



Presentation of the Group's Financial Results for Q2 2020

Warsaw, 30 September 2020



Macroeconomic conditions



POLAND

- GDP contraction by 8.2% in Q2 vs +4.6% in Q2 2019
- Inflation 2.9% (YoY) in August
- Unemployment rate at 6.1% in August (vs 5.5% in February)
- Interest rates at 0.1%
- Concerns about the government deficit



UKRAINE

- GDP contraction by 11.4% in Q2 vs -1.5% in Q1
- Inflation 2.5% in August
- Preliminary estimate of the unemployment rate at 9.9% in June vs. 8.7% at 2019 YE
- Continued rate cuts to 6% vs 11.0% in January
- Uncertainty in the East
- Risk of recession due to the coronavirus contagion and EU lockdown



BELARUS

- Expected GDP contraction by 3.4% in 2020
- NBB continues the interest rate cut policy. The rate is 7.75% vs 8.0% in May
- Inflation 5.6% in August vs 4.9% in January
- Further interest margin squeeze (loans/deposits) imposed by the regulator
- Risk of a deep correction in the wake of the Presidential election and the coronavirus
- BYN follows the exchange rate of the rouble



ROMANIA

- GDP contraction by 10.5% in Q2 2020, preliminary estimates of GDP contraction up to 9.3% in Q3
- Inflation 2.7% in August vs 4% in December 2019
- Unemployment 5.4% in July vs 3.9% in January, expected further deterioration of the job market and unemployment rate of 7.7% already in September
- ROBOR 3M oscillating between 3.24% and 2.43% year to date, falling since late March and bottoming at 1.96% on 20 September
- Q3 still under pressure of the adverse impact of COVID-19

FX RATES USED IN THE CONVERSION OF COMPANIES' RESULTS

Exchange rates	2020'06	2019'06	Y/Y
UAH	0,1493	0,1427	+4,6%
UAH average	0,1532	0,1413	+8,5%
BYN	1,6616	1,8412	-9,8%
BYN average	1,7155	1,8029	-4,8%
RON	0,9220	0,8976	+2,7%
RON average	0,9205	0,9031	+1,9%

Structure and growth rate of the drivers of Group results in H1 2020

↑ **The Group's net profit on the core business, attributable to majority owners, at PLN 33.6 million.**

↑ **All markets in the black:** Net profit of foreign operations **PLN 38.8 mn** in H1 2020 vs PLN 69.7 mn in H1 2019 due to the lockdown in Q2 and additional portfolio provisions.

↑ **Getin Holding's separate profit at PLN 86.3 mn vs PLN 58.7 mn in H1 2019:** impact of the sale of Carcade.

↑ **Current financial liabilities of Getin Holding at PLN 12.1 mn and cash at PLN 27.3 mn as at the reporting date.** In the opinion of the Management, deleveraging has been completed and the Company's solvency risk is low.

↓ **Adverse impact of the sale of Russian assets at PLN 228.1 mn.***

↓ **Adverse impact of the lockdown in Q2 on the results on all markets.**

↓ **COVID-19:** strong deceleration of all markets already in March, resulting in lower sales and portfolio quality, expected waves of negative macroeconomic figures in coming periods.

	PLN m			PLN m		
	H1'2020	H1'2019	H1'2020 / H1'2019	Q1'2019	1900-01-00	Q1'2019 / 0
International	38.8	69.7	-44.3%	5.0	37.5	-0.9
Russia	7.8	10.7	-27.1%	0.0	7.1	-1.0
Belarus	6.5	8.0	-18.8%	0.8	3.7	-0.8
Ukraine	18.9	44.5	-57.6%	2.1	23.5	-0.9
Romania	5.6	6.4	-12.6%	2.2	3.1	-0.3
MW Trade	-1.0	1.6	-	-0.6	0.8	-
Getin Holding	86.3	58.7	+47.1%	9.9	21.4	-0.5
Idea Bank Polska	2.7	-83.6	-	1.0	-0.5	-
Non-controlling interest	-0.8	37.3	-	-0.2	-0.6	-0.7
Others & Consolidation Adjustments	-92.5	-71.9	+28.6%	-9.1	-23.2	-0.6
CORE Business Net profit attributable to equity holders of the Co.	33.6	11.7	x2.9	6.1	35.4	-0.8
				0.0	0.0	0.0
<i>Impact of Carcade sales (one off) *</i>	-228.1	0.0	-	0.0	0.0	-
Net profit attributable to equity holders of the Co.	-194.5	11.7	-	6.1	35.4	-0.8

