



Presentation of the Group's Financial Results for Q1 2019

Warsaw, 30 May 2019



Macroeconomic conditions



POLAND

- GDP growth estimated at 4.6% in Q1, 2019 forecast 4%
- Inflation 2.2% (YoY) in April
- Unemployment rate at 5.9% in March (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 at 0.5% in Q1 vs 2.7% in Q4 2018
- Inflation 5.2% in April vs 5.0% YoY in January
- Unemployment 4.7% 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 5.5% in April 2019 vs 5.0% in January
- Further interest margin squeeze (loans/deposits) imposed by the regulator



UKRAINE

- Preliminary GDP reading 2.2% in Q1
- Inflation 8.8% in April vs 9.2% in January. 2019 projection 6.3%
- Unemployment 9.3% in December
- Rates cut by 50 bps to 17.5%
- Unexpected outcome of the presidential election and chaos in politics, for now no impact on the economy



ROMANIA

- GDP growth 5% in Q1 2019
- Inflation 4.1% in April
- Unemployment 3.8% in March vs 3.9% in January
- ROBOR 3M oscillating between 2.87% and 3.41% 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%

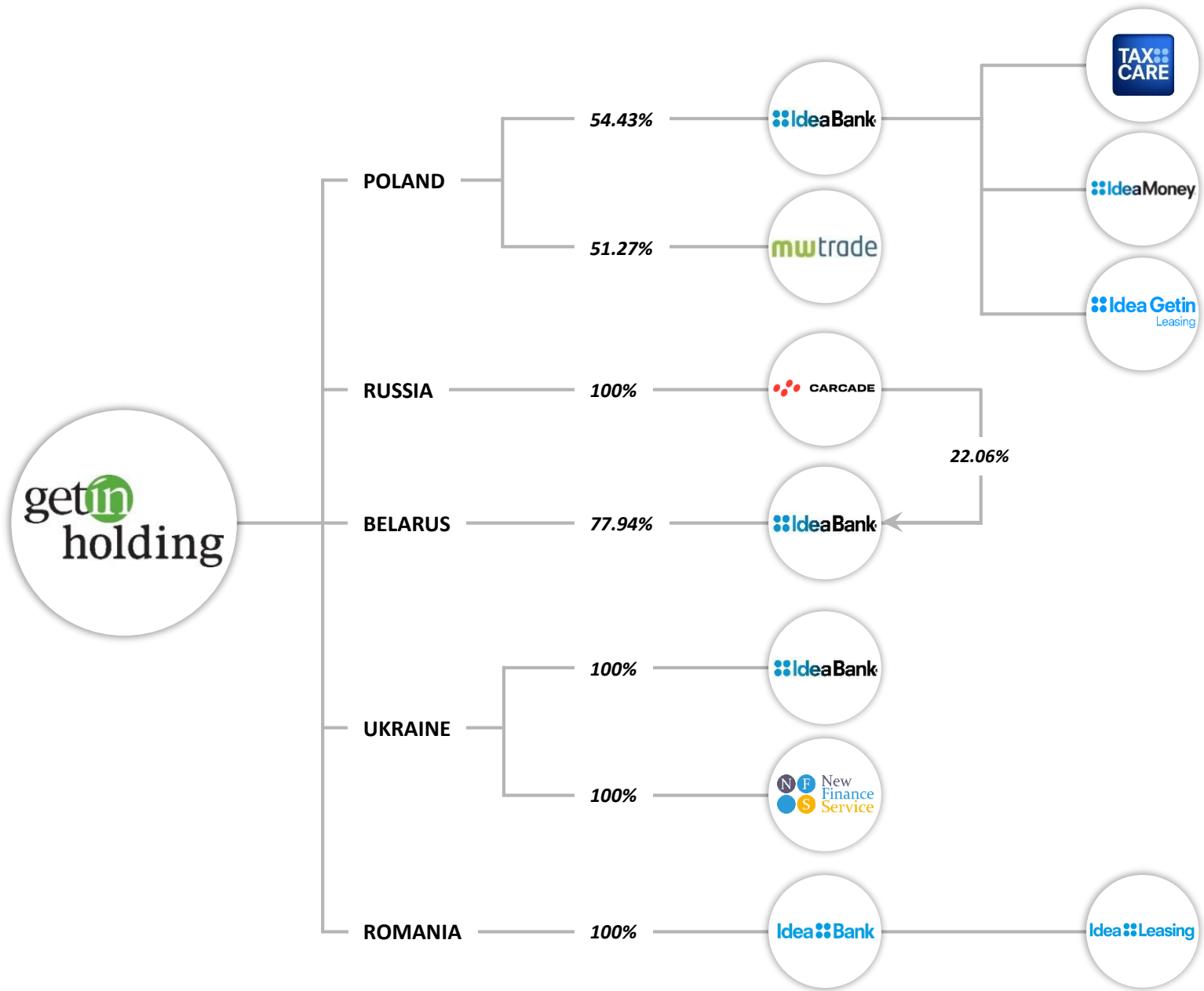
Structure and growth rate of the drivers of Group results in Q1 2019

- ↑ **Strong improvement in the results of the Group's foreign operations** – net profit of foreign operations **PLN 32.2 mn** vs PLN 15.4 mn in Q1 2018
 ↑ **Getin Holding's separate profit at PLN 37.2 mn vs PLN 0.6 mn in Q1 2018:** impact of dividends paid by Idea Bank Ukraine, Belarus and Carcade.

