



Presentation of the Group's Financial Results for 2018

Warsaw, 30 April 2019



Macroeconomic conditions



POLAND

- GDP growth estimated at 4.3% in Q1, 2018 forecast 4%
- Inflation 1.7% (YoY) in March
- Unemployment rate at 6.1% in February (vs 5.8% in December 2018)
- Interest rates unchanged (1.5%)
- Upcoming European Parliament election generates a risk of higher social benefits paid to additional groups
- GetBack case – turbulences on the bond market still persist



RUSSIA

- Preliminary GDP readings for 2018
- Inflation 5.2% in February vs 5.0% YoY in January
- Unemployment 4.9% in February (vs 4.9% in January)
- Reference rate at 7.75% since December 2018
- Potential sanctions due to Nord Stream II, continued investigations into interference with EU and USA elections and support for the Venezuela regime



BELARUS

- Preliminary GDP reading 3.0% in 2018
- NBB continues the interest rate cut policy. The rate is at 10.0% (vs 18% in January 2017)
- Inflation 5.1% in February 2019 vs 5.0% in January
- Further interest margin squeeze (loans/deposits) imposed by the regulator



UKRAINE

- Preliminary GDP reading 3.5% in Q4
- Inflation 8.8% in February vs 9.0% market consensus. Inflation 9.2% in January. 2019 projection 6.3%
- Unemployment 9.3% in December
- Stable interest rate policy: rates remain high at 18%
- Unexpected outcome of the presidential election, for now no impact on the economy



ROMANIA

- GDP growth 4.1% in Q4 2018
- Inflation 3.8% in February
- Unemployment 3.8% in February vs 3.9% in January
- ROBOR 3M oscillating between .287% and 3.29% year to date
- Tax on bank assets and its implications

FX RATES USED IN THE CONVERSION OF COMPANIES' RESULTS

Exchange rates	2019'03	2018'03	Y/Y
RUB	0,0593	0,0594	-0,2%
RUB average	0,0580	0,0598	-3,1%
UAH	0,1411	0,1298	+8,7%
UAH average	0,1388	0,1257	+10,5%
BYN	1,7928	1,7402	+3,0%
BYN average	1,7689	1,7256	+2,5%
RON	0,9029	0,9034	-0,1%
RON average	0,9053	0,8968	+1,0%

Structure and growth rate of the drivers of Group results in 2018

↑ **Strong improvement in the results of the Group's foreign operations** – net profit of foreign operations **PLN 122.1 mn** vs PLN 57 mn in 2017

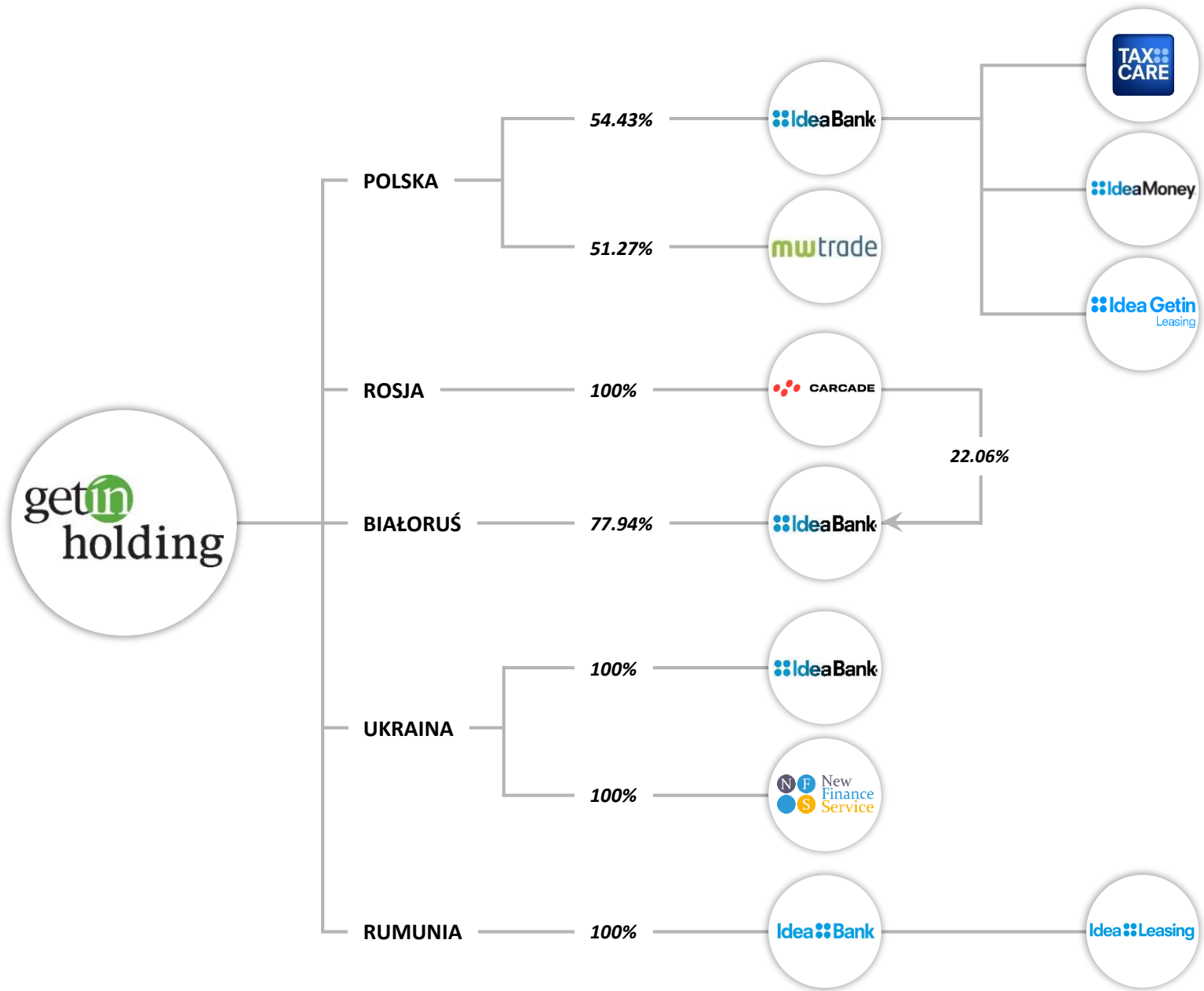
↓ **Adverse impact of provisions and write-offs of Idea Bank Polska on the results of the Getin Holding Group attributable to the shareholders of the parent entity at PLN (961.5 mn) net**

