



Presentation of the Group's Financial Results for Q3 2019

Warsaw, 20 November 2019



Macroeconomic conditions



POLAND

- GDP growth at 3.9% in Q3 vs forecast 4.1%
- Inflation 2.6% (YoY) in September
- Unemployment rate at 5.1% in July (vs 5.8% in December 2018)
- Interest rates unchanged (1.5%)
- Risk of rising social expectations of additional social transfers following electoral campaign promises



RUSSIA

- GDP growth at 1.7% in Q3 vs 0.9% in Q2 2019
- Inflation 3.8% in October vs 5.0% YoY in January
- Unemployment 4.5% in September (vs 4.9% in January)
- Reference rate cut to 6.5% in October after a series of cuts starting in April, from 7.75%
- New US sanctions against Russia in connection with the Skripal case effective since 26 August
- Russia is gaining a stronger foothold in regions from which the US are withdrawing (Middle East) and aspires to compete with China for influence (Africa)



BELARUS

- Expected GDP growth at 2.5% in Q3 2019
- NBB continues the interest rate cut policy. The rate is at 9.0% vs 10% in May
- Inflation 5.3% in October vs 5.0% in January
- Further interest margin squeeze (loans/deposits) imposed by the regulator



UKRAINE

- Expected GDP growth at 3.4% in Q3
- Inflation 9.1% in September vs 9.2% in January. 2019 projection 6.3%
- Unemployment 7.7% in June
- Continued rate cuts to 15.5% vs 18.0% in January
- Reactivated Normandy format talks – expected mobilisation to regulate the Donbas conflict
- Trump - Zelensky talks implicated in US internal politics with threatened suspension of US assistance in the background



ROMANIA

- GDP growth 3% in Q3 2019
- Inflation 3.4% in October
- Unemployment 3.8% in September vs 4.0% in January
- ROBOR 3M oscillating between 2.87% and 3.41% year to date, in a downtrend since April highs
- Tax on bank assets and its implications, increased fees to the local bank guarantee fund

FX RATES USED IN THE CONVERSION OF COMPANIES' RESULTS

Exchange rates	2019'09	2018'09	Y/Y
RUB	0,0618	0,0561	+10,2%
RUB average	0,0593	0,0581	+2,0%
UAH	0,1655	0,1301	+27,2%
UAH average	0,1472	0,1323	+11,3%
BYN	1,9224	1,7409	+10,4%
BYN average	1,8378	1,7751	+3,5%
RON	0,9207	0,9157	+0,5%
RON average	0,9081	0,9141	-0,7%

Structure and growth rate of the drivers of Group results in 9M 2019

↑ The Group's net profit at PLN 51.1 mn – all markets in the black

INCREMENTAL:

↑ Continued growth of foreign operations – net profit of foreign operations PLN 115.9 mn in 9M 2019 vs PLN 84.7 mn in 9M 2018.

↑ Getin Holding's separate profit at PLN 63.7 mn vs PLN 5.0 mn in 9M 2018: impact of dividends paid by Idea Bank Ukraine, NFS, Belarus and Carcade.

↑ Net profit attributable to the majority shareholders at PLN 61.1 mn vs loss of (PLN 144.3 mn) in 9M 2018