- ↓ **Consolidated loss of Idea Bank Group Poland:** impact of temporarily high costs of calming the liquidity turbulences in November 2018 and higher provisions.

	PLN m		
	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
International*	32.2	15.4	x2.1
Russia	3.6	0.6	x6.3
Belarus	4.3	1.1	x3.8
Ukraine	21.0	11.2	+86.9%
Romania	3.3	2.5	+33.6%
MW Trade	0.8	1.1	-30.0%
Getin Holding	37.2	0.6	x59.4
Idea Bank Polska	-80.8	14.8	-
Non-controlling interest	36.4	-7.4	-
PLN m Profit and loss	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Interest income	397.2	382.8	+3.7%
Interest expense	-200.5	-153.8	+30.4%
Net interest income	196.6	229.0	-14.1%
Net fee and commission income	71.3	62.3	+14.5%
Other operating income and expense	9.1	37.1	-75.4%
Net operating income	277.1	328.4	-15.6%
Overhead costs	-198.8	-206.2	-3.6%
Provision	-116.5	-86.8	+34.1%
Share in result of cons. units of equity method	1.2	11.7	-89.8%
Profit before income tax	-37.0	47.0	-
Income tax	-21.9	-15.1	+44.9%
Net profit (loss)	-58.9	31.9	-
Non-controlling interest	36.4	-7.4	-
Net profit attributable to equity holders of the Co.	-22.5	24.5	-

* net of consolidation adjustments at Getin Holding Group level



As at 31 March 2019; the figure presents the interest of Getin Holding in the equity of the parent company in each country



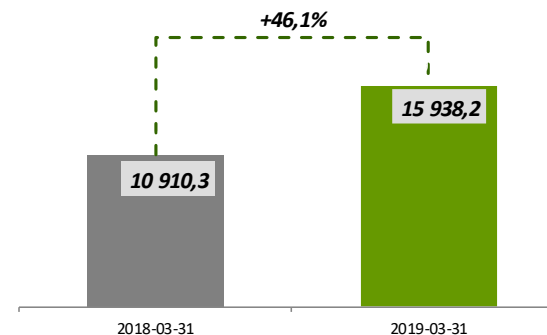
Segment Russia	PLN m			RUB m		
	Q1'2019	Q1'2018	Q1'2019 / Q1'2018	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Profit and loss						
Interest income	38.5	31.5	+22.3%	663.9	526.2	+26.2%
Interest expense	-22.8	-17.7	+29.0%	-392.9	-295.2	+33.1%
Net interest income	15.7	13.8	+13.7%	271.0	231.0	+17.3%
Net fee and commission income	5.4	5.0	+7.9%	93.5	84.0	+11.3%
Other operating income and expense	8.9	8.3	+7.3%	153.1	138.2	+10.7%
Net operating income	30.0	27.1	+10.7%	517.5	453.2	+14.2%
Overhead costs	-23.4	-22.2	+5.2%	-403.4	-371.6	+8.6%
Provision	-3.1	-4.2	-27.1%	-52.7	-70.1	-24.8%
Share in result of cons. units of equity method	0.8	0.2	x3.7	14.5	3.8	x3.8
Profit before income tax	4.4	0.9	x4.8	75.9	15.4	x4.9
Income tax	-0.8	-0.3	x2.3	-13.6	-5.8	x2.3
Net profit (loss), including:	3.6	0.6	x6.3	62.3	9.6	x6.5

Balance sheet	PLN m			RUB m		
	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Cash and balances in the Central Bank	0.0	0.0	x3.0	0.1	0.0	x3.0
Amounts due from banks	44.2	68.5	-35.5%	744.6	1 152.6	-35.4%
Net investments in financial lease	945.1	648.1	+45.8%	15 938.2	10 910.3	+46.1%
Intangible assets	0.7	0.7	-5.3%	11.8	12.4	-5.1%
Tangible fixed assets	12.5	1.9	x6.6	211.5	32.2	x6.6
Other assets	116.6	111.7	+4.4%	1 966.7	1 880.7	+4.6%
Total Assets	1 119.2	830.9	+34.7%	18 872.9	13 988.4	+34.9%
Amounts due to banks	770.0	404.4	+90.4%	12 985.4	6 808.3	+90.7%
Debt securities in issue	62.9	154.2	-59.2%	1 061.4	2 596.4	-59.1%
Other liabilities	86.5	85.5	+1.2%	1 459.4	1 439.3	+1.4%
Equity	199.6	186.8	+6.9%	3 366.6	3 144.4	+7.1%
Total liabilities and equity	1 119.2	830.9	+34.7%	18 872.9	13 988.4	+34.9%