	PLN m		
	2018	2017	2018 / 2017
International	122.1	57.0	x2.1
Russia	26.6	10.7	x2.5
Belarus	15.5	25.1	-38.2%
Ukraine	64.0	10.5	x6.1
Romania	16.1	10.7	+50.2%
MW Trade	2.1	7.8	-73.6%
Getin Holding	-687.7	-32.6	-
Idea Bank Polska	-1 891.8	231.1	-
Non-controlling interest	860.8	-109.2	-

PLN m Profit and loss	2018	2017	2018 / 2017
Interest income	1 540.3	1 641.0	-6.1%
Interest expense	-657.4	-607.4	+8.2%
Net interest income	882.9	1 033.6	-14.6%
Net fee and commission income	-114.7	342.4	-
Other operating income and expense	-509.4	248.6	-
Net operating income	258.7	1 624.5	-84.1%
Overhead costs	-813.0	-843.5	-3.6%
Provision	-844.3	-378.3	x2.2
Share in result of cons. units of equity method	26.2	18.8	+39.6%
Profit before income tax	-1 372.4	421.6	-
Income tax	-436.7	-128.8	x3.4
Net profit (loss)	-1 809.1	292.8	-
Non-controlling interest	860.8	-109.2	-
Net profit attributable to equity holders of the Co.	-948.3	183.6	-
excluding one off's***	13.2	112.4	-88.3%

* net of consolidation adjustments at Getin Holding Group level

** One-off included in 2018 results: provisions and write-offs in the consolidated and separate financial statements of Idea Bank Polska totalling PLN 1,766.4 mn net, including PLN 961.5 mn net attributable to the shareholders of the parent entity; one-off included in Q3 2107 results: gains on the sale of Idea Leasing shares at PLN 71.2 mn attributable to the shareholders of the parent entity



As at 31 December 2018; the figure presents the interest of Getin Holding in the equity of the parent company in each country



Segment Russia	PLN m		RUB m			
	2018	2017	2018 / 2017	2018	2017	2018 / 2017
Profit and loss						
Interest income	134.1	138.2	-3.0%	2 327.1	2 146.1	+8.4%
Interest expense	-73.5	-79.2	-7.1%	-1 275.7	-1 228.9	+3.8%
Net interest income	60.6	59.1	+2.6%	1 051.5	917.2	+14.6%
Net fee and commission income	25.2	24.9	+1.2%	436.4	386.1	+13.0%
Other operating income and expense	49.2	47.4	+3.7%	853.4	736.7	+15.8%
Net operating income	135.0	131.4	+2.7%	2 341.2	2 040.0	+14.8%
Overhead costs	-87.2	-83.7	+4.2%	-1 512.9	-1 299.7	+16.4%
Provision	-14.9	-36.8	-59.6%	-258.0	-571.0	-54.8%
Share in result of cons. units of equity method	0.9	3.5	-73.0%	16.3	54.1	-69.8%
Profit before income tax	33.8	14.4	x2.3	586.7	223.4	x2.6
Income tax	-7.2	-3.7	+96.9%	-125.8	-57.2	x2.2
Net profit (loss), including:	26.6	10.7	x2.5	460.9	166.3	x2.8

Sharp increase of sales by 39.3% YoY in 2018.

Segment Russia reported **positive net profit of RUB 460.9 mn, x2.8 YoY**

Total assets up by 37.7% YoY to over RUB 18.7 bn

NFC and NII in RUB up by 14.6% and 13.0% YoY

Operating expenses in RUB increased, mainly driven by business expansion:

- sales network expansion
- headcount increase by 18.3% YoY (mainly in sales)

LLPs in RUB down by 54.8% YoY thanks to continued improvement of portfolio quality