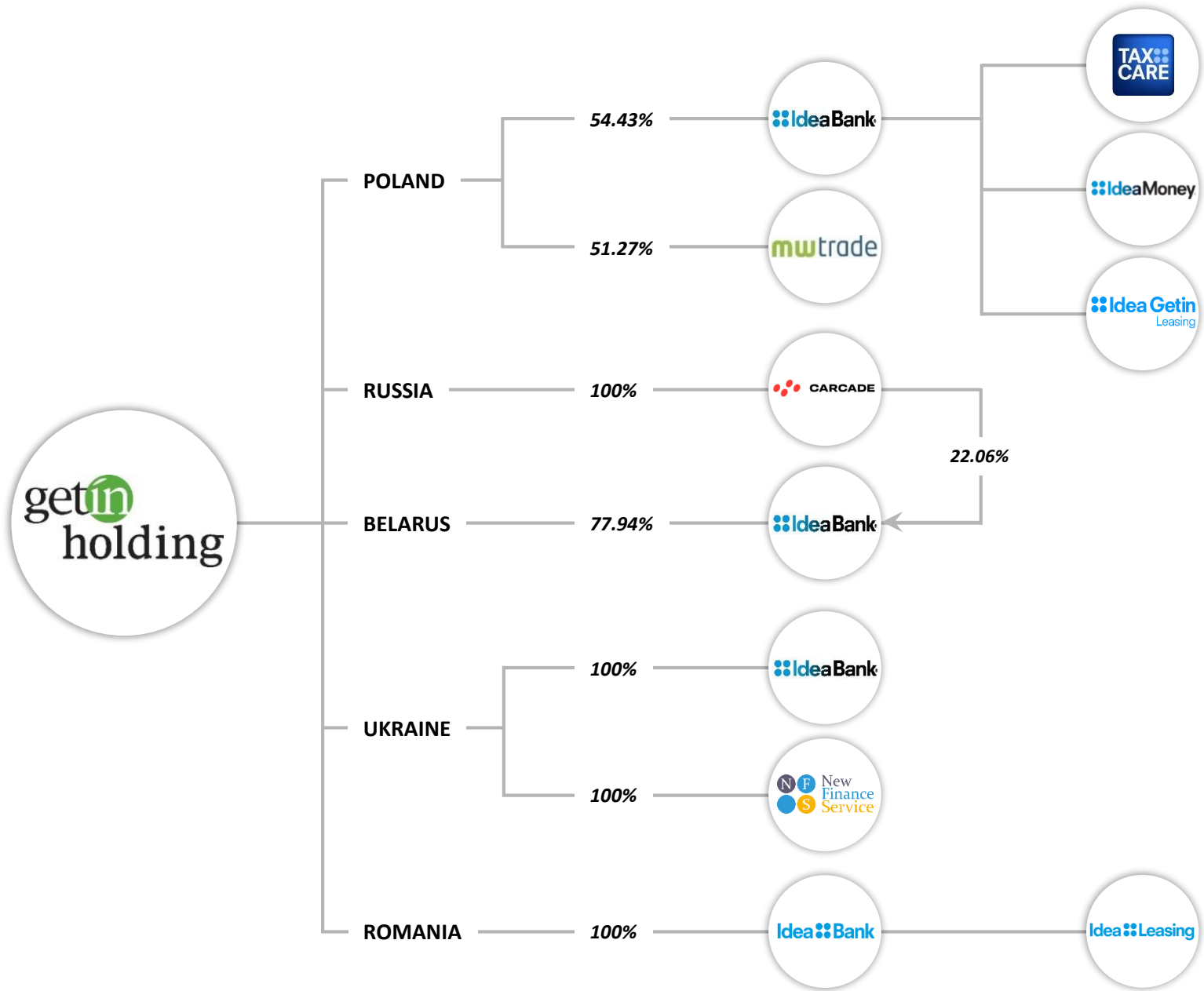
↑ Reduction of financial liabilities of Getin Holding (separate) from PLN 299.9 mn as at 31.12.2018 to PLN 211.5 mn as at 30.09.2019

↓ Adverse impact of temporarily high costs of calming the liquidity turbulences in November 2018 and higher provisions at the level of Idea Bank Group Poland.

↓ The Bank's Q2 results include provisions for restructuring in Idea Bank Group Poland at PLN 35.1 mn gross.

	PLN m		
	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018
International	115.9	84.7	+36.9%
Russia	20.4	20.6	-1.0%
Belarus	12.7	9.0	+40.4%
Ukraine	71.5	43.3	+65.1%
Romania	11.4	11.7	-3.1%
MW Trade	-2.1	3.5	-
Getin Holding	63.7	5.0	x12.8
Idea Bank Polska	-67.5	-406.1	-
Non-controlling interest	31.8	183.2	-82.6%
Others & Consolidation Adjustments	-80.7	-14.5	x5.6
Net profit attributable to equity holders of the Co.	61.1	-144.3	-

PLN m Profit and loss	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018	Q3'2019	Q3'2018	Q3'2019 / Q3'2018
Interest income	1 280.8	1 187.8	+7.8%	433.3	416.3	+4.1%
Interest expense	-583.2	-489.2	+19.2%	-181.4	-171.7	+5.6%
Net interest income	697.6	698.6	-0.1%	251.9	244.6	+3.0%
Net fee and commission income	189.5	-96.5	-	67.6	17.9	x3.8
Other operating income and expense	32.1	-81.6	-	13.9	20.7	-32.8%
Net operating income	919.2	520.4	+76.6%	333.4	283.2	+17.7%
Overhead costs	-531.1	-568.1	-6.5%	-154.7	-187.1	-17.3%
Provision	-347.7	-290.4	+19.7%	-123.6	-90.7	+36.4%
Share in result of cons. units of equity method	4.4	32.6	-86.4%	1.0	21.0	-95.0%
Profit before income tax	44.9	-305.4	-	56.1	26.4	x2.1
Income tax	-13.6	-12.5	+9.4%	-4.4	-22.2	-80.3%
Profit (loss) from continuing operations	31.3	-317.8	-		4.2	x12.3
Profit (loss) from discontinued operations	-2.0	-9.7	-78.9%		-2.2	-71.8%
Net profit (loss)	29.3	-327.5	-	51.1	2.0	x25.7
Non-controlling interest	31.8	183.2	-82.6%	-3.8	13.2	-
Net profit attributable to equity holders of the Co.	61.1	-144.3	-	47.3	15.2	x3.1