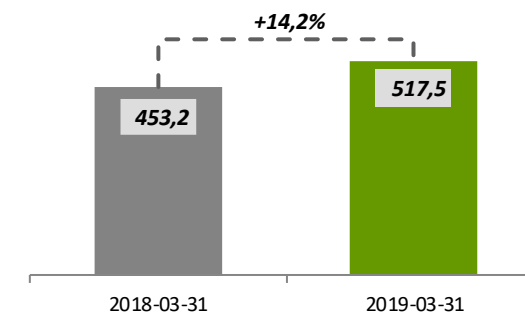
Performance indicators	Q1'2019	Q1'2018
NIM	6,7%	7,8%
COR	1,4%	2,6%
COF	11,5%	12,8%
ROE	7,5%	1,2%
ROA	1,4%	0,3%
C/I	78,0%	82,0%

- 📈 Increase of sales by 29.1% YoY to nearly RUB 4.8 bn.
- 📈 Segment Russia reported **positive net profit** of RUB 62.3 mn, x6.5 YoY
- 📈 **Total assets up by 34.9%** YoY to nearly RUB 18.9 bn
- 📈 **NFC and NII in RUB up by 17.3% and 11.3% YoY**
- 📈 Operating expenses in RUB increased, mainly driven by business expansion and headcount increase by 5% YoY (mainly in sales)
- 📈 **LLPs in RUB down by 24.8% YoY thanks to continued improvement of portfolio quality**
- 📈 Carcade paid Getin Holding a dividend of PLN 5.2 mn in Q1 2019
- 📈 Fitch rating B+, outlook stable

Leasing receivables
[RUB mn]



Net operating income
[RUB mn]





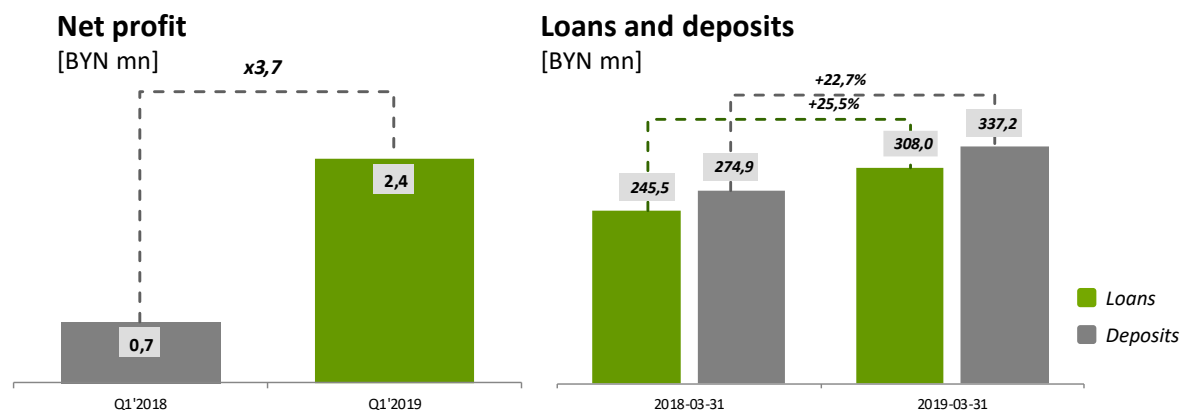
Consolidated data

Profit and loss	PLN m		BYN m			
	Q1'2019	Q1'2018	Q1'2019 / Q1'2018	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Interest income	20.3	17.6	+14.9%	11.5	10.2	+12.0%
Interest expense	-9.5	-7.5	+26.9%	-5.4	-4.3	+23.8%
Net interest income	10.8	10.2	+6.0%	6.1	5.9	+3.4%
Net fee and commission income	3.5	3.5	-0.3%	2.0	2.0	-2.8%
Other operating income and expense	7.5	5.9	+27.1%	4.3	3.4	+24.0%
Net operating income	21.8	19.6	+11.3%	12.3	11.3	+8.6%
Overhead costs	-14.6	-16.2	-9.9%	-8.2	-9.4	-12.1%
Provision	-1.1	-0.7	+50.8%	-0.6	-0.4	+47.1%
Profit before income tax	6.1	2.7	x2.3	3.4	1.5	x2.2
Income tax	-1.8	-1.5	+17.4%	-1.0	-0.9	+14.5%
Net profit (loss)	4.3	1.1	x3.8	2.4	0.7	x3.7

Balance sheet	PLN m		BYN m			
	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Cash and balances in the Central Bank	128.8	105.3	+22.3%	71.8	60.5	+18.7%
Amounts due from banks	49.8	24.0	x2.1	27.8	13.8	x2.0
Amounts due from clients	552.1	427.2	+29.3%	308.0	245.5	+25.5%
Tangible fixed assets	27.8	30.3	-8.3%	15.5	17.4	-11.0%
Other assets	43.0	55.7	-22.8%	24.0	32.0	-25.1%
Total Assets	801.4	642.4	+24.8%	447.0	369.2	+21.1%
Amounts due to banks	25.1	20.5	+22.5%	14.0	11.8	+18.9%
Deposits	604.5	478.4	+26.4%	337.2	274.9	+22.7%
Other liabilities	27.7	8.0	x3.5	15.5	4.6	x3.4
Equity	144.1	135.5	+6.3%	80.4	77.9	+3.2%
Total liabilities and equity	801.4	642.4	+24.8%	447.0	369.2	+21.1%

