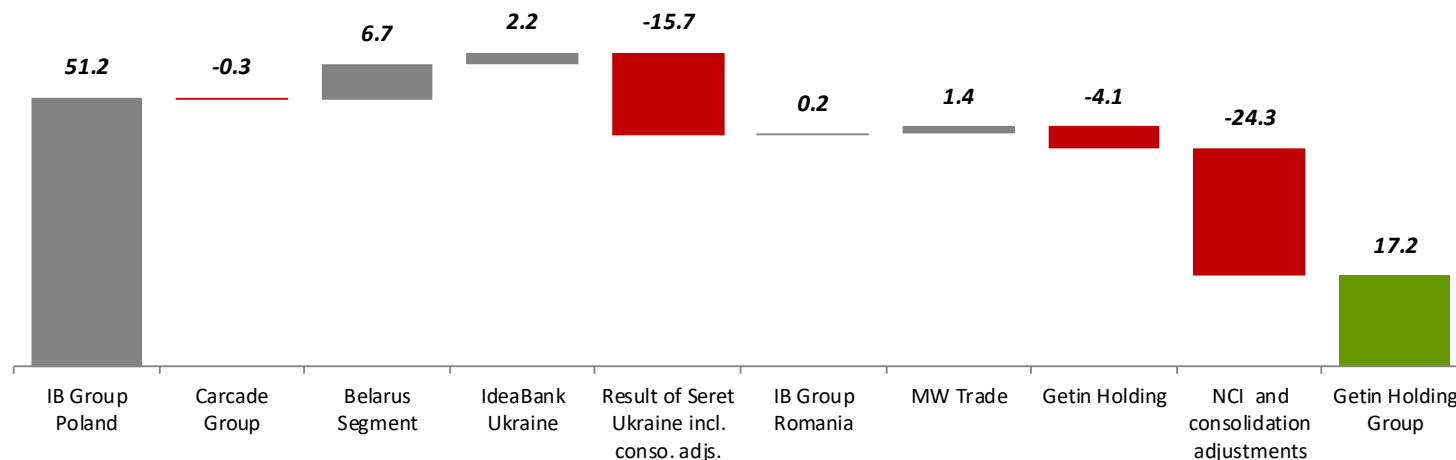
PLN m Profit and loss	Q1'2017	Q1'2016**	Q1'2017 / Q1'2016**
Interest income	402.0	353.4	+13.8%
Interest expense	-152.4	-171.6	-11.2%
Net interest income	249.6	181.8	+37.3%
Net fee and commission income	123.0	102.4	+20.1%
Other operating income and expense	-4.1	18.6	-
Net operating income	368.5	302.8	+21.7%
Overhead costs	-225.6	-200.0	+12.8%
Provision	-95.0	-70.9	+34.0%
Share in result of cons. units of equity method	8.8	0.7	x12.5
Profit before income tax	56.8	32.7	+74.0%
Income tax	-15.6	-2.9	x5.4
Profit (loss) from continuing operations	41.2	29.8	+38.4%
Profit (loss) from discontinued operations	0.0	32.7	
Net profit (loss)	41.2	62.4	-34.0%
Non-controlling interest	-24.0	-29.1	-17.4%
Net profit attributable to equity holders of the Co.	17.2	33.3	-48.5%
from continuing operations	17.2	15.1	+13.5%
from discontinued operations	0.0	18.2	

Drivers of YoY change in performance

- Net interest income **up by 37.3%**, mainly driven by a growing portfolio of high-margin products in the IBPL Group and steady reduction of the cost of funding.
- Improved net fee and commission income, **up by 20.1%**.
- **Risk under control**, COR = 2.2%.
- **Net operating income at PLN 368.5 mn, up by 21.7% YoY.**
- **Net profit on continued operations** attributable to the shareholders of the parent entity at **PLN 17.2 mn** in Q1 2017 vs **PLN 15.1 mn** in Q1 2016.
- The Group's results were strongly impacted by additional provisions set up in Q1 against the NPL portfolio in Ukraine.

Contribution to the net consolidated results*

[PLN mn]



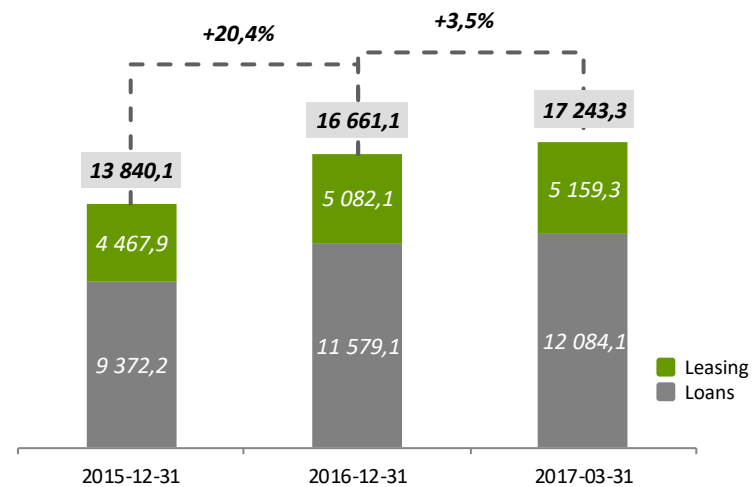
*... attributable to the shareholders of the parent entity of the Getin Holding Group.