Fitch rating B+, outlook stable

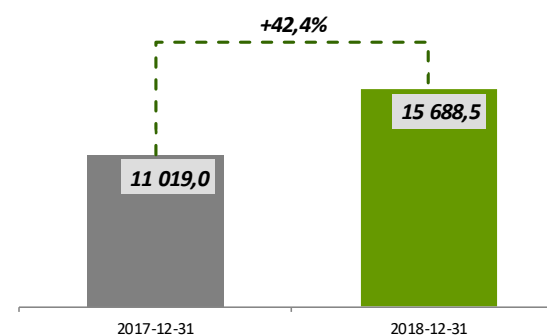
Strong depreciation of RUB

Carcade paid Getin Holding a dividend of PLN 9.3 mn in 2018

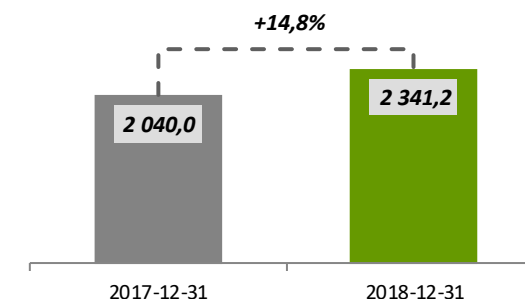
Balance sheet	PLN m		RUB m			
	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Cash and balances in the Central Bank	0.0	0.0	-28.6%	0.1	0.1	-20.3%
Amounts due from banks	46.4	39.2	+18.4%	857.9	649.1	+32.2%
Net investments in financial lease	848.8	665.6	+27.5%	15 688.5	11 019.0	+42.4%
Intangible assets	0.6	0.9	-30.9%	11.6	15.0	-22.9%
Tangible fixed assets	4.1	1.7	x2.4	75.4	28.2	x2.7
Other assets	114.2	115.0	-0.7%	2 111.5	1 903.8	+10.9%
Total Assets	1 014.1	822.4	+23.3%	18 744.9	13 615.3	+37.7%
Amounts due to banks	683.1	371.4	+83.9%	12 625.9	6 149.3	x2.1
Debt securities in issue	69.3	177.8	-61.0%	1 280.3	2 944.0	-56.5%
Other liabilities	73.8	77.9	-5.2%	1 364.3	1 289.1	+5.8%
Equity	188.0	195.3	-3.7%	3 474.4	3 232.9	+7.5%
Total liabilities and equity	1 014.1	822.4	+23.3%	18 744.9	13 615.3	+37.7%

Performance indicators	2018	2017
NIM	7,6%	8,0%
COR	2,0%	5,2%
COF	11,3%	13,8%
ROE	13,9%	5,3%
ROA	2,9%	1,2%
C/I	64,6%	63,7%

Leasing receivables
[RUB mn]



Net operating income
[RUB mn]



Steady business growth in a difficult environment



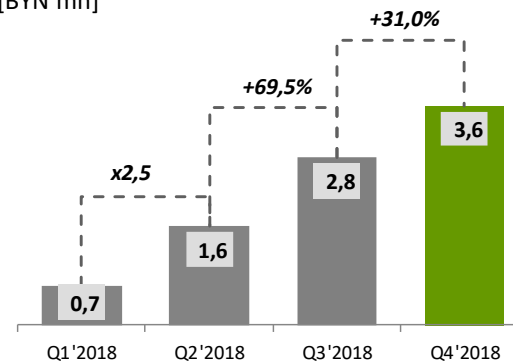
Consolidated data	PLN m		BYN m			
	2018	2017	2018 / 2017	2018	2017	2018 / 2017
Profit and loss						
Interest income	78.9	91.2	-13.6%	44.4	46.8	-5.1%
Interest expense	-34.0	-31.6	+7.6%	-19.1	-16.2	+18.1%
Net interest income	44.9	59.7	-24.8%	25.3	30.6	-17.4%
Net fee and commission income	13.1	12.2	+7.7%	7.4	6.2	+18.2%
Other operating income and expense	32.6	25.1	+29.9%	18.4	12.9	+42.6%
Net operating income	90.6	96.9	-6.5%	51.0	49.7	+2.6%
Overhead costs	-65.4	-72.7	-10.1%	-36.8	-37.3	-1.3%
Provision	-2.4	10.1	-	-1.3	5.2	-
Profit before income tax	22.8	34.3	-33.5%	12.8	17.6	-27.0%
Income tax	-7.3	-9.2	-20.8%	-4.1	-4.7	-13.0%
Net profit (loss)	15.5	25.1	-38.2%	8.7	12.9	-32.1%

Balance sheet	PLN m		BYN m			
	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Cash and balances in the Central Bank	171.9	153.4	+12.1%	97.6	85.6	+14.0%
Amounts due from banks	34.4	62.6	-45.1%	19.5	34.9	-44.2%
Amounts due from clients	518.8	394.8	+31.4%	294.5	220.4	+33.6%
Tangible fixed assets	28.3	32.5	-12.9%	16.0	18.1	-11.5%
Other assets	36.4	42.0	-13.2%	20.7	23.5	-11.8%
Total Assets	789.8	685.2	+15.3%	448.4	382.6	+17.2%
Amounts due to banks	28.2	106.5	-73.5%	16.0	59.5	-73.1%
Deposits	588.3	428.2	+37.4%	334.0	239.1	+39.7%
Other liabilities	11.8	9.7	+20.6%	6.7	5.4	+22.6%
Equity	161.5	140.7	+14.8%	91.7	78.6	+16.7%
Total liabilities and equity	789.8	685.2	+15.3%	448.4	382.6	+17.2%