Performance indicators	Q1'2019	Q1'2018
NIM	5,9%	6,9%
COR	0,8%	0,7%
COF	6,0%	5,8%
ROE	11,3%	3,4%
ROA	2,2%	0,7%
C/I	67,0%	82,7%

- Net profit in Q1 2019 at BYN 2.4 mn vs BYN 0.7 mn in Q1 2018; marked improvement
- NII up by 3.4% YoY, NFC down by 2.8% (in BYN)
- Sales at BYN 70.9 mn vs BYN 77.6 mn in Q1 2018
- Loans up by 25.5% YoY, deposits up by 22.7% YoY (in BYN)
- NIM = 5.9% vs 6.9% in 2018
- Operating expenses down by over 12% (in BYN) – reduced footprint of the branch network combined with a stronger focus on online channels
- CAR = 19.3%, TIER 1 = 18.7%
- Implementation of the digitisation project: strong focus on online sales
- The Bank paid a dividend of PLN 18.4 mn in Q1 2019



Segment :: UKRAINE

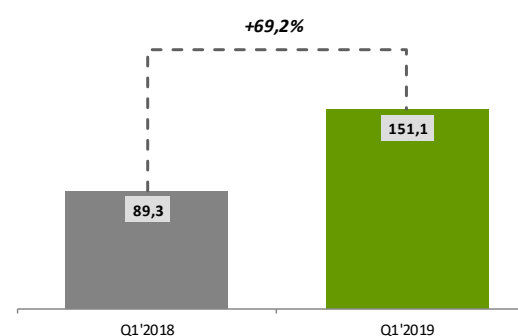
Profit and loss	PLN m			UAH m		
	Q1'2019	Q1'2018	Q1'2019 / Q1'2018	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Interest income	59.7	42.0	+42.1%	429.8	334.3	+28.6%
Interest expense	-15.4	-12.7	+21.4%	-111.3	-101.2	+9.9%
Net interest income	44.2	29.3	+51.0%	318.6	233.0	+36.7%
Net fee and commission income	17.5	6.8	x2.6	126.0	54.5	x2.3
Other operating income and expense	1.8	2.3	-20.9%	12.9	18.0	-28.4%
Net operating income	63.5	38.4	+65.4%	457.4	305.5	+49.7%
Overhead costs	-18.3	-14.5	+25.9%	-131.7	-115.5	+14.0%
Provision	-19.6	-10.1	+93.8%	-141.0	-80.3	+75.4%
Profit before income tax	25.7	13.8	+86.2%	184.8	109.6	+68.6%
Income tax	-4.7	-2.6	+83.1%	-33.7	-20.3	+65.8%
Net profit (loss)	21.0	11.2	+86.9%	151.1	89.3	+69.2%

Balance sheet	PLN m			UAH m		
	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Cash and balances in the Central Bank	28.6	23.0	+24.3%	202.6	177.3	+14.3%
Amounts due from banks	35.3	22.1	+59.8%	250.0	170.1	+47.0%
Amounts due from clients	516.4	371.8	+38.9%	3 659.5	2 864.4	+27.8%
Financial instruments	48.4	24.8	+95.1%	342.9	191.1	+79.5%
Tangible fixed assets	20.5	11.7	+75.5%	145.1	89.9	+61.5%
Other assets	27.3	25.1	+8.6%	193.1	193.3	-0.1%
Total Assets	676.3	478.4	+41.4%	4 793.3	3 686.0	+30.0%
Amounts due to banks	23.2	49.0	-52.6%	164.5	377.6	-56.4%
Deposits	498.3	368.5	+35.2%	3 531.8	2 839.2	+24.4%
Debt securities in issue	0.1	1.0	-88.6%	0.8	7.4	-89.5%
Other liabilities	52.1	15.0	x3.5	369.2	115.3	x3.2
Equity	102.6	45.0	x2.3	726.9	346.5	x2.1
Total liabilities and equity	676.3	478.4	+41.4%	4 793.3	3 686.0	+30.0%

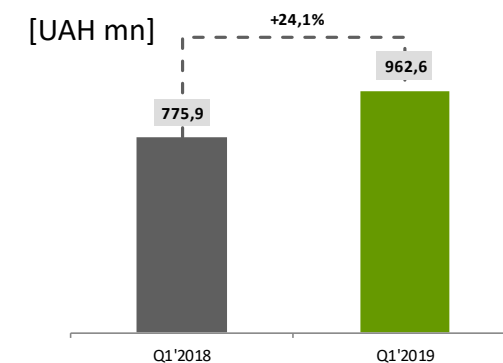
Performance indicators	Q1'2019	Q1'2018
NIM	29,9%	26,2%
COR	16,1%	11,1%
COF	12,4%	12,1%
ROE	83,1%	96,5%
ROA	13,2%	9,3%
C/I	28,8%	37,8%