*Impact of the sale of Russian assets on the results of the Getin Holding Group was (PLN 228.1 mn). The total includes gains on the sale of Carcade at PLN 154.9 mn, deconsolidation of net assets of the entity and goodwill as at the date of the sale at (PLN 210.1 mn), movement of FX differences on the entity from equity to P&L at (PLN 164.3 mn), income tax at (PLN 8.7 mn).

Steady business growth in a difficult environment

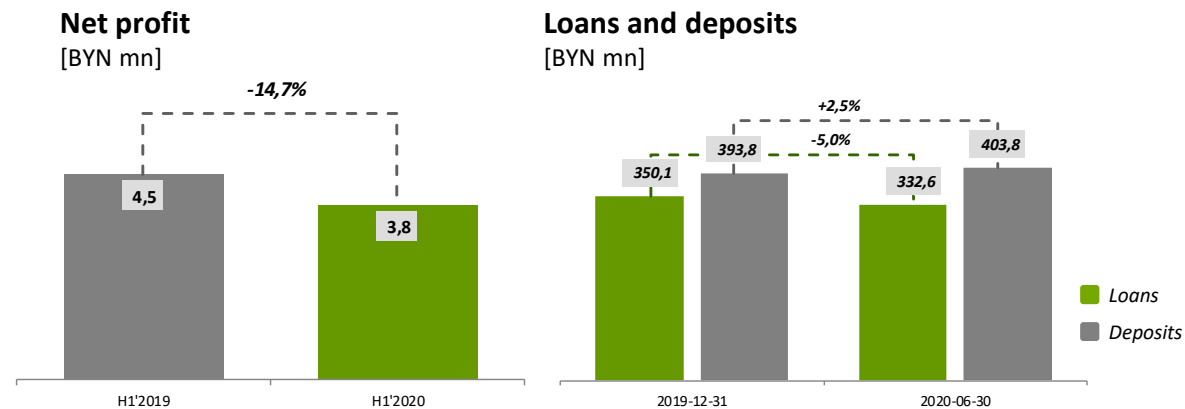


Consolidated data	PLN m		BYN m			
	H1'2020	H1'2019	H1'2020 / H1'2019	H1'2020	H1'2019	H1'2020 / H1'2019
Profit and loss						
Interest income	39.0	41.8	-6.7%	22.8	23.2	-1.9%
Interest expense	-23.5	-21.0	+11.9%	-13.7	-11.7	+17.6%
Net interest income	15.5	20.8	-25.5%	9.0	11.5	-21.7%
Net fee and commission income	2.9	6.7	-56.2%	1.7	3.7	-54.0%
Other operating income and expense	24.9	16.4	+51.8%	14.5	9.1	+59.5%
Net operating income	43.4	43.9	-1.3%	25.3	24.4	+3.7%
Overhead costs	-29.5	-30.4	-2.8%	-17.2	-16.8	+2.2%
Provision	-4.4	-2.1	x2.1	-2.5	-1.2	x2.2
Profit before income tax	9.5	11.5	-17.3%	5.5	6.4	-13.0%
Income tax	-3.0	-3.5	-13.7%	-1.7	-1.9	-9.3%
Net profit (loss)	6.5	8.0	-18.8%	3.8	4.5	-14.7%