As at 30 September 2019; the figure presents the interest of Getin Holding in the equity of the parent company in each country



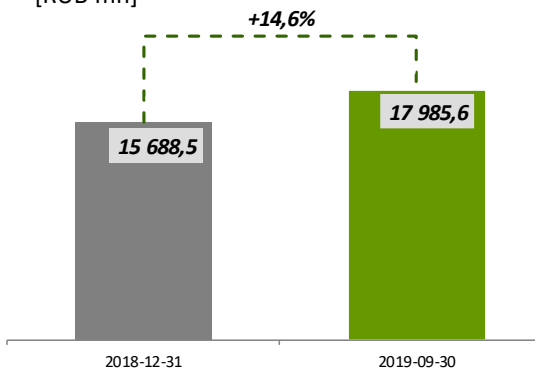
Segment Russia	PLN m			RUB m		
	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018
Profit and loss						
Interest income	124.7	96.9	+28.7%	2 103.3	1 667.4	+26.1%
Interest expense	-72.2	-53.0	+36.1%	-1 218.2	-912.9	+33.5%
Net interest income	52.5	43.8	+19.6%	885.1	754.5	+17.3%
Net fee and commission income	18.9	17.3	+8.8%	318.1	298.3	+6.6%
Other operating income and expense	35.0	34.3	+1.9%	589.8	590.5	-0.1%
Net operating income	106.3	95.5	+11.3%	1 793.0	1 643.3	+9.1%
Overhead costs	-70.3	-65.9	+6.5%	-1 185.4	-1 134.8	+4.5%
Provision	-11.2	-5.8	+91.6%	-188.4	-100.3	+87.8%
Share in result of cons. units of equity method	2.5	2.9	-11.7%	42.6	49.2	-13.4%
Profit before income tax	27.4	26.6	+3.0%	461.8	457.4	+1.0%
Income tax	-7.0	-6.0	+16.5%	-117.7	-103.0	+14.2%
Net profit (loss)	20.4	20.6	-1.0%	344.1	354.4	-2.9%

Balance sheet	PLN m		RUB m		2019-09-30 / 2018-12-31	
	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31	2019-09-30 / 2018-12-31		
Cash and balances in the Central Bank	0.0	0.0	-60.0%	0.0	0.1	-64.9%
Amounts due from banks	44.1	46.4	-5.0%	713.3	857.9	-16.9%
Net investments in financial lease	1 111.5	848.8	+31.0%	17 985.6	15 688.5	+14.6%
Intangible assets	0.7	0.6	+8.2%	10.9	11.6	-5.3%
Tangible fixed assets	11.1	4.1	x2.7	179.3	75.4	x2.4
Other assets	119.9	114.2	+5.0%	1 940.3	2 111.5	-8.1%
Total Assets	1 287.3	1 014.1	+26.9%	20 829.5	18 744.9	+11.1%
Amounts due to banks	929.9	683.1	+36.1%	15 046.6	12 625.9	+19.2%
Debt securities in issue	39.2	69.3	-43.4%	634.9	1 280.3	-50.4%
Other liabilities	102.6	73.8	+39.0%	1 660.2	1 364.3	+21.7%
Equity	215.5	188.0	+14.7%	3 487.8	3 474.4	+0.4%
Total liabilities and equity	1 287.3	1 014.1	+26.9%	20 829.5	18 744.9	+11.1%

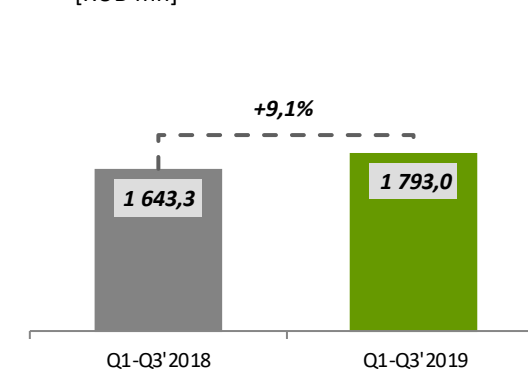
Performance indicators	Q1-Q3'2019	Q1-Q3'2018
NIM	6,8%	7,7%
COR	1,5%	1,1%
COF	11,1%	11,8%
ROE	13,5%	14,1%
ROA	2,4%	3,1%
C/I	66,1%	69,1%