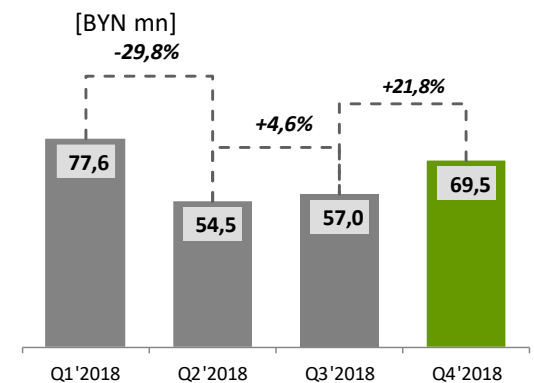
Performance indicators	2018	2017
NIM	6,7%	9,9%
COR	0,5%	-2,8%
COF	5,9%	6,1%
ROE	10,3%	16,5%
ROA	2,1%	3,7%
C/I	72,2%	75,1%

- Loans up by 33.6% YoY, deposits up by 39.7% YoY (in BYN).
- NFC up by 18.2% YoY (in BYN).
- Net profit in 2018 at **BYN 8.7 mn** vs BYN 12.9 mn in 2017; marked improvement since Q3
- NII in BYN down by 17.4% due to further rate cuts imposed by the regulator from 18% in January 2017 to 10.0% now
- NIM = 6.7% vs 9.9% in 2017
- Implementation of the digitisation project: strong focus on online sales
- The Bank paid a dividend of PLN 10.8 mn in 2018

Net profit [BYN mn]



Sales [BYN mn]



Segment :: UKRAINE

Profit and loss	PLN m			UAH m		
	2018	2017	2018 / 2017	2018	2017	2018 / 2017
Interest income	200.7	155.9	+28.7%	1 508.8	1 112.0	+35.7%
Interest expense	-52.6	-60.6	-13.2%	-395.4	-431.8	-8.4%
Net interest income	148.1	95.4	+55.3%	1 113.5	680.2	+63.7%
Net fee and commission income	42.0	18.0	x2.3	315.4	128.6	x2.5
Other operating income and expense	9.0	-5.7	-	67.4	-40.5	-
Net operating income	199.0	107.7	+84.8%	1 496.3	768.2	+94.8%
Overhead costs	-67.4	-49.9	+35.0%	-506.4	-355.8	+42.4%
Provision	-53.4	-44.6	+19.7%	-401.2	-317.9	+26.2%
Profit before income tax	78.3	13.3	x5.9	588.6	94.6	x6.2
Income tax	-14.3	-2.8	x5.2	-107.8	-19.8	x5.5
Net profit (loss)	64.0	10.5	x6.1	480.8	74.8	x6.4

Balance sheet	PLN m			UAH m		
	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Cash and balances in the Central Bank	22.3	26.4	-15.5%	164.5	213.7	-23.0%
Amounts due from banks	27.8	19.3	+44.0%	204.5	156.0	+31.1%
Amounts due from clients	457.0	355.1	+28.7%	3 367.8	2 873.2	+17.2%
Financial instruments	47.3	50.1	-5.6%	348.6	405.6	-14.1%
Tangible fixed assets	13.9	11.2	+23.4%	102.2	90.9	+12.4%
Other assets	26.6	20.8	+27.6%	195.8	168.5	+16.2%
Total Assets	594.8	483.0	+23.1%	4 383.4	3 907.9	+12.2%
Amounts due to banks	34.4	49.1	-29.9%	253.8	397.5	-36.2%
Deposits	444.4	369.1	+20.4%	3 274.8	2 985.9	+9.7%
Debt securities in issue	0.2	1.8	-86.6%	1.8	14.5	-87.8%
Other liabilities	16.5	15.0	+10.2%	121.4	121.0	+0.4%
Equity	99.3	48.1	x2.1	731.7	389.0	+88.1%
Total liabilities and equity	594.8	483.0	+23.1%	4 383.4	3 907.9	+12.2%

Performance indicators	2018	2017
NIM	29,5%	20,5%
COR	13,1%	12,3%
COF	11,7%	13,7%
ROE	86,8%	21,5%
ROA	11,9%	2,1%
C/I	33,8%	46,3%

Net profit of Segment Ukraine at UAH 480.8 mn in 2018 vs UAH 74.8 mn in 2017

The profit of the segment includes:

- Net profit of the Bank at UAH 336.0 mn vs UAH 203.8 mn
- Net profit of NFS Group at UAH 159.5 mn vs UAH (228.6 mn)

Operating income in UAH up by 94.8% YoY

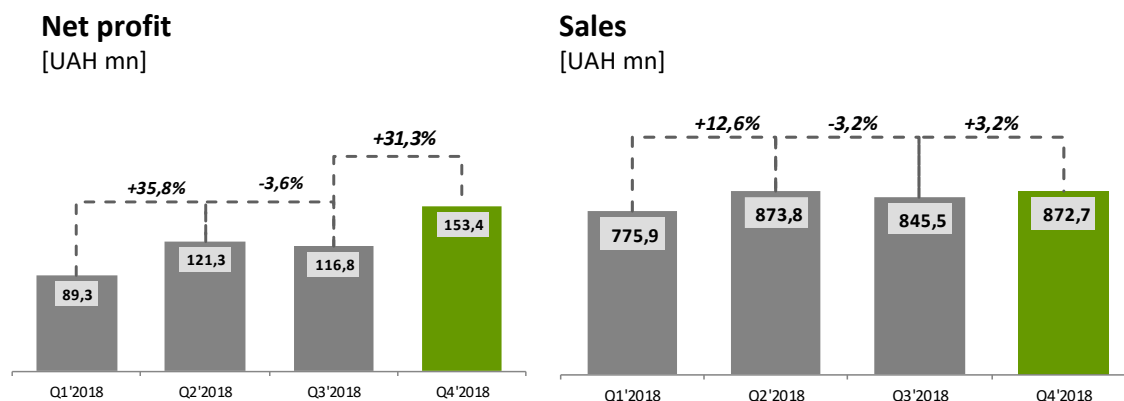
Costs under control: C/I = 33.8% vs 46.3% in 2017