- Net profit of Segment Ukraine at UAH 151.1 mn in Q1 2019 vs UAH 89.3 mn in Q1 2018. The profit of the segment includes:
 - Net profit of the Bank at UAH 86.9 mn vs UAH 64.8 mn
 - Net profit of NFS Group at UAH 70.2 mn vs UAH 27.9 mn
- Operating income in UAH up by 49.7% YoY
- Costs under control: C/I = 28.8% vs 37.8% in Q1 2018.
- Loan portfolio in UAH up by 27.8% YoY
- Net provisions in Q1 2019 up by 75.4% YoY mainly due to:
 - Much bigger sales in Q1 2019 vs Q1 2018, contributing negative UAH 12 mn to cost of provisions under the precautionary approach to new portfolio provisioning (IFRS 9)
 - Bigger sales in H2 2018: as a result, nominal impairment was reported for a bigger portfolio (which is still on the books and evolving in accordance with the risk appetite approved for 2019), contributing negative UAH 19 mn
 - Higher loss rate of the portfolio driven by slightly less effective debt enforcement and the pursued credit policy, contributing negative UAH 23 mn
- Results of the Segment strongly driven by FX income of UAH 6.6 mn including UAH 2.9 mn at NFS Group level
- Idea Bank Ukraine paid PLN 23.8 mn dividend to Getin Holding in April
- CAR = 11.8%, TIER 1 = 10.1% (Bank alone)

Net profit [UAH mn]



Sales [UAH mn]




Segment :: ROMANIA
Consolidated data

PLN m

Profit and loss	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Interest income	27.9	23.7	+17.6%
Interest expense	-10.2	-8.1	+25.4%
Net interest income	17.7	15.6	+13.6%
Net fee and commission income	6.5	6.3	+2.8%
Other operating income and expense	7.3	4.9	+48.7%
Net operating income	31.4	26.7	+17.5%
Overhead costs	-22.9	-19.9	+15.1%
Provision	-4.5	-3.7	+22.6%
Profit before income tax	4.0	3.2	+26.7%
Income tax	-0.7	-0.7	+1.9%
Net profit (loss)	3.3	2.5	+33.6%

PLN m

Balance sheet	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Cash and balances in the Central Bank	380.1	285.7	+33.0%
Amounts due from banks	40.0	95.2	-57.9%
Amounts due from clients	745.6	700.0	+6.5%
Net investments in financial lease	790.0	678.9	+16.4%
Financial instruments	169.8	158.9	+6.9%
Intangible assets	10.9	10.2	+6.9%
Tangible fixed assets	48.4	27.9	+73.3%
Other assets	75.0	78.1	-3.9%
Total Assets	2 260.0	2 034.9	+11.1%
Amounts due to banks	299.0	318.7	-6.2%
Deposits	1 656.0	1 461.1	+13.3%
Debt securities in issue	49.2	48.0	+2.3%
Other liabilities	87.3	59.5	+46.8%
Equity	168.4	147.5	+14.2%
Total liabilities and equity	2 260.0	2 034.9	+11.1%

Net profit at PLN 3.3 mn in Q1 2019 vs PLN 2.5 mn in Q1 2018
 - growing despite new levies: a tax on assets and higher fees paid to the local banking guarantee fund, totalling RON 0.9 mn vs RON 0.1 mn in Q1 2018

NII up by 13.6%, NFC up by 2.8% in PLN (customer acquisition wars)

Loan portfolio up by 6.5%, leasing portfolio up by 16.4% YoY

Defended NIM on a competitive market

Segment's total assets up by 11.1% YoY

Digitisation, sales network expansion

CAR Group/Bank= 15.4%/16.0%; TIER 1 Group/Bank = 11.4%/11.6%

Performance indicators	Q1'2019	Q1'2018
NIM	3,3%	3,3%
COR	1,2%	1,1%
COF	2,0%	1,8%
ROE	7,8%	6,8%
ROA	0,6%	0,5%
C/I	73,0%	74,5%

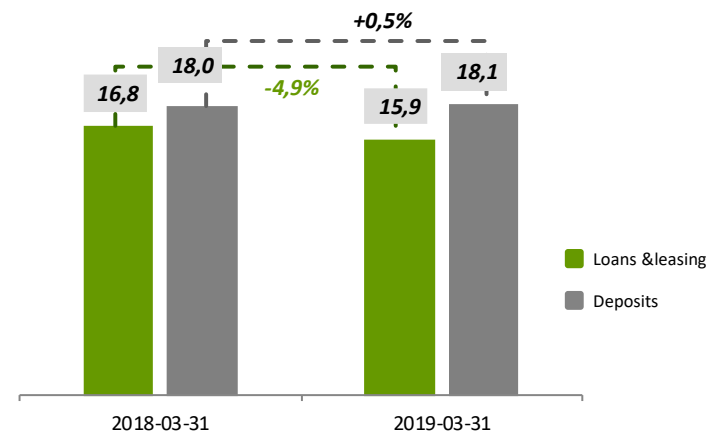
Results under pressure of the restructuring programme