- 📈 Increase of sales by **19.0%** YoY to over RUB 16.7 bn.
- 📈 Segment Russia reported **net profit of RUB 344.1 mn**
- 📈 **Total assets up by 11.1%** YTD to nearly RUB 20.8 bn
- 📈 **NFC and NII in RUB up by 17.3% and 6.6% YoY**
- 📈 Operating expenses under control
- 📈 **LLPs in RUB up by 87.8% YoY due to increased production and growing portfolio (IFRS 9 – provisions against sound portfolios)**
- 📈 **Carcade paid Getin Holding a dividend of PLN 13 mn in 2019**
- 📈 **Fitch rating B+, outlook stable**

Leasing receivables
[RUB mn]



Net operating income
[RUB mn]



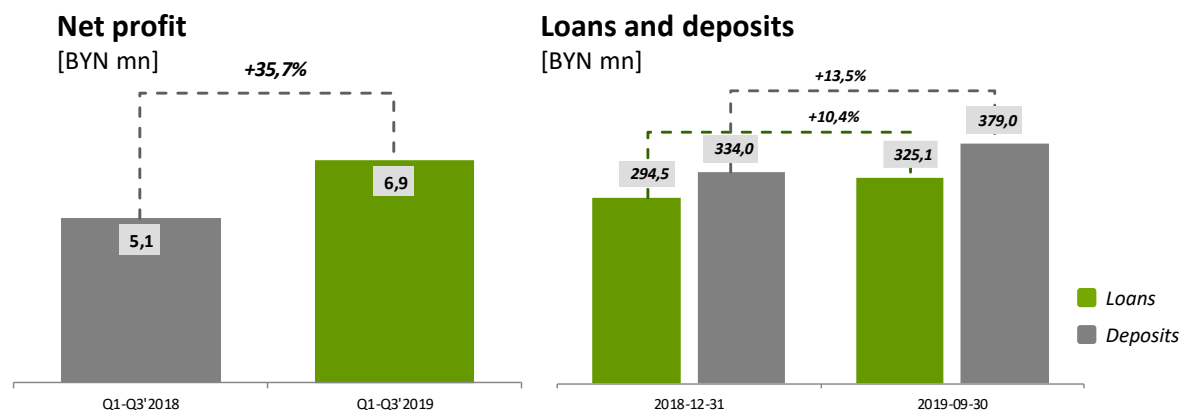


Consolidated data	PLN m		BYN m			
	Q1-Q3'2019	Q1-Q3'2018*	Q1-Q3'2019 / Q1-Q3'2018*	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018
Profit and loss						
Interest income	64.6	57.7	+12.0%	35.1	32.5	+8.2%
Interest expense	-33.8	-24.6	+37.7%	-18.4	-13.8	+33.0%
Net interest income	30.8	33.1	-7.1%	16.7	18.7	-10.3%
Net fee and commission income	10.7	9.4	+13.9%	5.8	5.3	+10.0%
Other operating income and expense	27.2	23.2	+17.6%	14.8	13.1	+13.6%
Net operating income	68.7	65.7	+4.6%	37.4	37.0	+1.0%
Overhead costs	-46.9	-49.4	-4.9%	-25.5	-27.8	-8.2%
Provision	-3.8	-2.2	+71.9%	-2.1	-1.3	+66.1%
Profit before income tax	17.9	14.1	+27.4%	9.8	7.9	+23.1%
Income tax	-5.3	-5.1	+4.2%	-2.9	-2.8	+0.7%
Net profit (loss)	12.7	9.0	+40.4%	6.9	5.1	+35.7%

Balance sheet	PLN m		BYN m			
	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31
Cash and balances in the Central Bank	136.7	171.9	-20.5%	71.1	97.6	-27.1%
Amounts due from banks	60.9	34.4	+77.3%	31.7	19.5	+62.5%
Amounts due from clients	625.1	518.8	+20.5%	325.1	294.5	+10.4%
Tangible fixed assets	24.6	28.3	-13.1%	12.8	16.0	-20.4%
Other assets	77.0	36.4	x2.1	40.1	20.7	+93.6%
Total Assets	924.2	789.8	+17.0%	480.8	448.4	+7.2%
Amounts due to banks	3.9	28.2	-86.2%	2.0	16.0	-87.4%
Deposits	728.6	588.3	+23.8%	379.0	334.0	+13.5%
Other liabilities	33.1	11.8	x2.8	17.2	6.7	x2.6
Equity	158.7	161.5	-1.8%	82.5	91.7	-10.0%
Total liabilities and equity	924.2	789.8	+17.0%	480.8	448.4	+7.2%

Performance indicators	Q1-Q3'2019	Q1-Q3'2018
NIM	5,2%	7,2%
COR	0,9%	0,7%
COF	6,5%	6,1%
ROE	10,6%	8,9%
ROA	2,0%	1,8%
C/I	68,3%	75,2%