Loan portfolio in UAH up by 17.2% YoY

Results of the Segment strongly driven by FX income of UAH 37 mn including UAH 24.2 mn at NFS Group level

Sales network expansion completed: the project opened 200 new points of sale across the country

NFS repaid PLN 15.9 mn of loans granted by NFS in 2017




Segment :: ROMANIA
Consolidated data

PLN m

Profit and loss	2018	2017	2018 / 2017
Interest income	104.7	85.5	+22.5%
Interest expense	-35.4	-30.7	+15.4%
Net interest income	69.3	54.8	+26.5%
Net fee and commission income	27.8	27.3	+1.6%
Other operating income and expense	25.3	23.1	+9.3%
Net operating income	122.3	105.2	+16.3%
Overhead costs	-85.2	-80.9	+5.3%
Provision	-16.1	-11.2	+43.7%
Profit before income tax	21.0	13.0	+60.8%
Income tax	-4.8	-2.3	x2.1
Net profit (loss)	16.1	10.7	+50.2%

PLN m

Balance sheet	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Cash and balances in the Central Bank	440.7	318.2	+38.5%
Amounts due from banks	31.4	48.9	-35.7%
Amounts due from clients	754.8	650.0	+16.1%
Net investments in financial lease	783.9	678.5	+15.5%
Financial instruments	174.2	165.0	+5.6%
Intangible assets	11.2	9.1	+22.8%
Tangible fixed assets	26.0	27.5	-5.5%
Other assets	63.6	64.1	-0.7%
Total Assets	2 285.8	1 961.4	+16.5%
Amounts due to banks	324.3	305.9	+6.0%
Deposits	1 667.9	1 411.5	+18.2%
Debt securities in issue	70.4	48.3	+45.9%
Other liabilities	54.8	52.8	+3.8%
Equity	168.4	142.9	+17.8%
Total liabilities and equity	2 285.8	1 961.4	+16.5%

Segment sales up by 11.4% YoY to RON 1,177.4 mn including:

- bank's sales at **RON 575.7 mn**, up by **14.5% YoY**
- leasing company's sales at **RON 601.8 mn**, up by **8.6% YoY**

NII up by 26.5%, NFC up by 1.6% in PLN (customer acquisition wars)

Net profit at PLN 16.1 mn in 2018 vs PLN 10.7 mn in 2017

Loan portfolio up by 16.1%, leasing portfolio up by 15.5%

Deposits up by 18.2%

Segment's total assets up by 16.5%

Digitisation, sales network expansion: the Bank pursues a project of digitisation and development of mobile sales channels in order to provide more products and services online. At the same time, the Bank is optimising the sales network by introducing a new branch format and opening new points of sale in order to enhance accessibility for customers

Performance indicators	2018	2017
NIM	3,4%	3,1%
COR	1,1%	0,9%
COF	1,9%	1,8%
ROE	10,3%	8,2%
ROA	0,8%	0,6%
C/I	69,7%	77,0%

Growing sales and customer acquisition wars



PLN m

Profit and loss	2018	2017	2018 / 2017
Interest income	80.5	62.1	+29.7%
Interest expense	-23.7	-18.7	+27.0%
Net interest income	56.8	43.4	+30.8%
Net fee and commission income	11.4	14.2	-19.4%
Other operating income and expense	16.2	19.7	-17.6%
Net operating income	84.4	77.3	+9.3%
Overhead costs	-61.1	-58.5	+4.4%
Provision	-14.4	-10.9	+31.9%
Profit before income tax	8.9	7.8	+13.7%
Income tax	-1.3	-0.9	+43.1%
Net profit (loss)	7.7	7.0	+10.0%

PLN m

Balance sheet	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Cash and balances in the Central Bank	440.7	318.2	+38.5%
Amounts due from banks	29.8	46.3	-35.7%
Amounts due from clients	1 238.0	1 040.5	+19.0%
Financial instruments	174.2	165.0	+5.6%
Intangible assets	10.8	8.8	+22.8%
Tangible fixed assets	24.7	26.5	-6.7%
Other assets	48.4	46.6	+4.0%
Total Assets	1 966.7	1 651.9	+19.1%
Amounts due to banks	42.8	23.2	+84.3%
Deposits	1 694.8	1 440.0	+17.7%
Debt securities in issue	42.6	20.6	x2.1
Other liabilities	36.9	36.4	+1.3%
Equity	149.6	131.8	+13.6%
Total liabilities and equity	1 966.7	1 651.9	+19.1%

Net profit grew 10% to PLN 7.7 mn in 2018 vs PLN 7.0 mn in 2017

Loans up by 19% YoY

NII up by 30.8%

NFC down mainly due to strong competition pressure and customer acquisition wars

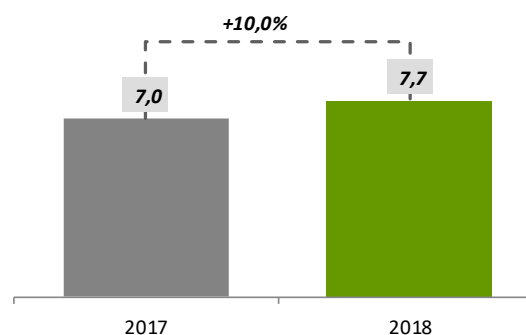
New lending up by 14.5% YoY to RON 575.7mn