Balance sheet	PLN m		BYN m			
	2020-06-30	2019-12-31	2020-06-30 / 2019-12-31	2020-06-30	2019-12-31	2020-06-30 / 2019-12-31
Cash and balances in the Central Bank	188.6	191.1	-1.3%	113.5	106.1	+7.0%
Amounts due from banks	56.7	28.7	+97.9%	34.1	15.9	x2.1
Amounts due from clients	552.6	630.4	-12.3%	332.6	350.1	-5.0%
Tangible fixed assets	24.1	28.3	-14.7%	14.5	15.7	-7.6%
Other assets	34.1	40.6	-15.9%	20.6	22.6	-8.9%
Total Assets	856.2	919.0	-6.8%	515.3	510.4	+1.0%
Amounts due to banks	8.1	22.5	-64.2%	4.8	12.5	-61.2%
Deposits	670.9	709.1	-5.4%	403.8	393.8	+2.5%
Other liabilities	34.0	39.0	-12.8%	20.5	21.7	-5.5%
Equity	143.2	148.4	-3.5%	86.2	82.4	+4.6%
Total liabilities and equity	856.2	919.0	-6.8%	515.3	510.4	+1.0%

Performance indicators	H1'2020	H1'2019
NIM	3,8%	5,5%
COR	1,5%	0,8%
COF	6,4%	6,4%
ROE	8,9%	10,4%
ROA	1,5%	2,0%
C/I	68,0%	69,1%

- Net profit in H1 2020 at BYN 3.8 mn vs BYN 4.5 mn in H1 2019
- Both NFC and NII down due to the continued interest margin squeeze imposed by the regulator and lower sales
- Sales at BYN 81.9 mn vs BYN 137.9 mn in H1 2019
- Loans down by 5% YTD, deposits up by 2.5% YTD (in BYN)
- NIM = 3.8% vs 5.5% in H1 2019
- Costs under control
- CAR = 19.05% TIER 1 = 14.10%
- Advanced digitisation and continued implementation of an online bank enable a large group of employees to work remotely since late March to protect the safety of employees and clients
- This ensures business continuity of all business lines



Segment :: UKRAINE

Profit and loss	PLN m		UAH m			
	H1'2020	H1'2019	H1'2020 / H1'2019	H1'2020	H1'2019	H1'2020 / H1'2019
Interest income	153.8	128.6	+19.6%	1 004.0	910.5	+10.3%
Interest expense	-47.9	-33.7	+41.9%	-312.4	-238.9	+30.8%
Net interest income	106.0	94.9	+11.7%	691.6	671.7	+3.0%
Net fee and commission income	25.4	36.2	-29.9%	165.8	256.4	-35.3%
Other operating income and expense	3.6	3.4	+5.2%	23.4	24.1	-3.0%
Net operating income	135.0	134.5	+0.3%	880.8	952.2	-7.5%
Overhead costs	-47.5	-38.8	+22.5%	-310.3	-274.8	+12.9%
Provision	-64.5	-41.2	+56.3%	-420.8	-292.0	+44.1%
Profit before income tax	22.9	54.4	-57.9%	149.7	385.4	-61.2%
Income tax	-4.0	-9.9	-59.2%	-26.4	-70.3	-62.4%
Net profit (loss)	18.9	44.5	-57.6%	123.2	315.1	-60.9%

Balance sheet	PLN m		UAH m			
	2020-06-30	2019-12-31	2020-06-30 / 2019-12-31	2020-06-30	2019-12-31	2020-06-30 / 2019-12-31
Cash and balances in the Central Bank	21.1	40.1	-47.4%	141.3	250.4	-43.6%
Amounts due from banks	43.6	40.5	+7.5%	291.9	253.0	+15.4%
Amounts due from clients	577.7	665.3	-13.2%	3 869.6	4 153.1	-6.8%
Financial instruments	84.3	75.3	+12.0%	564.8	469.8	+20.2%
Tangible fixed assets	23.8	26.0	-8.7%	159.1	162.3	-2.0%
Other assets	25.8	30.5	-15.4%	173.0	190.6	-9.2%
Total Assets	776.3	877.8	-11.6%	5 199.6	5 479.2	-5.1%
Amounts due to banks	12.3	11.7	+5.0%	82.4	73.2	+12.7%
Deposits	616.0	667.8	-7.7%	4 126.0	4 168.3	-1.0%
Debt securities in issue	0.1	0.1	+5.6%	0.8	0.7	+13.3%
Other liabilities	25.0	36.4	-31.4%	167.4	227.4	-26.4%
Equity	122.9	161.7	-24.0%	823.0	1 009.6	-18.5%
Total liabilities and equity	776.3	877.8	-11.6%	5 199.6	5 479.2	-5.1%