** Adjusted data (the profit of the Debito Fund, sold in 2016, has been moved to discontinued operations)

Total deposits increased by nearly PLN 3.1 bn YoY to PLN 17.7 bn at the end of Q1 2017.
LTD (including leasing receivables) was 97.3 %.

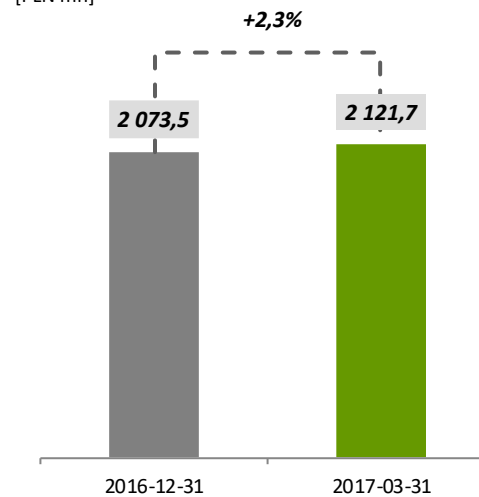
Loans and leasing

[PLN mn]



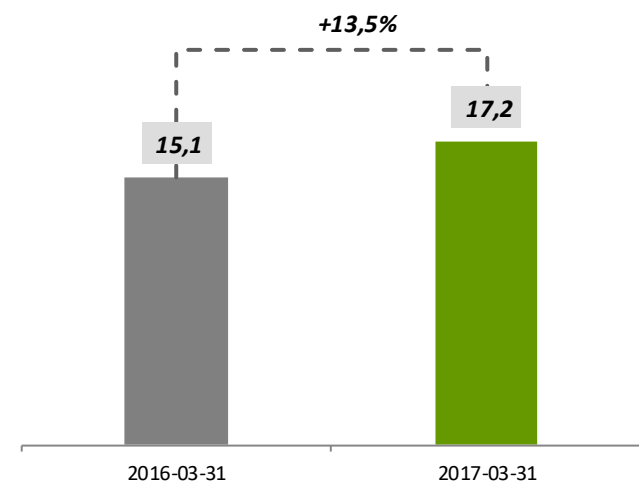
Equity¹⁾

[PLN mn]