- Net profit in 9M 2019 at BYN 6.9 mn vs BYN 5.1 mn in 9M 2018, up by nearly 36%
- NFC up by 10% YoY, NII down by 10.3% (in BYN) – impact of continued interest margin squeeze imposed by the regulator
- Sales at BYN 207.8 mn vs BYN 189.1 mn in 9M 2018
- Loans up by 10.4% YTD, deposits up by 13.5% YTD (in BYN)
- NIM = 5.2% vs 7.2% in 2018
- Operating expenses down by 8.2% (in BYN) – reduced footprint of the branch network combined with a stronger focus on online channels
- CAR = 17.96%, TIER 1 = 12.50%
- Implementation of the digitisation project: strong focus on online sales. As at 30 September, the share of online sales in acquisition of deposits was 58.3% and the share in loan sales was 23.6%.
- The Bank paid a dividend of PLN 21.7 mn in 2019 (as at 30 September 2019).



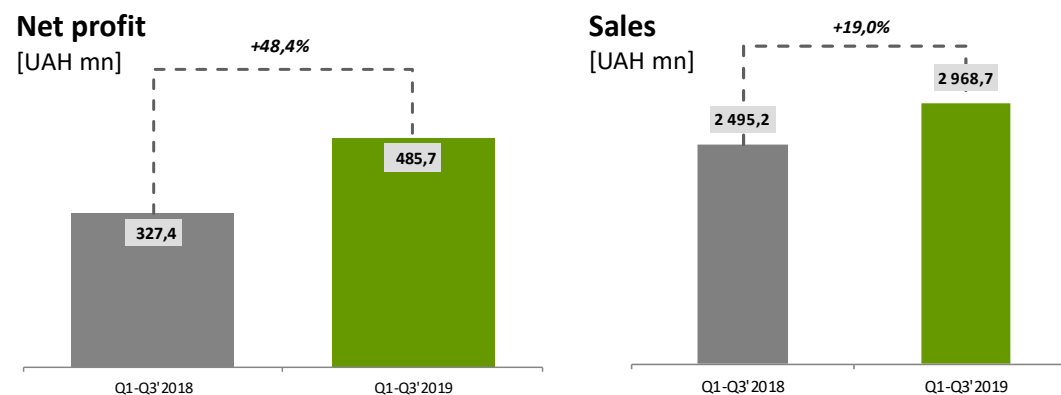
Segment :: UKRAINE

Profit and loss	PLN m		UAH m			
	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018
Interest income	209.2	144.0	+45.3%	1 421.7	1 088.3	+30.6%
Interest expense	-55.3	-38.4	+44.0%	-375.4	-290.0	+29.5%
Net interest income	154.0	105.6	+45.8%	1 046.3	798.3	+31.1%
Net fee and commission income	57.9	27.9	x2.1	393.1	210.7	+86.6%
Other operating income and expense	5.4	5.8	-7.3%	36.7	44.0	-16.7%
Net operating income	217.2	139.3	+55.9%	1 476.0	1 053.0	+40.2%
Overhead costs	-63.9	-47.9	+33.2%	-433.9	-362.5	+19.7%
Provision	-65.9	-38.2	+72.5%	-448.0	-288.9	+55.1%
Profit before income tax	87.4	53.1	+64.6%	594.2	401.7	+47.9%
Income tax	-16.0	-9.8	+62.3%	-108.4	-74.3	+45.9%
Net profit (loss)	71.5	43.3	+65.1%	485.7	327.4	+48.4%

Balance sheet	PLN m		UAH m			
	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31
Cash and balances in the Central Bank	35.7	22.3	+60.0%	215.8	164.5	+31.2%
Amounts due from banks	62.4	27.8	x2.2	377.0	204.5	+84.3%
Amounts due from clients	677.7	457.0	+48.3%	4 095.0	3 367.8	+21.6%
Financial instruments	53.0	47.3	+12.1%	320.4	348.6	-8.1%
Tangible fixed assets	24.8	13.9	+78.4%	149.6	102.2	+46.3%
Other assets	30.1	26.6	+13.4%	182.0	195.8	-7.0%
Total Assets	883.7	594.8	+48.6%	5 339.8	4 383.4	+21.8%
Amounts due to banks	12.2	34.4	-64.7%	73.5	253.8	-71.0%
Deposits	677.4	444.4	+52.4%	4 093.3	3 274.8	+25.0%
Debt securities in issue	0.1	0.2	-52.9%	0.7	1.8	-61.4%
Other liabilities	43.9	16.5	x2.7	265.3	121.4	x2.2
Equity	150.1	99.3	+51.2%	907.1	731.7	+24.0%
Total liabilities and equity	883.7	594.8	+48.6%	5 339.8	4 383.4	+21.8%

Performance indicators	Q1-Q3'2019	Q1-Q3'2018
NIM	29,7%	29,3%
COR	15,5%	13,1%
COF	12,5%	11,7%
ROE	76,4%	93,1%
ROA	12,9%	11,2%
C/I	29,4%	34,4%