Costs under control

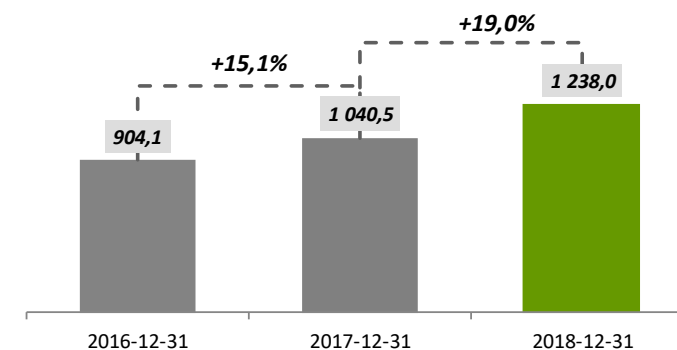
NIM at 3.3%

Risk under control: COR = 1.3%

Net profit
[PLN mn]



Loan portfolio
[PLN mn]



Idea Bank
Fresh banking from Poland

Steady growth of leasing



PLN m

Profit and loss	2018	2017	2018 / 2017
Interest income	20.1	19.1	+5.1%
Interest expense	-9.8	-9.7	+0.8%
Net interest income	10.3	9.4	+9.7%
Net fee and commission income	16.4	13.2	+24.2%
Other operating income and expense	10.1	10.0	+1.3%
Net operating income	36.8	32.5	+13.0%
Overhead costs	-24.1	-22.4	+7.4%
Provision	-1.4	-3.0	-54.8%
Profit before income tax	11.3	7.1	+59.7%
Income tax	-2.9	-1.0	x3.0
Net profit (loss)	8.4	6.1	+37.2%

PLN m

Balance sheet	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Amounts due from banks	27.8	30.8	-9.9%
Amounts due from clients	45.6	51.7	-11.9%
Net investments in financial lease	256.4	237.4	+8.0%
Intangible assets	0.3	0.3	+25.1%
Tangible fixed assets	1.1	1.0	+7.0%
Other assets	18.6	19.2	-2.8%
Total Assets	349.8	340.4	+2.8%
Amounts due to banks	284.0	282.7	+0.4%
Other liabilities	17.8	16.4	+9.1%
Equity	48.0	41.3	+16.1%
Total liabilities and equity	349.8	340.4	+2.8%