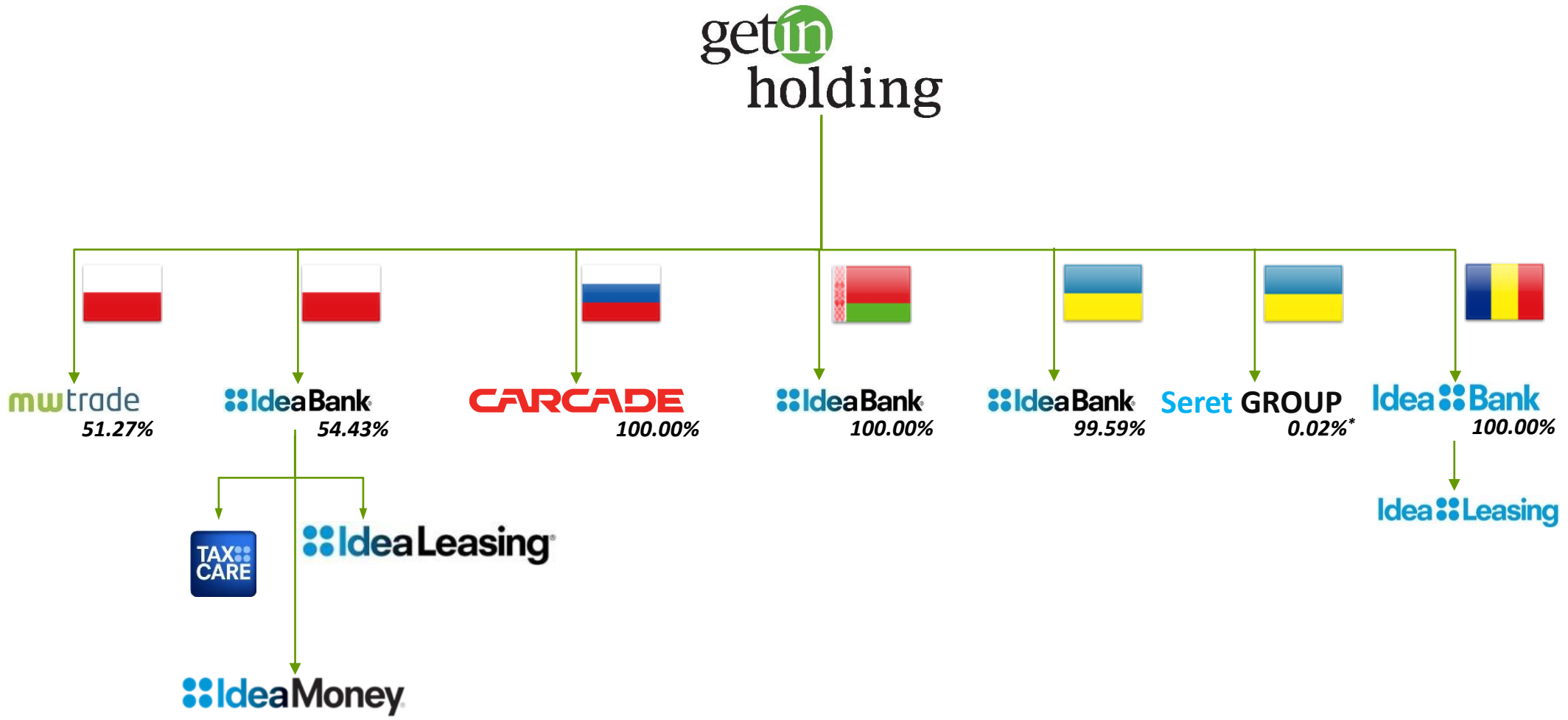


Net profit on continued operations¹⁾

[PLN mn]



1) ... attributable to the shareholders of the parent entity of the Getin Holding Group.



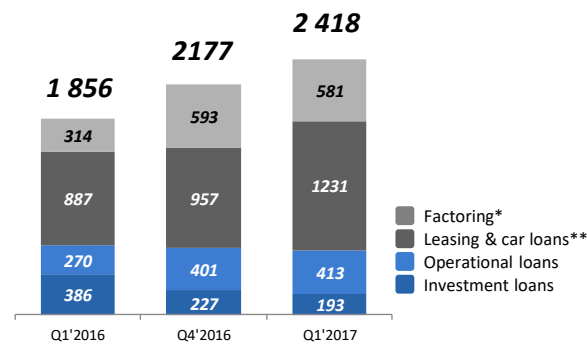
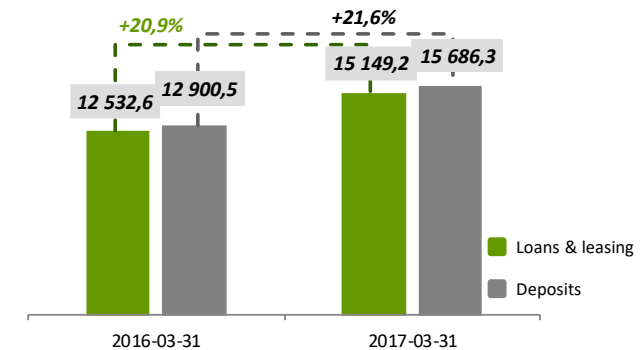
As at 31.03.2017; the figure presents the interest of Getin Holding in the equity of the parent company in each country

*Controlled by Getin Holding



PLN m			
Profit and loss	Q1'2017	Q1'2016***	Q1'2017 / Q1'2016***
Interest income	279.0	225.8	+23.6%
Interest expense	-93.8	-95.6	-1.9%
Net interest income	185.2	130.1	+42.3%
Net fee and commission income	103.7	85.4	+21.4%
Other operating income and expense	-15.7	-1.2	x12.6
Net operating income	273.1	214.3	+27.4%
Overhead costs	-152.7	-130.0	+17.5%
Provision	-61.8	-53.6	+15.4%
Share in result of cons. units of equity method	8.7	0.2	x45.0
Profit before income tax	67.2	30.9	x2.2
Income tax	-16.1	-2.4	x6.7
Profit (loss) from continuing operations	51.2	28.5	+79.6%
Profit (loss) from discontinued operations	0.0	32.7	-100.0%
Net profit (loss)	51.2	61.1	-16.3%

PLN m			
Balance sheet	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31
Cash and balances in the Central Bank	580.0	670.6	-13.5%
Amounts due from banks	262.7	181.4	+44.8%
Amounts due from clients	11 297.6	9 368.2	+20.6%
Net investments in financial lease	3 851.7	3 164.4	+21.7%
Financial instruments	3 580.3	2 396.2	+49.4%
Intangible assets	670.8	653.2	+2.7%
Tangible fixed assets	168.1	135.9	+23.7%
Other assets	1 866.3	2 302.1	-18.9%
Total Assets	22 277.5	18 872.0	+18.0%
Amounts due to banks	902.1	565.1	+59.6%
Deposits	15 686.3	12 900.5	+21.6%
Debt securities in issue	477.9	493.9	-3.2%
Other liabilities	2 691.8	2 814.2	-4.3%
Equity	2 519.4	2 098.3	+20.1%
Total liabilities and equity	22 277.5	18 872.0	+18.0%

Sales
[PLN mn]

Loans, leasing and deposit balances
[PLN mn]


- **Growth of the net interest income by 42.3% YoY** – as a result of the strategy to build a profitability base in the long term through a portfolio based on high-margin products while striving to reduce financing costs.
- **Stable sales of credit products** - almost PLN 2.42 billion sold in Q1 2017 with a significant contribution of leasing (PLN 1.23 bn in Q1 2017 vs PLN 957 mn in Q4 2016).
- The **Group's NIM** was maintained at no less than **4.0%** in Q1 2017 while the **cost of funding was cut to 0.19%** (down by 0.54 percentage points or 74% YoY).
- The Bank acquired more than 5 thou. new borrowers and sold 18.2 thou. new accounts in Q1 2017 (the number of accounts increased by 23.9% QoQ).
- **CAR and Tier1 at 16.1% / 13.9% for the Bank; 14.4% / 12.1% for the Group.**
Following PFSA recommendation, the Bank allocated all of its 2016 earnings to supplementary capital.
- The Group's results include a **bank tax on assets at PLN 15.2 mn** and the cost of the **Recovery Fund at PLN 9 mn**.
- The Group received tranche 2 of deferred payment for the sale of GetBack at PLN 310 mn plus interest in March.