Performance indicators	H1'2020	H1'2019
NIM	27,4%	30,6%
COR	20,7%	16,3%
COF	14,4%	12,6%
ROE	26,5%	86,2%
ROA	4,6%	13,4%
C/I	35,2%	28,9%

Net profit of Segment Ukraine at UAH 123.2 mn in H1 2020 vs UAH 315.1 mn in H1 2019. The profit of the segment includes:

- Net profit of the Bank at UAH 35.4 mn vs UAH 190.4 mn
- Net profit of NFS Group at UAH 84.8 mn vs UAH 135.1 mn

Loan sales down by 35.1% YoY (in UAH)

Operating income in UAH down by 7.5% YoY

Provisions increased due to deteriorating client quality – COVID-19

Costs under control: C/I = 35.2%

Loan portfolio in UAH down by 6.8% YTD due to limited sales

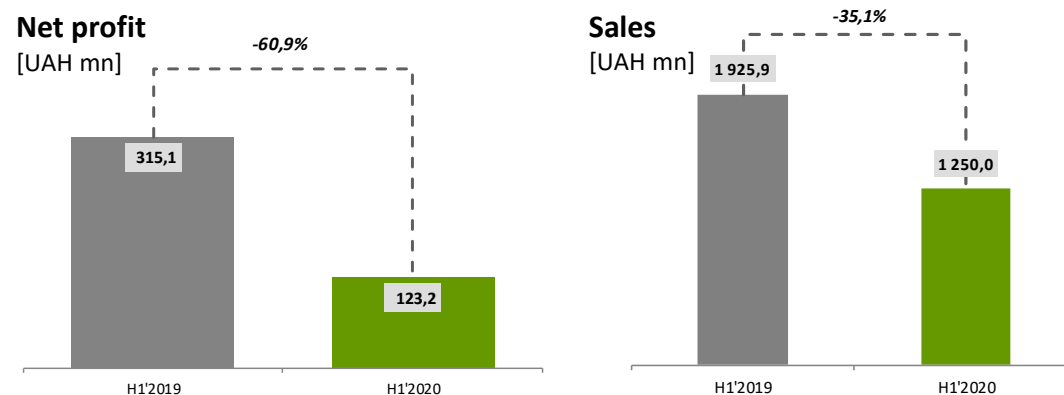
Results of the Segment driven by positive FX income of UAH 9.1 mn

Segment Ukraine paid PLN 46.3 mn dividend to Getin Holding, including:

- Idea Bank Ukraine: PLN 32.8 mn
- New Finance Service: PLN 13.5 mn

CAR = 18.04% TIER 1 = 10.98% (Bank alone)

Results of the Segment under strong pressure of COVID-19, resulting in lower growth of sales, higher costs of risk due to deteriorating client quality



Segment :: ROMANIA
Consolidated Data
PLN m

Profit and loss	H1'2020	H1'2019	H1'2020 / H1'2019
Interest income	55.0	55.5	-0.9%
Interest expense	-20.4	-20.5	-0.2%
Net interest income	34.6	35.0	-1.3%
Net fee and commission income	17.6	13.8	+27.7%
Other operating income and expense	12.2	14.3	-14.6%
Net operating income	64.4	63.1	+2.0%
Overhead costs	-47.3	-46.4	+2.1%
Provision	-9.8	-8.7	+12.6%
Profit before income tax	7.3	8.1	-9.6%
Income tax	-1.7	-1.6	+2.6%
Net profit (loss)	5.6	6.4	-12.6%