	PLN m		
Profit and loss	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Net interest income	109.3	158.3	-31.0%
Net fee and commission income	38.6	41.9	-8.0%
Other operating income and expense	-18.8	11.7	-
Net operating income	129.0	211.9	-39.1%
Overhead costs	-117.5	-131.1	-10.3%
Provision	-88.4	-68.1	+29.8%
Share in result of cons. units of equity method	1.2	11.7	-89.8%
Profit before income tax	-75.8	24.4	-
Income tax	-5.0	-9.5	-47.3%
Net profit (loss)	-80.8	14.8	-

	PLN m		
Balance sheet	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Cash and balances in the Central Bank	508.0	221.8	x2.3
Amounts due from banks	225.0	151.5	+48.5%
Amounts due from clients	15 840.7	16 689.0	-5.1%
Net investments in financial lease	100.1	65.7	+52.5%
Financial instruments	3 027.5	4 099.8	-26.2%
Intangible assets	164.4	653.9	-74.9%
Tangible fixed assets	188.1	144.1	+30.6%
Other assets	672.0	1 468.6	-54.2%
Total Assets	20 725.8	23 494.4	-11.8%
Amounts due to banks	131.8	807.8	-83.7%
Deposits	18 094.4	17 996.9	+0.5%
Debt securities in issue	523.1	521.7	+0.3%
Other liabilities	1 782.3	1 978.2	-9.9%
Equity	194.3	2 189.9	-91.1%
Total liabilities and equity	20 725.8	23 494.4	-11.8%

Loans, leasing, and deposits
[PLN bn]



- After in-depth realignment of provisions in 2018, Q1 2019 profit charged with temporarily high costs of calming the liquidity turbulences in November 2018
- NII at PLN 109.3 vs PLN 158.3 mn in Q1 2018: higher cost of funding
- NFC at PLN 38.6 mn vs PLN 41.9 mn in Q1 2018
- Operating expenses down by 10.3% thanks to restructuring measures
- Net provisions up by 30% YoY
- Scenarios of further indepth restructuring and model changes under consideration

Annex 1: Profit and Loss Account for Q1 2019

Q1'2019 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	250.8	38.5	20.3	59.7	27.9	4.7	0.3	-4.9	397.2
Interest expense	-141.5	-22.8	-9.5	-15.4	-10.2	-2.8	-3.5	5.2	-200.5
Net interest income	109.3	15.7	10.8	44.2	17.7	1.8	-3.2	0.3	196.6
Net fee and commission income	38.6	5.4	3.5	17.5	6.5	0.0	0.0	-0.1	71.3
Other operating income and expense	-18.8	8.9	7.5	1.8	7.3	0.1	53.6	-51.1	9.1
Net operating income	129.0	30.0	21.8	63.5	31.4	1.9	50.4	-50.9	277.1
Overhead costs	-117.5	-23.4	-14.6	-18.3	-22.9	-1.2	-4.4	3.5	-198.8
Provision	-88.4	-3.1	-1.1	-19.6	-4.5	0.2	0.0	0.0	-116.5
Share in result of cons. units of equity method	1.2	0.8	0.0	0.0	0.0	0.0	0.0	-0.8	1.2
Profit before income tax	-75.8	4.4	6.1	25.7	4.0	1.0	46.0	-48.3	-37.0
Income tax	-5.0	-0.8	-1.8	-4.7	-0.7	-0.2	-8.8	0.0	-21.9
Net profit (loss)	-80.8	3.6	4.3	21.0	3.3	0.8	37.2	-48.3	-58.9
Non-controlling interest									36.4
Net profit attributable to equity holders of the Co.									-22.5