* value of financed invoices

** including leasing receivables purchased from Getin Leasing, Idea Leasing Romania and Getin Noble Bank

*** Adjusted data (the profit of the Debito Fund, sold in 2016, has been moved to discontinued operations)

Idea Bank Group Poland: Idea Bank, Idea Leasing Group, Tax Care, Idea Money, other companies and consolidation adjustments

Tangible impact of restructuring, restored sales volumes

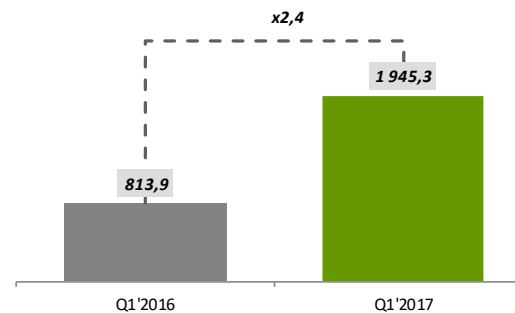


Profit and loss	PLN m			RUB m		
	Q1'2017	Q1'2016	Q1'2017 / Q1'2016	Q1'2017	Q1'2016	Q1'2017 / Q1'2016
Interest income	35.8	38.4	-6.8%	515.7	711.6	-27.5%
Interest expense	-20.9	-27.8	-24.8%	-301.6	-515.7	-41.5%
Net interest income	14.8	10.6	+40.6%	214.0	195.8	+9.3%
Net fee and commission income	5.7	3.9	+47.8%	82.1	71.4	+14.9%
Other operating income and expense	8.8	9.8	-10.4%	126.3	181.2	-30.3%
Net operating income	29.3	24.2	+21.1%	422.5	448.5	-5.8%
Overhead costs	-21.9	-22.5	-2.9%	-315.4	-417.6	-24.5%
Provision	-7.6	-10.2	-25.3%	-110.0	-189.4	-41.9%
Profit before income tax	-0.2	-8.6	-97.6%	-3.0	-158.5	-98.1%
Income tax	-0.1	1.5	-	-1.7	28.2	-
Net profit (loss)	-0.3	-7.0	-95.4%	-4.7	-130.3	-96.4%

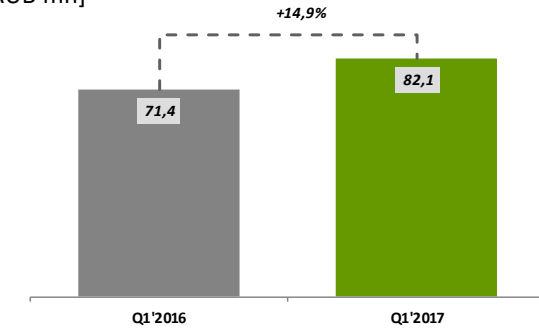
Balance sheet	PLN m			RUB m		
	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31
Cash and balances in the Central Bank	0.0	0.0	+33.3%	0.1	0.1	+5.1%
Amounts due from banks	40.3	34.4	+16.9%	572.0	620.5	-7.8%
Amounts due from clients	0.0	0.0	-	0.0	0.0	-
Net investments in financial lease	688.5	787.7	-12.6%	9 779.5	14 192.6	-31.1%
Intangible assets	1.3	1.8	-29.3%	18.1	32.4	-44.2%
Tangible fixed assets	1.8	2.2	-20.7%	24.9	39.9	-37.5%
Other assets	142.9	107.8	+32.5%	2 029.9	1 943.1	+4.5%
Total Assets	874.7	934.0	-6.3%	12 424.4	16 828.6	-26.2%
Amounts due to banks	390.5	489.8	-20.3%	5 547.4	8 825.7	-37.1%
Deposits	0.0	0.0	-	0.0	0.0	-
Debt securities in issue	167.3	208.9	-19.9%	2 376.4	3 763.3	-36.9%
Other liabilities	94.6	70.8	+33.6%	1 344.2	1 276.5	+5.3%
Equity	222.2	164.5	+35.1%	3 156.4	2 963.1	+6.5%
Total liabilities and equity	874.7	934.0	-6.3%	12 424.4	16 828.6	-26.2%

- Consistent recovery of sales and improvement of profitability: full selling capacity restored in March.
- Sales up by close to 140% YoY.
- Net profit of Q1 2017 at (PLN -0.3 mn) vs. (PLN 7.0 mn) in Q1 2016.
- Net interest income in RUB up by 9.3% YoY in Q1 and net fee and commission income up by 14.9% YoY.
- Five new credit lines obtained in Q1 totalling RUB 2 bn.
- Overheads down by almost 25% as a result of restructuring completed in 2016.