PLN m

Balance sheet	2020-06-30	2019-12-31	2020-06-30 / 2019-12-31
Cash and balances in the Central Bank	413.7	436.6	-5.2%
Amounts due from banks	72.0	24.9	x2.9
Amounts due from clients	780.4	724.3	+7.7%
Net investments in financial lease	823.8	791.3	+4.1%
Financial instruments	235.7	221.3	+6.5%
Intangible assets	14.1	13.1	+7.6%
Tangible fixed assets	43.4	44.2	-2.0%
Other assets	70.1	61.7	+13.6%
Total Assets	2 453.2	2 317.4	+5.9%
Amounts due to banks	198.8	230.1	-13.6%
Deposits	1 931.1	1 769.9	+9.1%
Debt securities in issue	44.6	42.4	+5.2%
Other liabilities	84.6	94.2	-10.3%
Equity	194.2	180.8	+7.4%
Total liabilities and equity	2 453.2	2 317.4	+5.9%

- ④ **Net profit at PLN 5.6 mn in H1 2020**
- ④ **Sales of the Group at PLN 443.4 mn, down by 2.3% YoY, including:**
 - **Bank: PLN 233.2 mn, +15.2% vs H1 2019**
 - **Leasing: PLN 210.1 mn, -16.4% vs H1 2019**
- ④ **NII at PLN 34.6 mn, stable year on year**
- ④ **Loan portfolio up by 7.7% and leasing portfolio up by 4.1% YTD**
- ④ **Defended NIM on a competitive market**
- ④ **Segment's total assets up by 5.9% YTD**
- ④ **Digitisation, sales network expansion**
- ④ **CAR Group/Bank= 15.82%/17.03%; TIER 1 Group/Bank = 12.68%/13.61%**
- ④ **The Group took measures to protect the safety of employees and clients' remote access to services and products, ensuring business continuity. We implemented a range of solutions to assist clients whose business was locked by new restrictions.**

Performance indicators	H1'2020	H1'2019
NIM	3,1%	3,2%
COR	1,3%	1,1%
COF	1,9%	1,9%
ROE	6,0%	7,6%
ROA	0,5%	0,6%
C/I	73,5%	73,4%

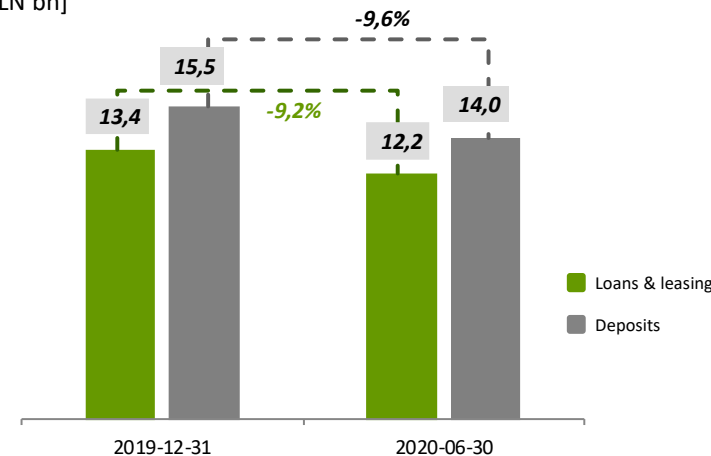


	PLN m		
Profit and loss	H1'2020	H1'2019	H1'2020 / H1'2019
Net interest income	250.7	268.4	-6.6%
Net fee and commission income	7.5	16.6	-54.9%
Other operating income and expense	-7.9	-59.1	-86.7%
Net operating income	250.3	225.9	+10.8%
Overhead costs	-122.9	-187.0	-34.3%
Provision	-155.0	-146.1	+6.1%
Share in result of cons. units of equity method	-6.3	3.4	-
Profit before income tax	-33.8	-103.8	-67.4%
Income tax	34.1	23.7	+43.8%
Profit (loss) from continuing operations	0.2	-80.1	-
Profit (loss) from discontinued operations	2.5	-3.5	-
Net profit (loss)	2.7	-83.6	-