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 March 2019

2019-03-31 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	508.0	0.0	128.8	28.6	380.1	0.0	0.0	0.0	1 045.5
Amounts due from banks and financial institutions	225.0	44.2	49.8	35.3	40.0	3.3	23.1	-25.8	394.8
Derivative hedging instruments	12.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.9
Derivative financial instruments measured at fair value through profit or loss	27.5	0.0	0.0	0.0	1.0	0.0	48.3	0.0	76.9
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	15 840.7	0.0	552.1	516.4	745.6	0.0	0.0	-411.0	17 243.7
Net investments in financial lease	100.1	945.1	0.0	0.0	790.0	0.0	0.5	-0.2	1 835.5
Other loans and receivables	7.4	0.0	0.0	0.0	0.0	259.7	11.8	-11.8	267.1
Financial instruments	3 027.5	0.0	0.7	48.4	169.8	0.0	49.4	-25.5	3 270.4
Investments in associates	283.3	38.3	0.0	2.2	0.0	0.0	822.3	-862.9	283.3
Intangible assets	164.4	0.7	15.8	6.9	10.9	0.0	0.0	73.0	271.8
Tangible fixed assets	188.1	12.5	27.8	20.5	48.4	1.6	6.2	-1.1	304.1
Investment property	41.3	0.0	19.2	1.1	2.6	0.0	0.0	0.0	64.2
Tax assets	9.6	25.8	3.3	6.6	10.6	3.3	14.7	11.1	85.1
Other assets	290.0	52.5	4.0	10.5	60.6	0.4	26.0	-27.8	416.2
Total Assets	20 725.8	1 119.2	801.4	676.3	2 260.0	268.5	1 118.3	-1 281.9	25 687.5
Amounts due to banks and other commercial institutions	131.8	770.0	25.1	23.2	299.0	125.4	151.7	-421.8	1 104.6
Other financial liabilities at fair value through profit or loss	1 292.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1 292.8
Amounts due to customers	18 094.4	0.0	604.5	498.3	1 656.0	0.0	0.0	-1.5	20 851.7
Debt securities in issue	523.1	62.9	14.2	0.1	49.2	56.8	80.2	-31.4	755.0
Other liabilities	489.5	86.5	13.5	52.1	87.3	0.7	58.0	-51.0	736.7
Total liabilities	20 531.5	919.5	657.3	573.8	2 091.5	182.9	289.9	-505.6	24 740.8
Equity	194.3	199.6	144.1	102.6	168.4	85.5	828.4	-776.3	946.7
Total liabilities and equity	20 725.8	1 119.2	801.4	676.3	2 260.0	268.5	1 118.3	-1 281.9	25 687.5

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

Appendix

Growing sales and customer acquisition wars



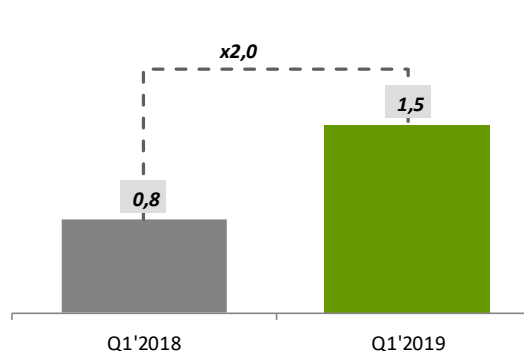
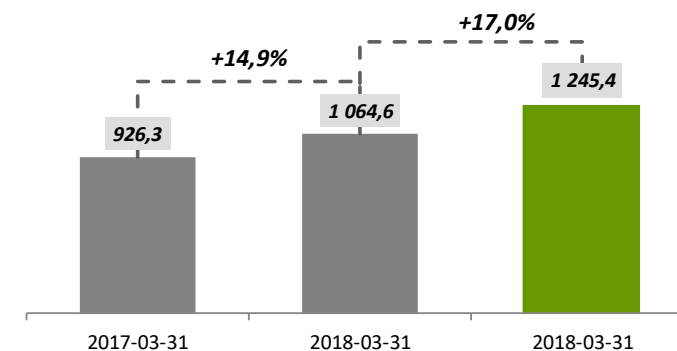
PLN m

Profit and loss	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Interest income	21.9	17.7	+23.7%
Interest expense	-7.6	-5.2	+47.5%
Net interest income	14.3	12.5	+13.9%
Net fee and commission income	2.1	2.7	-22.7%
Other operating income and expense	4.8	2.7	+75.8%
Net operating income	21.1	17.9	+17.8%
Overhead costs	-16.0	-13.8	+16.2%
Provision	-3.6	-3.3	+8.1%
Profit before income tax	1.5	0.8	+83.6%
Income tax	0.0	-0.1	-
Net profit (loss)	1.5	0.8	x2.0

PLN m

Balance sheet	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Cash and balances in the Central Bank	380.1	285.7	+33.0%
Amounts due from banks	38.4	93.5	-58.9%
Amounts due from clients	1 245.4	1 064.6	+17.0%
Financial instruments	169.8	158.9	+6.9%
Intangible assets	10.6	9.9	+6.6%
Tangible fixed assets	45.1	26.9	+67.7%
Other assets	51.6	52.4	-1.5%
Total Assets	1 941.0	1 691.9	+14.7%
Amounts due to banks	20.1	21.9	-8.2%
Deposits	1 670.8	1 478.3	+13.0%
Debt securities in issue	43.1	20.8	x2.1
Other liabilities	58.8	36.6	+60.8%
Equity	148.3	134.4	+10.3%
Total liabilities and equity	1 941.0	1 691.9	+14.7%

- Net profit at PLN 1.5 mn in Q1 2019 vs PLN 0.8 mn in Q1 2018
- Loans up by 17.0% YoY
- NII up by 13.9% YoY
- NFC down mainly due to strong competition pressure and customer acquisition wars
- Bank sales at RON 106 mn vs RON 158 mn in Q1 2018: driven by NBR's reduction of the maximum allowed DTI
- Rising operating expenses mainly driven by customer acquisition wars aimed to reduce the effect of refinancing, sales network expansion, and payroll pressures.
- NIM at 3.1%
- Risk under control: COR = 1.2%

Net profit
[PLN mn]Loan portfolio
[PLN mn]