Net profit up by 37.2% to PLN 8.4 mn in 2018 vs PLN 6.1 mn in 2017

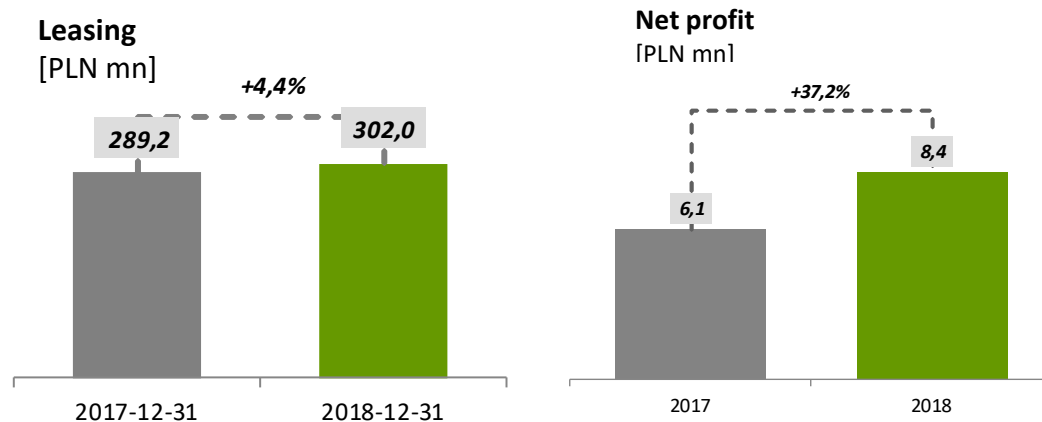
Sales at RON 601.8 mn, up by 8.6% YoY

NFC up by 24.2% YoY

NII up by 9.7% YoY

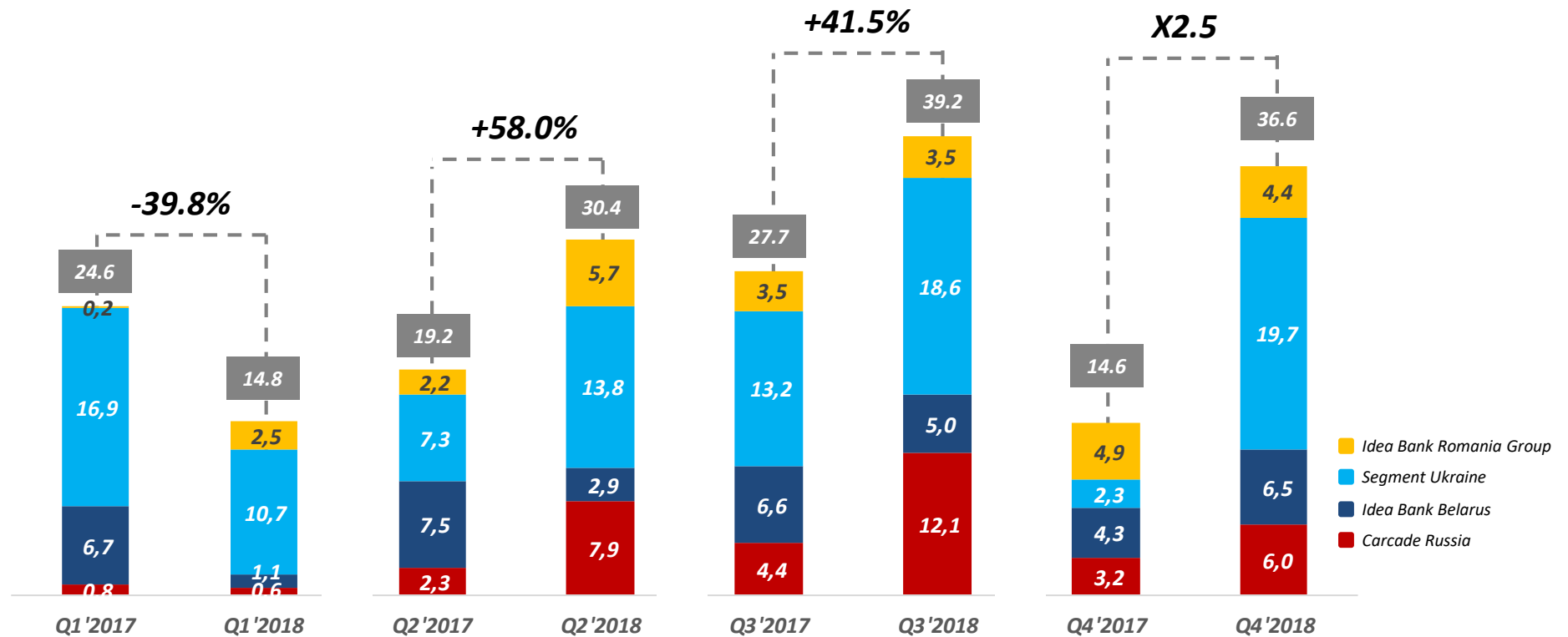
NIM at 3.1%

Risk under control: COR in leasing at 0.5%



Net profit on foreign operations*

[PLN mn]



* Net of one-offs at NFS Group level in Segment Ukraine (NPL portfolio write-off, cost of the GH loan, FX income)

Results under pressure of the restructuring programme



PLN m

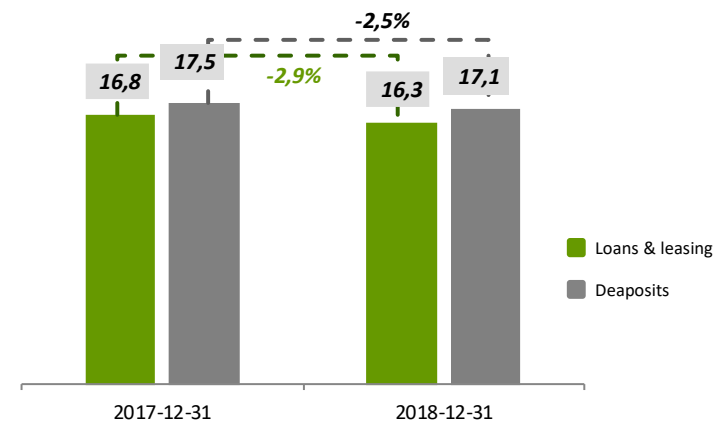
Profit and loss	2018	2017	2018 / 2017
Net interest income	542.7	755.4	-28.2%
Net fee and commission income	-221.9	261.4	-
Other operating income and expense	-589.0	148.9	-
Net operating income	-268.2	1 165.7	-
Overhead costs	-498.3	-548.7	-9.2%
Provision	-758.3	-295.8	x2.6
Share in result of cons. units of equity method	26.2	18.6	+40.7%
Profit before income tax	-1 498.6	339.8	-
Income tax	-393.2	-108.7	x3.6
Net profit (loss)	-1 891.8	231.1	-

PLN m

Balance sheet	2018-12-31	2017-12-31	2018-12-31 / 2017-12-31
Cash and balances in the Central Bank	884.7	138.1	x6.4
Amounts due from banks	204.7	191.8	+6.7%
Amounts due from clients	16 179.9	16 720.6	-3.2%
Net investments in financial lease	103.4	57.5	+79.8%
Financial instruments	2 122.0	4 268.4	-50.3%
Intangible assets	167.6	673.4	-75.1%
Tangible fixed assets	137.1	143.9	-4.7%
Other assets	672.2	1 496.7	-55.1%
Total Assets	20 471.6	23 690.4	-13.6%
Amounts due to Central Bank	834.3	0.0	+100.0%
Amounts due to banks	78.7	678.2	-88.4%
Deposits	17 082.8	17 520.2	-2.5%
Debt securities in issue	523.7	521.9	+0.4%
Other liabilities	1 679.3	2 447.9	-31.4%
Equity	272.7	2 522.2	-89.2%
Total liabilities and equity	20 471.6	23 690.4	-13.6%

Loans, leasing, and deposits

[PLN bn]



Thorough financial restructuring initiated in H1 2018 as a result of a defective business model caused a net loss of PLN (1.9) bn

The loss reduced the capital adequacy ratios below the regulatory minimum

The Bank's LCR and NSFR remain above the required 100%. As at 26 April 2019, LCR was 228% and growing.