- ① **Net profit of Segment Ukraine at UAH 485.7 mn in 9M 2019 vs UAH 327.4 mn in 9M 2018.** The profit of the segment includes:
 - **Net profit of the Bank at UAH 291.9 mn vs UAH 235.4 mn**
 - **Net profit of NFS Group at UAH 209.9 mn vs UAH 102.9 mn**
- ① **Loan sales up by 19% YoY (in UAH)**
- ① **Operating income in UAH up by 40.2% YoY**
- ① **Costs under control: C/I = 29.4% vs 34.4% in 9M 2018.**
- ① **Loan portfolio in UAH up by 21.6% YTD**
- ① Results of the Segment driven by positive FX income of UAH 13.8 mn
- ① **Segment Ukraine paid PLN 35.3 mn dividend to Getin Holding (as at 30 September 2019), including:**
 - **Idea Bank Ukraina: PLN 23.8 mn**
 - **New Finance Service: PLN 11.4 mn**
- ① **CAR = 19.48% TIER 1 = 10.40% (Bank alone)**



Segment :: ROMANIA
Consolidated data
PLN m

Profit and loss	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018
Interest income	84.9	76.5	+10.9%
Interest expense	-31.1	-25.8	+20.7%
Net interest income	53.8	50.7	+6.0%
Net fee and commission income	21.0	20.0	+5.0%
Other operating income and expense	22.7	19.4	+16.9%
Net operating income	97.4	90.1	+8.1%
Overhead costs	-70.6	-62.1	+13.8%
Provision	-12.8	-13.5	-5.6%
Profit before income tax	14.0	14.5	-3.2%
Income tax	-2.7	-2.8	-3.7%
Net profit (loss)	11.4	11.7	-3.1%

PLN m

Balance sheet	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31
Cash and balances in the Central Bank	419.3	440.7	-4.8%
Amounts due from banks	19.0	31.4	-39.4%
Amounts due from clients	767.3	754.8	+1.7%
Net investments in financial lease	823.8	783.9	+5.1%
Financial instruments	219.9	174.2	+26.2%
Intangible assets	12.8	11.2	+15.0%
Tangible fixed assets	47.5	26.0	+82.6%
Other assets	65.3	63.6	+2.7%
Total Assets	2 375.0	2 285.8	+3.9%
Amounts due to banks	276.7	324.3	-14.7%
Deposits	1 789.6	1 667.9	+7.3%
Debt securities in issue	44.0	70.4	-37.5%
Other liabilities	84.6	54.8	+54.5%
Equity	180.2	168.4	+7.0%
Total liabilities and equity	2 375.0	2 285.8	+3.9%

Net profit at PLN 11.4 mn in 9M 2019 vs PLN 11.7 mn in 9M 2018 – decrease due to new levies: a tax on assets and higher fees paid to the local banking guarantee fund, as well as the cost of the currency conversion of Idea Investment bonds, totalling RON 3.6 mn vs RON 0.8 mn in 9M 2018

Sales of the Group at PLN 700.2 mn, down by 11.4% YoY, including:

- **Bank: PLN 317.5 mn, -18.5% vs 9M 2018 – NBR reduced the maximum allowed DTI**
- **Leasing: PLN 382.7 mn, -4.5% vs 9M 2018**

NII up by 6%, NFC up by 5% in PLN

Loan portfolio down by 1.7% YTD, leasing portfolio up by 5.1% YTD

Defended NIM on a competitive market

Segment's total assets up by 3.9% YoY

Digitisation, sales network expansion

CAR Group/Bank= 15.0%/15.3%; TIER 1 Group/Bank = 11.3%/11.2%

The Group redeemed Idea Investment bonds at PLN 26.3 mn

Performance indicators	Q1-Q3'2019	Q1-Q3'2018
NIM	3,2%	3,5%
COR	1,1%	1,3%
COF	2,0%	1,9%
ROE	8,7%	10,3%
ROA	0,7%	0,8%
C/I	72,5%	68,9%