	PLN m		
Balance sheet	2020-06-30	2019-12-31	2020-06-30 / 2019-12-31
Cash and balances in the Central Bank	1 244.3	623.5	+99.6%
Amounts due from banks	198.2	359.7	-44.9%
Amounts due from clients	12 191.4	13 324.9	-8.5%
Net investments in financial lease	0.0	98.8	-100.0%
Financial instruments	989.6	2 142.3	-53.8%
Intangible assets	139.7	147.1	-5.0%
Tangible fixed assets	43.9	104.9	-58.2%
Other assets	847.2	522.2	+62.3%
Total Assets	15 654.3	17 323.3	-9.6%
Amounts due to banks	22.6	21.6	+4.4%
Deposits	14 015.8	15 508.5	-9.6%
Debt securities in issue	334.8	374.9	-10.7%
Other liabilities	1 120.5	1 262.3	-11.2%
Equity	160.6	156.0	+3.0%
Total liabilities and equity	15 654.3	17 323.3	-9.6%

Loans, leasing, and deposits

[PLN bn]



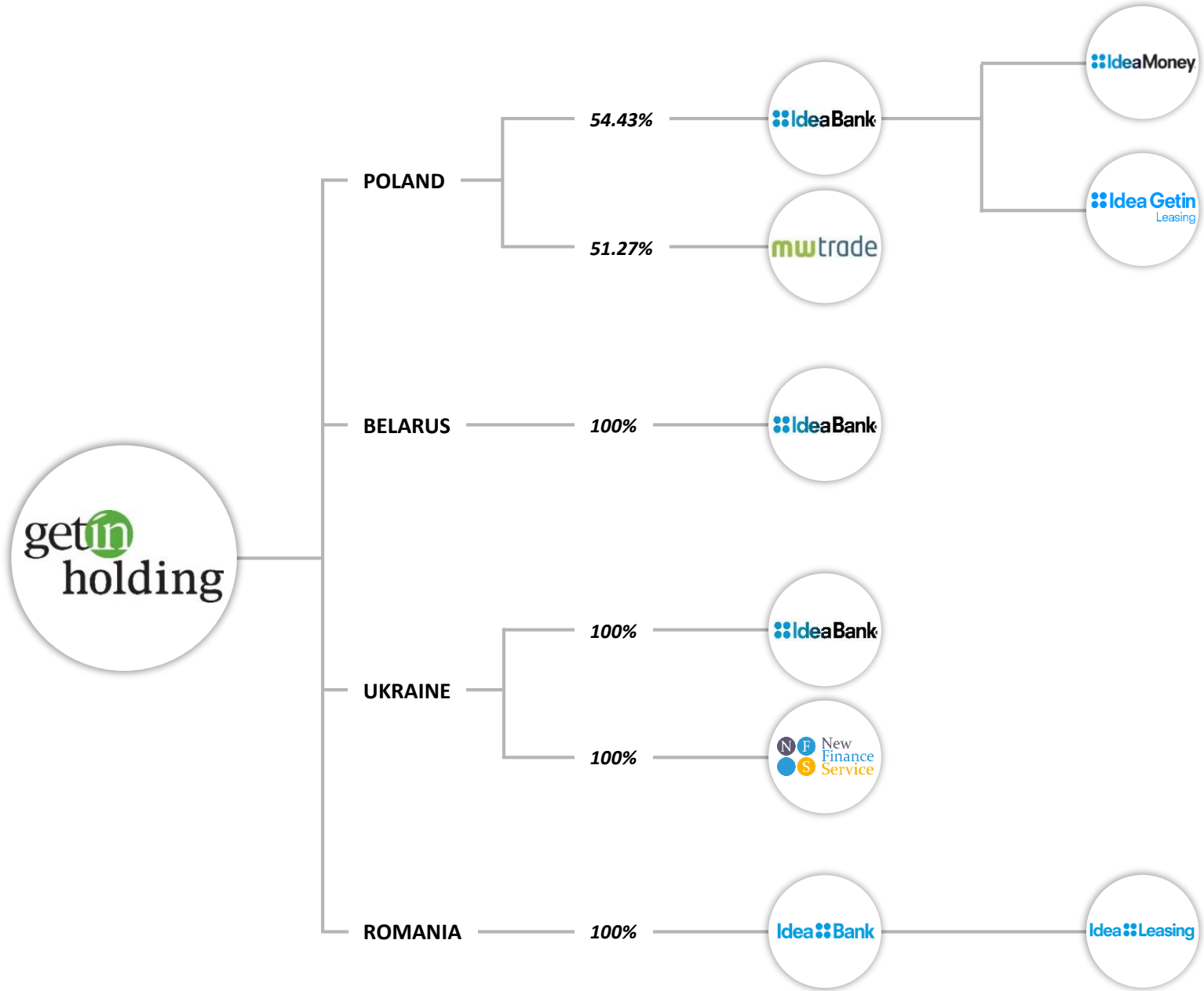
ii Positive financial results of the Idea Bank Group for another consecutive quarter:

- reported net profit of the Group in Q2 2020: **+PLN 1.0 mn**
- reported net profit of the Bank: **+PLN 5.7 mn**

iii Key profit drivers in Q2:

- **NII down by PLN 24 mn Q/Q** due to lower revenue from the loan portfolio combined with delayed impact of lower rates on deposits
- **cost of credit risk stable in Q2, down by PLN 10 mn Q/Q**
- **operating expenses down by PLN 11 mn Q/Q** due to previous transition and in the absence of one-off contributions to BFG

Structure of the Group



As at 30 June 2020; the figure presents the interest of Getin Holding in the equity of the parent company in each country

Annex 1: Profit and Loss Account for Q2 2020

Q2'2020 PLN m	Idea Bank Poland Group	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	180.3	19.4	72.3	27.5	1.0	0.1	-2.5	297.9
Interest expense	-66.9	-11.1	-22.0	-10.4	-0.6	-2.1	2.9	-110.2
Net interest income	113.3	8.3	50.3	17.1	0.4	-2.0	0.4	187.8
Net fee and commission income	1.4	1.2	7.1	9.6	-0.3	0.0	0.2	19.2
Other operating income and expense	2.0	9.5	1.2	5.9	0.0	19.2	-11.8	26.0
Net operating income	116.8	19.0	58.6	32.6	0.1	17.2	-11.2	233.0
Overhead costs	-55.7	-14.4	-22.0	-23.5	-0.9	-6.9	2.8	-120.7
Provision	-72.3	-3.2	-34.2	-6.3	0.0	0.0	-0.6	-116.5
Share in result of cons. units of equity method	-7.6	0.0	0.0	0.0	0.0	0.0	0.0	-7.6
Profit before income tax	-18.8	1.4	2.3	2.8	-0.8	10.3	-9.0	-11.9
Income tax	30.9	-0.6	-0.3	-0.6	0.1	-0.3	-0.1	29.1
Profit (loss) from continuing operations	12.1	0.8	2.1	2.2	-0.6	9.9	-9.1	17.3
Profit (loss) from discontinued operations	-11.0	0.0	0.0	0.0	0.0	0.0	0.0	-11.0
Net profit (loss)	1.0	0.8	2.1	2.2	-0.6	9.9	-9.1	6.3
Non-controlling interest								-0.2
Net profit attributable to equity holders of the Co.								6.1

Segment Ukraine: Idea Bank Ukraine, Gwarant Legal Support, New Finance Service and consolidation adjustments