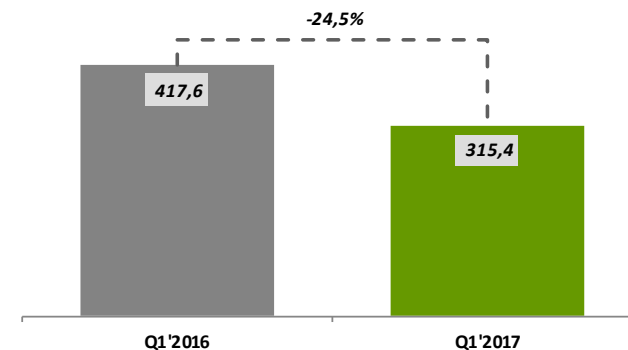
Sales [RUB mn]



Evolution of net fee and commission income [RUB mn]



Overhead costs [RUB mn]

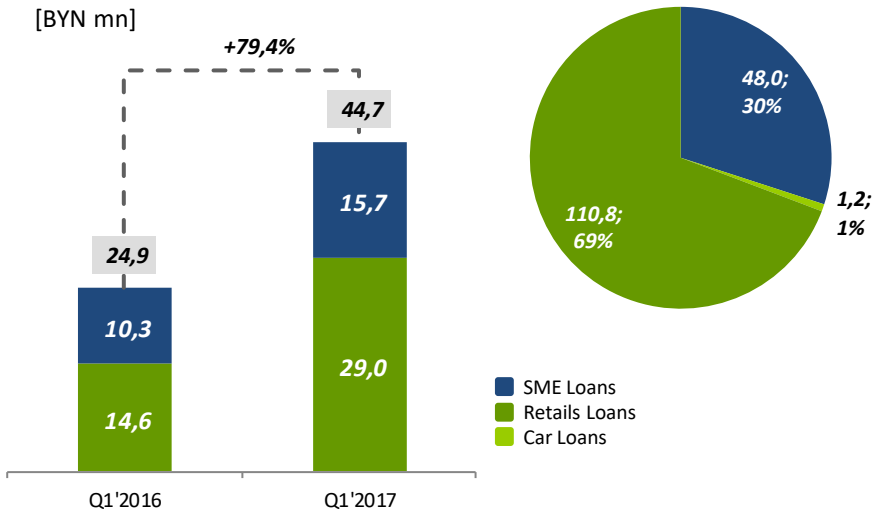


Steadily improving profitability



Sales and portfolio structure

[BYN mn]



Net profit in Q1 2017 at BYN 3.1 mn, up by 25.3% YoY.

Strong growth in sales: +79.4% YoY (in BYN), including:

- +98.6% for retail loans,
- +51.9% for SME loans.

Net fee and commission income up x2.1.

Net interest income in BYN down by 9.3% as a result of further official rate cuts from 18% at YE 2016 to 14% now.

Continued improvement of the quality of cash loans and debt collection

– all portfolio quality measures improve steadily.

Macroeconomic conditions: first signs of improvement, weaker but still high inflation, growing foreign debt.

Profit and loss	PLN m			BYN m		
	Q1'2017	Q1'2016	Q1'2017 / Q1'2016	Q1'2017	Q1'2016	Q1'2017 / Q1'2016
Interest income	26.1	34.3	-23.9%	12.3	18.2	-32.6%
Interest expense	-10.5	-19.1	-44.9%	-4.9	-10.1	-51.2%
Net interest income	15.6	15.2	+2.4%	7.3	8.1	-9.3%
Net fee and commission income	2.6	1.1	x2.3	1.2	0.6	x2.1
Other operating income and expense	6.7	8.0	-15.9%	3.1	4.2	-25.5%
Net operating income	24.9	24.3	+2.4%	11.7	12.9	-9.2%
Overhead costs	-17.9	-16.4	+9.3%	-8.4	-8.7	-3.2%
Provision	1.7	-1.2	-	0.8	-0.6	-
Profit before income tax	8.6	6.7	+29.2%	4.1	3.5	+14.5%
Income tax	-1.9	-2.0	-0.6%	-0.9	-1.0	-11.9%
Net profit (loss)	6.7	4.7	+41.4%	3.1	2.5	+25.3%

Balance sheet	PLN m			BYN m		
	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31
Cash and balances in the Central Bank	106.2	156.8	-32.3%	50.8	84.3	-39.8%
Amounts due from banks	55.1	41.9	+31.4%	26.3	22.5	+16.8%
Amounts due from clients	335.0	326.5	+2.6%	160.1	175.6	-8.8%
Tangible fixed assets	39.5	34.1	+15.9%	18.9	18.3	+3.0%
Other assets	92.2	41.5	x2.2	44.1	22.3	+97.4%
Total Assets	628.0	600.9	+4.5%	300.1	323.0	-7.1%
Amounts due to banks	67.3	25.1	x2.7	32.2	13.5	x2.4
Deposits	381.3	419.8	-9.2%	182.3	225.7	-19.2%
Other liabilities	10.0	12.8	-22.0%	4.8	6.9	-30.7%
Equity	169.3	143.1	+18.3%	80.9	77.0	+5.2%
Total liabilities and equity	628.0	600.9	+4.5%	300.1	323.0	-7.1%