PLN m

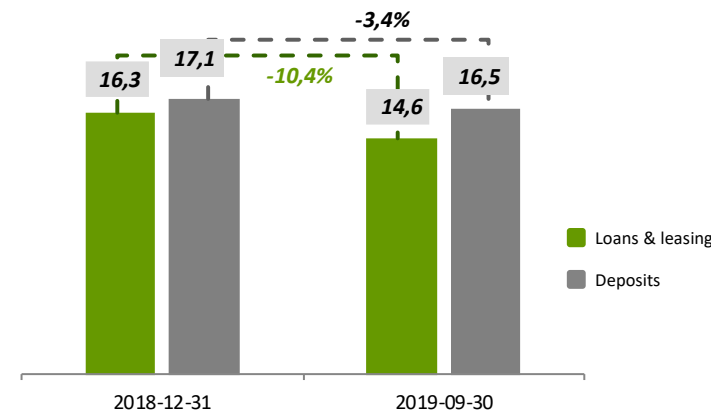
Profit and loss	Q1-Q3'2019	Q1-Q3'2018	Q1-Q3'2019 / Q1-Q3'2018
Net interest income	413.0	462.2	-10.7%
Net fee and commission income	81.5	-170.5	-
Other operating income and expense	-72.3	-166.6	-56.6%
Net operating income	422.1	125.1	x3.4
Overhead costs	-273.5	-336.0	-18.6%
Provision	-253.8	-230.8	+10.0%
Share in result of cons. units of equity method	4.4	32.6	-86.4%
Profit before income tax	-100.7	-409.0	-75.4%
Income tax	35.2	12.6	x2.8
Profit (loss) from continuing operations	-65.5	-396.4	-83.5%
Profit (loss) from discontinued operations	-2.0	-9.7	-78.9%
Net profit (loss)	-67.5	-406.1	-83.4%

PLN m

Balance sheet	2019-09-30	2018-12-31	2019-09-30 / 2018-12-31
Cash and balances in the Central Bank	665.9	884.7	-24.7%
Amounts due from banks	270.6	204.7	+32.2%
Amounts due from clients	14 501.8	16 179.9	-10.4%
Net investments in financial lease	96.0	103.4	-7.1%
Financial instruments	2 359.0	2 122.0	+11.2%
Intangible assets	148.7	167.6	-11.3%
Tangible fixed assets	131.3	137.1	-4.2%
Other assets	477.1	672.2	-29.0%
Total Assets	18 650.5	20 471.6	-8.9%
Amounts due to banks	14.3	78.7	-81.9%
Deposits	16 501.8	17 082.8	-3.4%
Debt securities in issue	445.5	523.7	-14.9%
Other liabilities	1 477.5	2 513.6	-41.2%
Equity	211.4	272.7	-22.5%
Total liabilities and equity	18 650.5	20 471.6	-8.9%

Loans, leasing, and deposits

[PLN bn]



- ⓘ Loss in 9M but net profit at PLN 12.3 mn in Q3, incl. Bank's stand-alone profit PLN 4.5 mn
- ⓘ Strong reduction of operating expenses by 37% QoQ and 18% QoQ net of the restructuring provisions and BFG contributions, thanks to restructuring measures
- ⓘ Active measures to sharply reduce the cost of deposits (-43 bps QoQ and -88bps YTD) combined with a high LCR (148% as at 30 September 2019)
- ⓘ Gradual recovery of capital adequacy ratios: TCR 2.22% at the Group (+11 bps QoQ) and 3.54% at the Bank (+6 bps QoQ) supported by a reduction of total assets by PLN 1.9 bn QoQ.
- ⓘ Operating expenses to be reduced by PLN 100 mn as of 2021:
 - ⓘ Personnel costs by ca. PLN 50 mn thanks to a group redundancy programme implemented in June 2019.
 - ⓘ Administrative costs by ca. PLN 50 mn including reduction of the cost of:
 - ⓘ bank branches,
 - ⓘ marketing,
 - ⓘ headquarters and other.

Annex 1: Profit and Loss Account for Q3 2019

Q3'2019 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	257.4	45.2	22.8	80.6	29.4	1.8	0.1	-3.9	433.3
Interest expense	-108.5	-25.4	-12.8	-21.5	-10.7	-2.0	-4.8	4.2	-181.4
Net interest income	148.9	19.8	10.0	59.1	18.7	-0.2	-4.7	0.3	251.9
Net fee and commission income	28.0	6.9	4.0	21.6	7.2	0.0	0.1	-0.2	67.6
Other operating income and expense	-23.0	12.0	10.8	2.0	8.4	-0.1	15.2	-11.4	13.9
Net operating income	153.9	38.7	24.8	82.7	34.3	-0.3	10.6	-11.3	333.4
Overhead costs	-63.5	-23.5	-16.6	-25.0	-24.2	-1.0	-4.2	3.4	-154.7
Provision	-89.8	-3.4	-1.7	-24.7	-4.1	0.0	0.0	0.0	-123.6
Share in result of cons. units of equity method	1.0	0.9	0.0	0.0	0.0	0.0	0.0	-0.9	1.0
Profit before income tax	1.6	12.8	6.5	33.0	6.0	-1.3	6.3	-8.8	56.1
Income tax	11.3	-3.1	-1.8	-6.0	-1.0	-2.4	-1.3	0.0	-4.4
Profit (loss) from continuing operations	12.9	9.7	4.6	27.0	5.0	-3.7	5.0	-8.8	51.7
Profit (loss) from discontinued operations	-0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.6
Net profit (loss)	12.3	9.7	4.6	27.0	5.0	-3.7	5.0	-8.8	51.1
Non-controlling interest									-3.8
Net profit attributable to equity holders of the Co.									47.3