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

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

Annex 1: Profit and Loss Account for H1 2020

H1'2020 PLN mn	Idea Bank Poland Group	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	393.3	39.0	153.8	55.0	2.6	0.1	-5.4	638.5
Interest expense	-142.5	-23.5	-47.9	-20.4	-1.2	-4.6	6.1	-234.1
Net interest income	250.7	15.5	106.0	34.6	1.4	-4.5	0.7	404.4
Net fee and commission income	7.5	2.9	25.4	17.6	-0.3	0.1	0.1	53.4
Other operating income and expense	-7.9	24.9	3.6	12.2	0.0	121.0	-326.1	-172.2
Net operating income	250.3	43.4	135.0	64.4	1.1	116.6	-325.3	285.6
Overhead costs	-122.9	-29.5	-47.5	-47.3	-1.8	-11.5	5.5	-255.1
Provision	-155.0	-4.4	-64.5	-9.8	-0.4	0.0	-0.5	-234.6
Share in result of cons. units of equity method	-6.3	0.0	0.0	0.0	0.0	0.0	0.0	-6.3
Profit before income tax	-33.8	9.5	22.9	7.3	-1.1	105.2	-320.3	-210.4
Income tax	34.1	-3.0	-4.0	-1.7	0.1	-18.8	-0.2	6.5
Profit (loss) from continuing operations	0.2	6.5	18.9	5.6	-1.0	86.3	-320.5	-203.9
Profit (loss) from discontinued operations	2.5	0.0	0.0	0.0	0.0	0.0	-0.1	10.2
Net profit (loss)	2.7	6.5	18.9	5.6	-1.0	86.3	-320.6	-193.7
Non-controlling interest								-0.8
Net profit attributable to equity holders of the Co.								-194.5

Segment Ukraine: Idea Bank Ukraine, Gwarant Legal Support, New Finance Service and consolidation adjustments

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

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

Annex 2: Balance sheet as at 30 June 2020

2020-06-30 PLN m	Idea Bank Poland Group	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Cash and amounts due from Central Bank	1 244.3	188.6	21.1	413.7	0.0	0.0	0.0	1 867.7
Amounts due from banks and financial institutions	198.2	56.7	43.6	72.0	15.2	27.3	-35.4	377.5
Amounts due from clients	12 191.4	552.6	577.7	780.4	0.0	0.0	-215.5	13 886.7
Net investments in financial lease	0.0	0.0	0.0	823.8	0.0	0.3	0.0	824.1
Other receivables measured at amortized cost	0.0	0.0	0.0	0.0	94.8	0.0	0.0	94.8
Financial instruments	989.6	0.0	84.3	235.7	0.0	18.4	-0.2	1 327.8
Investments in associates	213.5	0.0	0.0	0.0	0.0	740.6	-740.6	213.5
Intangible assets	139.7	9.4	9.6	14.1	0.0	0.0	53.0	225.9
Tangible fixed assets	43.9	24.1	23.8	43.4	1.5	4.3	-1.1	139.8
Investment property	30.1	18.2	1.1	2.5	0.0	0.0	0.0	51.9
Tax assets	35.5	0.6	5.0	6.4	1.0	2.2	10.9	61.6
Other assets	568.1	5.9	10.2	61.1	0.3	204.8	-3.2	847.2
Total Assets	15 654.3	856.2	776.3	2 453.2	112.9	997.8	-932.1	19 918.6
Liabilities to other banks and financial institutions	22.6	8.1	12.3	198.8	48.0	28.1	-223.2	94.6
Financial liabilities held for trading	786.9	0.0	0.0	0.0	0.0	0.0	0.0	786.9
Liabilities to customers	14 015.8	670.9	616.0	1 931.1	0.0	0.0	-3.4	17 230.3
Liabilities arising from the issue of debt securities	334.8	27.0	0.1	44.6	0.0	0.0	0.0	406.4
Other liabilities measured at amortized cost	17.1	4.3	8.2	47.8	0.1	56.4	-23.8	110.0
Other liabilities	316.5	2.8	16.8	36.8	0.7	4.1	-2.4	375.3
Total liabilities	15 493.7	713.0	653.4	2 259.0	48.8	88.7	-252.8	19 003.6
Equity	160.6	143.2	122.9	194.2	64.1	909.2	-679.3	914.9
Total liabilities and equity	15 654.3	856.2	776.3	2 453.2	112.9	997.8	-932.1	19 918.6

Segment Ukraine: Idea Bank Ukraine, Gwarant Legal Support, New Finance Service and consolidation adjustments

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

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

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