Positive trends in sales and continued capacity-building

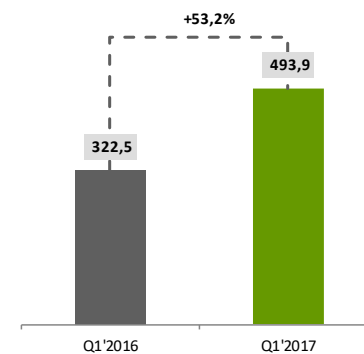


Profit and loss	PLN m		UAH m			
	Q1'2017	Q1'2016	Q1'2017 / Q1'2016	Q1'2017	Q1'2016	Q1'2017 / Q1'2016
Interest income	36.7	26.7	+37.8%	247.7	177.8	+39.3%
Interest expense	-17.3	-17.4	-0.7%	-116.6	-116.2	+0.4%
Net interest income	19.4	9.2	x2.1	131.1	61.6	x2.1
Net fee and commission income	4.1	7.7	-47.2%	27.5	51.5	-46.6%
Other operating income and expense	-2.7	0.5	-	-18.3	3.4	-
Net operating income	20.8	17.5	+19.1%	140.3	116.5	+20.4%
Overhead costs	-11.8	-8.9	+32.7%	-79.5	-59.3	+34.2%
Provision	-6.4	-6.4	+0.5%	-43.1	-42.5	+1.6%
Profit before income tax	2.6	2.2	+18.1%	17.7	14.8	+19.4%
Income tax	-0.5	-0.4	+16.7%	-3.2	-2.7	+18.0%
Net profit (loss)	2.2	1.8	+18.4%	14.5	12.1	+19.7%

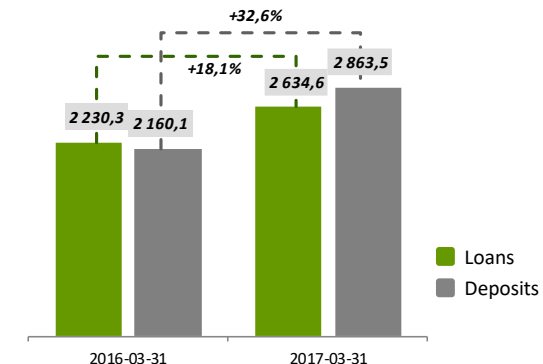
Balance sheet	PLN m		UAH m			
	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31
Cash and balances in the Central Ban	23.6	16.2	+45.5%	161.8	113.1	+43.1%
Amounts due from banks	23.0	20.2	+14.2%	157.7	140.4	+12.3%
Amounts due from clients	384.6	320.3	+20.1%	2 634.6	2 230.3	+18.1%
Financial instruments	45.9	15.4	x3.0	314.1	107.3	x2.9
Tangible fixed assets	11.7	11.4	+2.7%	80.4	79.6	+1.0%
Other assets	17.4	23.9	-27.5%	119.0	166.7	-28.6%
Total Assets	506.3	407.5	+24.2%	3 467.5	2 837.4	+22.2%
Amounts due to banks	11.4	11.0	+4.2%	78.3	76.4	+2.5%
Deposits	418.1	310.2	+34.8%	2 863.5	2 160.1	+32.6%
Debt securities in issue	7.7	28.5	-73.1%	52.7	198.8	-73.5%
Other liabilities	9.0	20.2	-55.4%	61.8	140.7	-56.1%
Equity	60.0	37.5	+59.9%	411.2	261.4	+57.3%
Total liabilities and equity	506.3	407.5	+24.2%	3 467.5	2 837.4	+22.2%

- Net profit improved strongly by **+19.7% YoY** to **UAH 14.5 mn** in **Q1 2017** vs UAH 12.1 mn in Q1 2016.
- Loan sales at **UAH 493.9 mn** in **Q1**, up by **53.2% YoY**.
- Credit risk under control**, COR = 6.8%, NIM on new sales at 16.5% in Q1.
- Costs under control**: C/I = 56.7% vs 75.2% in Q1 2016.
- Strong improvement of macroeconomic conditions**: GDP growth at 2.2% in Q1 2017 vs. 0.1% in Q1 2016.