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: Profit and Loss Account for 9M 2019

Q1-Q3'2019 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	799.2	124.7	64.6	209.2	84.9	10.9	0.6	-13.2	1 280.8
Interest expense	-386.2	-72.2	-33.8	-55.3	-31.1	-7.4	-11.4	14.2	-583.2
Net interest income	413.0	52.5	30.8	154.0	53.8	3.6	-10.9	0.9	697.6
Net fee and commission income	81.5	18.9	10.7	57.9	21.0	0.2	0.1	-0.6	189.5
Other operating income and expense	-72.3	35.0	27.2	5.4	22.7	0.0	102.5	-88.4	32.1
Net operating income	422.1	106.3	68.7	217.2	97.4	3.7	91.8	-88.0	919.2
Overhead costs	-273.5	-70.3	-46.9	-63.9	-70.6	-3.3	-12.9	10.3	-531.1
Provision	-253.8	-11.2	-3.8	-65.9	-12.8	0.3	0.0	-0.5	-347.7
Share in result of cons. units of equity method	4.4	2.5	0.0	0.0	0.0	0.0	0.0	-2.5	4.4
Profit before income tax	-100.7	27.4	17.9	87.4	14.0	0.7	78.9	-80.7	44.9
Income tax	35.2	-7.0	-5.3	-16.0	-2.7	-2.8	-15.2	-0.1	-13.6
Profit (loss) from continuing operations	-65.5	20.4	12.7	71.5	11.4	-2.1	63.7	-80.7	31.3
Profit (loss) from discontinued operations	-2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2.0
Net profit (loss)	-67.5	20.4	12.7	71.5	11.4	-2.1	63.7	-80.7	29.3
Non-controlling interest									31.8
Net profit attributable to equity holders of the Co.									61.1

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 3: Balance sheet as at 30 September 2019

2019-09-30 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	665.9	0.0	136.7	35.7	419.3	0.0	0.0	0.0	1 257.6
Amounts due from banks and financial institutions	270.6	44.1	60.9	62.4	19.0	40.8	13.4	-32.7	478.6
Amounts due from clients	14 501.8	0.0	625.1	677.7	767.3	0.0	0.0	-305.9	16 266.1
Net investments in financial lease	96.0	1 111.5	0.0	0.0	823.8	0.0	0.4	-0.4	2 031.4
Other receivables measured at amortized cost	8.2	0.0	0.0	0.0	0.0	121.8	0.0	0.0	129.9
Financial instruments	2 359.0	0.0	30.8	53.0	219.9	0.0	20.4	-25.5	2 657.5
Investments in associates	229.0	38.9	0.0	-0.4	0.0	0.0	812.0	-850.5	229.0
Intangible assets	148.7	0.7	15.4	8.6	12.8	0.1	0.0	75.7	262.1
Tangible fixed assets	131.3	11.1	24.6	24.8	47.5	1.6	5.8	-0.8	245.8
Investment property	31.1	0.0	20.5	1.3	2.1	0.0	0.0	0.0	55.0
Tax assets	5.5	24.3	2.5	7.0	9.1	1.9	12.6	11.1	74.0
Other assets	203.4	56.6	7.7	13.7	54.2	0.4	177.4	-12.2	501.2
Total Assets	18 650.5	1 287.3	924.2	883.7	2 375.0	166.5	1 041.9	-1 141.2	24 188.0
Liabilities to other banks and financial institutions	14.3	929.9	3.9	12.2	276.7	59.7	127.5	-309.8	1 114.4
Financial liabilities held for trading	1 141.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1 141.4
Liabilities to customers	16 501.8	0.0	728.6	677.4	1 789.6	0.0	0.0	-0.9	19 696.6
Liabilities arising from the issue of debt securities	445.5	39.2	21.9	0.1	44.0	22.3	29.5	-25.4	577.1
Other liabilities measured at amortized cost	41.8	6.8	5.0	7.6	50.2	0.1	54.5	-23.6	142.5
Other liabilities	294.2	95.8	6.1	36.3	34.4	1.7	4.6	-11.9	461.3
Total liabilities	18 439.1	1 071.7	765.6	733.6	2 194.8	83.9	216.1	-371.5	23 133.3
Equity	211.4	215.5	158.7	150.1	180.2	82.6	825.8	-769.7	1 054.8
Total liabilities and equity	18 650.5	1 287.3	924.2	883.7	2 375.0	166.5	1 041.9	-1 141.2	24 188.0

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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