Idea Bank
Fresh banking from Poland

Steady growth of leasing



PLN m

Profit and loss	Q1'2019	Q1'2018	Q1'2019 / Q1'2018
Interest income	4.6	4.9	-6.7%
Interest expense	-2.4	-2.4	-3.2%
Net interest income	2.2	2.5	-10.1%
Net fee and commission income	4.4	3.6	+21.6%
Other operating income and expense	2.8	2.1	+29.6%
Net operating income	9.4	8.2	+14.2%
Overhead costs	-6.7	-6.2	+8.2%
Provision	-0.9	-0.3	x3.5
Profit before income tax	1.8	1.8	+0.4%
Income tax	-0.5	-0.5	+0.0%
Net profit (loss)	1.3	1.2	+0.6%

PLN m

Balance sheet	2019-03-31	2018-03-31	2019-03-31 / 2018-03-31
Amounts due from banks	15.5	18.5	-16.1%
Amounts due from clients	42.8	62.6	-31.6%
Net investments in financial lease	253.2	265.3	-4.6%
Intangible assets	0.3	0.3	+8.6%
Tangible fixed assets	3.1	1.1	x3.0
Other assets	34.3	27.6	+24.4%
Total Assets	349.3	375.4	-7.0%
Amounts due to banks	287.5	310.3	-7.3%
Other liabilities	28.5	22.9	+24.2%
Equity	33.3	42.2	-21.1%
Total liabilities and equity	349.3	375.4	-7.0%

Net profit at PLN 1.3 mn in Q1 2019 vs PLN 1.2 mn in Q1 2018

Sales at RON 133.8 mn, up by 6.9% YoY

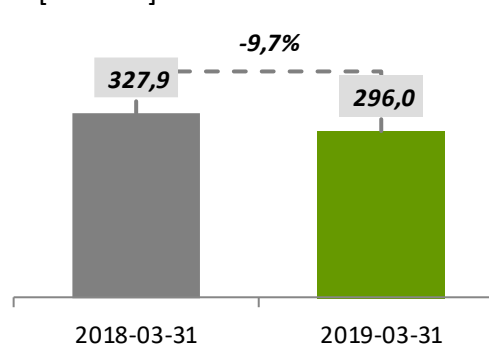
NFC up by 21.6% YoY

NII down by 10.1% YoY

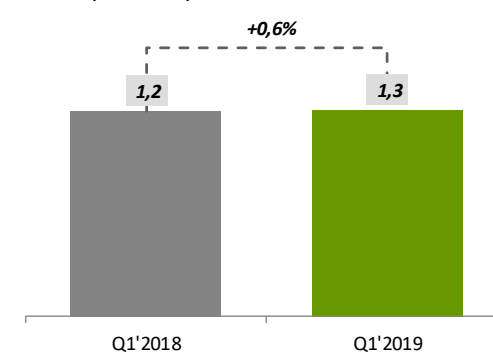
NIM at 2.8%.

COR in leasing at 1.2%.

Leasing
[PLN mn]



Net profit
[PLN mn]



Idea Leasing
Smart Leasing

This presentation (“Presentation”) has been prepared by Getin Holding S.A. (the “Company”) only for information purposes and may not, in any event, be considered or interpreted as an offer and/or a recommendation to enter into any transaction. In particular, it not be considered or interpreted as an offer to acquire any securities or as an offer, invitation or incentive to make any acquisition offer, to make any investment or carry out any transaction involving such securities, nor may it be considered or interpreted as a recommendation to enter into any transaction, particularly any transaction involving the securities in the Company or any of its subsidiaries, in the United States of America or in any other jurisdiction. Although the information contained in this Presentation is based on generally available and reliable sources, the Company cannot guarantee that this information is full and complete. The Company takes no responsibility for the consequences of any decisions based on any information contained in this Presentation. The information contained in this Presentation has never been subject to independent verification and may at any time be subject to change or modification. The Company is not required to publicly disclose any possible modification or change to any information, data or statement contained in this Presentation if the Company changes its strategy or intentions or if any unforeseen events or circumstances occur that affect the Company’s strategy and/or intentions. No information contained in this Presentation may, by any means, be considered or interpreted as a forecast or any express or implied representation or warranty whatsoever made by the Company or any person acting on behalf of the Company. In addition, neither the Company nor any person acting on its behalf shall be liable, in any way whatsoever, for any loss or damage that may be caused as a result of negligence or otherwise in connection with use of this Presentation or any information contained in it, or for any damage that might otherwise arise in connection with any information contained in this Presentation. The publication by the Company of the data contained in this Presentation is not a breach of the regulations applicable to companies whose shares are traded on a regulated market, particularly on a regulated market of the Warsaw Stock Exchange (Giełda Papierów Wartościowych w Warszawie S.A.). The information provided in this Presentation has already been disclosed in current or periodic reports published by the Company or constitutes an addition to those reports, and its publication does not require the Company to fulfil the obligation to provide information as imposed on the Company as a public company. Please note that the only reliable source of information on the situation of the Company, its forecasts, events regarding the Company, its financial results and indicators are the current and periodic reports published by the Company in performing its information obligations.

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