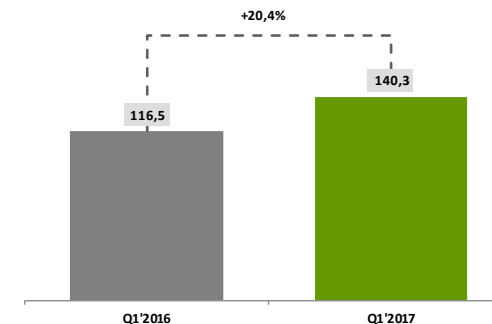
Loan sales [UAH mn]



Loan and deposit balances [UAH mn]



Net operating income [UAH mn]



Robust growth in sales and customer base buildup



PLN m

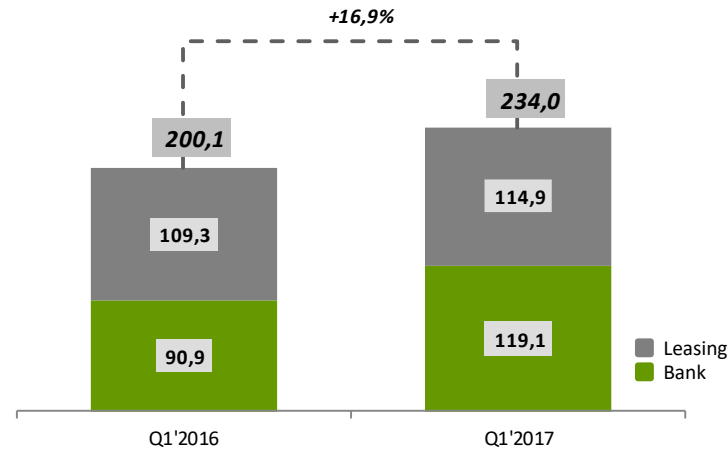
Profit and loss	Q1'2017	Q1'2016	Q1'2017 / Q1'2016
Interest income	18.7	15.0	+24.5%
Interest expense	-7.7	-6.8	+12.4%
Net interest income	11.0	8.2	+34.5%
Net fee and commission income	7.4	5.5	+35.9%
Other operating income and expense	3.5	7.1	-50.9%
Net operating income	21.9	20.7	+5.7%
Overhead costs	-19.6	-19.5	+0.2%
Provision	-1.6	0.5	-
Profit before income tax	0.7	1.7	-59.7%
Income tax	-0.5	-0.4	+29.4%
Net profit (loss)	0.2	1.3	-85.4%

PLN m

Balance sheet	2017-03-31	2016-03-31	2017-03-31 / 2016-03-31
Cash and balances in the Central Bank	205.0	219.9	-6.8%
Amounts due from banks	78.4	27.7	x2.8
Amounts due from clients	589.6	331.1	+78.1%
Net investments in financial lease	617.2	553.7	+11.5%
Financial instruments	149.4	88.8	+68.2%
Intangible assets	6.6	5.6	+16.4%
Tangible fixed assets	27.7	30.5	-9.3%
Other assets	68.3	73.7	-7.2%
Total Assets	1 742.2	1 331.0	+30.9%
Amounts due to banks	274.6	273.6	+0.4%
Deposits	1 256.0	879.7	+42.8%
Debt securities in issue	27.2	27.6	-1.8%
Other liabilities	57.0	67.9	-16.1%
Equity	127.5	82.1	+55.2%
Total liabilities and equity	1 742.2	1 331.0	+30.9%

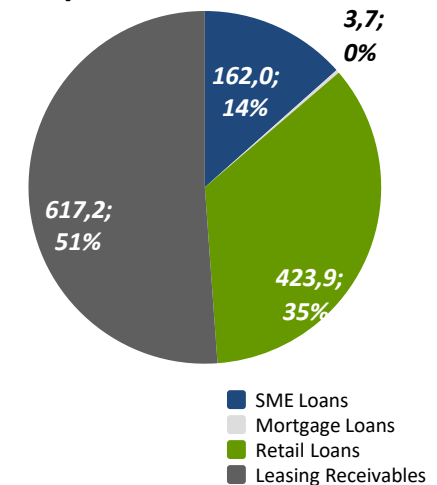
Bank & Leasing sales

[PLN mn]



Portfolio structure

[PLN mn]



- ① **The economy in an excellent condition: GDP growth at 4.8% in 2016, projected 5.1% in Q1 2017, low unemployment**
- ① **Lending growth YoY:**
 - Bank: **PLN 119.1 mn**, up by **31% YoY**,
 - Leasing: **PLN 114.9 mn**, up by **5.1% YoY**.
- ① **Net profit** of Q1 at **PLN 0.2 mn** vs PLN 1.3 mn in Q1 2016 including, for Q1 2017:
 - ① Net profit of Idea Bank Romania = PLN 0.3 mn vs (PLN 1.0 mn) in Q1 2016
 - ① Net profit of Idea Leasing Group Romania = PLN 0.9 mn vs (PLN 0.8 mn) in Q1 2016
 - ① Consolidated profit of Q1 significantly impacted by negative FX differences.
- ① NIM at 2.6%.
- ① Risk under control: COR at 0.66% for the Bank and 0.61% for Leasing
- ① Idea Bank Romania won another award in March: **Bank of the Year at the Credit Brokers Gala, and the award for the best loan** for individual clients.