Measures have been taken to attract an external investor who could provide a capital injection to the Bank or alternatively merge with Getin Noble Bank

Loan portfolio down by 3% YoY due to lending restrictions under the Recovery Plan and a more selective approach to risk

Annex 1: Profit and Loss Account for 2018

2018 PLN mn	Idea Bank Poland Group	Russia Segment	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	1 003.0	134.1	78.9	200.7	104.7	27.8	15.5	-24.5	1 540.3
Interest expense	-460.3	-73.5	-34.0	-52.6	-35.4	-17.1	-11.6	27.2	-657.4
Net interest income	542.7	60.6	44.9	148.1	69.3	10.7	4.0	2.7	882.9
Net fee and commission income	-221.9	25.2	13.1	42.0	27.8	-0.9	0.3	-0.2	-114.7
Other operating income and expense	-589.0	49.2	32.6	9.0	25.3	0.1	-670.8	634.2	-509.4
Net operating income	-268.2	135.0	90.6	199.0	122.3	9.9	-666.5	636.7	258.7
Overhead costs	-498.3	-87.2	-65.4	-67.4	-85.2	-5.6	-17.1	13.2	-813.0
Provision	-758.3	-14.9	-2.4	-53.4	-16.1	0.7	0.0	0.0	-844.3
Share in result of cons. units of equity method	26.2	0.9	0.0	0.0	0.0	0.0	0.0	-0.9	26.2
Profit before income tax	-1 498.6	33.8	22.8	78.3	21.0	5.0	-683.6	649.0	-1 372.4
Income tax	-393.2	-7.2	-7.3	-14.3	-4.8	-3.0	-4.1	-2.8	-436.7
Net profit (loss)	-1 891.8	26.6	15.5	64.0	16.1	2.1	-687.7	646.2	-1 809.1
Non-controlling interest									860.8
Net profit attributable to equity holders of the Co.									-948.3

Segment Russia: Carcade Group, ASF, consolidation adjustments

Segment Ukraine: Idea Bank Ukraine, Idea Leasing Ukraine, Gwarant Legal Support, New Finance Service Group 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

Annex 2: Balance sheet as at 31 December 2018

2018-12-31 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	884.7	0.0	171.9	22.3	440.7	0.0	0.0	0.0	1 519.6
Amounts due from banks and financial institutions	204.7	46.4	34.4	27.8	31.4	16.3	14.8	-38.2	337.4
Derivative hedging instruments	10.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.3
Derivative financial instruments measured at fair value through profit or loss	21.6	0.0	0.0	0.0	0.9	0.0	45.8	0.0	68.2
Capital financial assets valued at fair value through profit or loss	0.0	0.0	0.0	0.0	0.3	0.0	115.9	0.0	116.2
Amounts due from clients	16 179.9	0.0	518.8	457.0	754.8	0.0	0.0	-414.6	17 495.9
Net investments in financial lease	103.4	848.8	0.0	0.0	783.9	0.0	0.0	-0.2	1 735.8
Other loans and receivables	0.0	0.0	0.0	0.0	0.0	267.7	23.4	-23.4	267.7
Financial instruments	2 122.0	0.0	0.0	47.3	174.2	0.0	24.7	-25.2	2 343.0
Investments in associates	298.6	43.1	0.0	2.2	0.0	0.0	822.3	-867.6	298.6
Intangible assets	167.6	0.6	10.4	6.8	11.2	0.1	0.0	71.9	268.6
Tangible fixed assets	137.1	4.1	28.3	13.9	26.0	1.6	2.0	-1.3	211.7
Investment property	41.4	0.0	18.8	1.1	2.6	0.0	0.0	0.0	63.9
Tax assets	9.2	20.7	3.8	7.5	11.3	3.5	21.1	10.7	87.8
Other assets	291.2	50.4	3.5	9.1	48.5	0.4	1.7	-3.7	401.2
Total Assets	20 471.6	1 014.1	789.8	594.8	2 285.8	289.5	1 071.8	-1 291.7	25 225.7
Amounts due to banks and other commercial institutions	834.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	834.3
Amounts due to banks and other commercial institutions	78.7	683.1	28.2	34.4	324.3	127.3	47.0	-439.7	883.4
Other financial liabilities at fair value through profit or loss	1 278.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1 278.7
Amounts due to customers	17 082.8	0.0	588.3	444.4	1 667.9	0.0	0.0	-2.0	19 781.4
Debt securities in issue	523.7	69.3	6.5	0.2	70.4	76.8	75.4	-25.0	797.3
Other liabilities	400.6	73.8	5.2	16.5	54.8	0.6	183.0	-44.6	689.9
Total liabilities	20 198.9	826.1	628.3	495.5	2 117.4	204.8	305.3	-511.3	24 265.0
Equity	272.7	188.0	161.5	99.3	168.4	84.7	766.5	-780.4	960.7
Total liabilities and equity	20 471.6	1 014.1	789.8	594.8	2 285.8	289.5	1 071.8	-1 291.7	25 225.7

Segment Russia: Carcade Group, ASF, consolidation adjustments

Segment Ukraine: Idea Bank Ukraine, Idea Leasing Ukraine, Gwarant Legal Support, New Finance Service Group 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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