Annex 1: Profit and Loss Account for Q1 2017

Q1'2017 PLN m	Idea Bank Poland Group	Russia Segment**	Belarus Segment	Ukraine Segment*	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	279.0	37.3	26.1	36.8	18.7	10.4	0.1	-6.2	402.0
Interest expense	-93.8	-20.9	-10.5	-17.3	-7.7	-6.6	-4.0	8.4	-152.4
Net interest income	185.2	16.3	15.6	19.5	11.0	3.8	-4.0	2.3	249.6
Net fee and commission income	103.7	5.7	2.6	4.1	7.4	-0.1	0.0	-0.4	123.0
Other operating income and expense	-15.7	8.8	6.7	-2.8	3.5	0.0	2.9	-7.4	-4.1
Net operating income	273.1	30.8	24.9	20.8	21.9	3.7	-1.1	-5.5	368.5
Overhead costs	-152.7	-21.9	-17.9	-11.8	-19.6	-1.9	-3.9	4.1	-225.6
Provision	-61.8	-7.6	1.7	-25.6	-1.6	0.0	0.0	0.0	-95.0
Profit before income tax	67.2	1.3	8.6	-16.6	0.7	1.8	-5.0	-1.2	56.8
Income tax	-16.1	-0.4	-1.9	3.0	-0.5	-0.3	0.9	-0.2	-15.6
Profit (loss) from continuing operations	51.2	0.8	6.7	-13.6	0.2	1.4	-4.1	-1.5	41.2
Profit (loss) from discontinued operations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net profit (loss)	51.2	0.8	6.7	-13.6	0.2	1.4	-4.1	-1.5	41.2
Non-controlling interest									-24.0
Net profit attributable to equity holders of the Co.									17.2

* The profit of the Seret Group, acquired by Getin Holding in March 2017, was excluded from the results of Segment Ukraine in Q1 2017. Following the approval of the acquisition by Ukraine's anti-monopoly authority, the Seret Group will be a debt collection and financial intermediation platform in Ukraine. The negative result of the Seret Group was driven by provisions set up against an NPL portfolio.

** The profit of Segment Russia, including consolidation adjustments, was PLN 0.8 mn. The results of the segment were impacted by the elimination of commission costs recognised over time, paid by Carcade to Idea Bank Russia and shown under consolidation adjustments of Segment Russia.

Annex 2: Balance sheet as at 31.03.2017

2017-03-31 PLN m	Idea Bank Poland Group	Russia Segment	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	580.0	0.0	106.2	23.6	205.0	0.0	0.0	0.0	914.9
Amounts due from banks and financial institutions	262.7	40.3	55.1	23.0	78.4	10.6	4.2	-57.6	416.7
Derivative financial instruments	117.1	0.0	0.0	0.0	0.1	0.0	31.0	0.0	148.2
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	11 297.6	0.0	335.0	397.0	589.6	0.0	0.0	-535.0	12 084.1
Net investments in financial lease	3 851.7	690.0	0.3	0.1	617.2	0.0	0.0	0.0	5 159.3
Other loans and receivables	77.1	0.0	0.0	0.0	0.0	545.9	0.0	0.0	623.0
Financial instruments	3 580.3	0.0	46.0	45.9	149.4	0.0	130.9	11.4	3 963.8
Investments in associates	376.2	0.0	0.0	2.2	0.0	0.0	1 770.9	-1 773.1	376.2
Intangible assets	670.8	1.3	12.3	2.7	6.6	0.1	0.1	106.8	800.7
Tangible fixed assets	168.1	1.8	39.5	11.8	27.7	1.7	2.5	-4.2	248.7
Investment property	62.6	0.0	21.2	1.2	2.3	0.0	0.0	0.0	87.3
Tax assets	511.8	17.1	1.7	14.3	14.2	8.0	66.3	26.0	659.4
Other assets	721.5	125.5	10.8	6.2	51.8	0.6	4.5	-52.9	867.8
Total Assets	22 277.5	875.9	628.0	527.9	1 742.2	566.8	2 146.7	-2 278.6	26 486.4
Amounts due to banks and other commercial institutions	902.1	390.5	67.3	11.4	274.6	312.2	54.0	-544.8	1 467.4
Other financial liabilities at fair value through profit or loss	2 204.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2 204.0
Amounts due to customers	15 686.3	0.0	381.3	416.7	1 256.0	0.0	0.0	-25.4	17 715.0
Debt securities in issue	477.9	167.3	0.5	7.7	27.2	163.8	50.7	0.0	894.9
Other liabilities	487.8	113.7	9.5	58.9	57.0	2.4	436.6	-273.6	892.3
Total liabilities	19 758.0	671.6	458.6	494.7	1 614.8	478.3	541.3	-843.7	23 173.5
Equity	2 519.4	204.3	169.3	33.2	127.5	88.5	1 605.4	-1 434.8	3 312.9
Total liabilities and equity	22 277.5	875.9	628.0	527.9	1 742.2	566.8	2 146.7	-2 278.6	26 486.4

Segment Russia: Carcade Group, ASF, consolidation adjustments.

Segment Ukraine: Idea Bank Ukraine, Idea Leasing Ukraine, Gwarant Plus, Seret Invest Sp. z o.o., Spółka Finansowa Seret Sp. z o.o. and consolidation adjustments.

Segment Belarus: Idea Bank Belarus, Idea Broker, Idea Finance, consolidation adjustments

Segment Romania: Idea Bank Romania, Idea Leasing Romania, other companies and consolidation adjustments

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