



## Presentation of the Group's Financial Results for Q3 2020

Warsaw, 10 November 2020



# Macroeconomic conditions



## POLAND

- Expected GDP contraction by 6.5% in Q3 vs -8.9% in Q2
- Inflation 3.2% (YoY) in October
- Unemployment rate at 6.1% in September (vs 5.5% in January)
- Interest rates at 0.1%
- Concerns about the government deficit
- Risk of a second lockdown and recession



## UKRAINE

- Expected GDP growth 2.5% in Q3 vs -9.9% in Q2 and -0.7% in Q1
- Inflation 2.3% in September
- Preliminary estimate of the unemployment rate at 10.5% in Q3 vs 9.9% in Q2
- Continued rate cuts to 6% vs 11.0% in January
- Uncertainty in the East
- Risk of recession due to the coronavirus contagion, lockdown in many industries, and closing of EU borders



## BELARUS

- Expected GDP contraction by 4.1% in 2020
- NBB continues the interest rate cut policy. The rate is 7.75% since June vs 8.0% in May
- Inflation 6.1% in September 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 11.9% in Q2 2020, preliminary estimates of GDP growth by 1.5% in Q3
- Inflation 2.5% in September vs 4% in December 2019
- Unemployment 5.2% in September vs 3.9% in January
- ROBOR 3M oscillating between 3.24% and 1.96% year to date, falling since late March and bottoming at 1.96% on 20 September

### FX RATES USED IN THE CONVERSION OF COMPANIES' RESULTS

Exchange rates	2020'09	2019'09	Y/Y
UAH	0,1365	0,1655	-17,5%
UAH average	0,1471	0,1472	-0,1%
BYN	1,4706	1,9224	-23,5%
BYN average	1,6361	1,8378	-11,0%
RON	0,9291	0,9207	+0,9%
RON average	0,9191	0,9081	+1,2%

# Structure and growth rate of the drivers of Group results in 9M 2020

↑ **The Group's net profit on the core business, attributable to majority owners, at PLN 42.5 million.**

↑ **All markets in the black:** Net profit of foreign operations **PLN 60.4 mn** in 9M 2020 vs PLN 115.9 mn in 9M 2019 due to the lockdown in Q2 and additional portfolio provisions.

↑ **Getin Holding's separate profit at PLN 89.3 mn vs PLN 63.7 mn in 9M 2019:** impact of the sale of Carcade.

↑ **Current financial liabilities of Getin Holding at PLN 20.7 mn and cash at PLN 26.8 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			Q3'2020	Q1-Q3'2019	Q3'2020 / Q1-Q3'2019
	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019			
<b>International</b>	<b>60.4</b>	<b>115.9</b>	<b>-47.9%</b>	<b>21.6</b>	<b>46.3</b>	<b>-53.3%</b>
Russia	7.8	20.4	-61.7%	0.0	9.7	-100.0%
Belarus	10.3	12.7	-18.4%	3.8	4.6	-17.6%
Ukraine	30.9	71.5	-56.7%	12.1	27.0	-55.3%
Romania	11.3	11.4	-0.4%	5.7	5.0	+15.6%
<b>MW Trade</b>	<b>-3.6</b>	<b>-2.1</b>	<b>+71.2%</b>	<b>-2.6</b>	<b>-3.7</b>	<b>-29.3%</b>
<b>Getin Holding</b>	<b>89.3</b>	<b>63.7</b>	<b>+40.2%</b>	<b>3.0</b>	<b>5.0</b>	<b>-40.8%</b>
<b>Idea Bank Polska</b>	<b>8.0</b>	<b>-72.0</b>	<b>-</b>	<b>5.2</b>	<b>11.7</b>	<b>-</b>
<b>Non-controlling interest</b>	<b>-1.9</b>	<b>33.8</b>	<b>-</b>	<b>-1.1</b>	<b>-3.5</b>	<b>-68.2%</b>
<b>Others &amp; Consolidation Adjustments</b>	<b>-109.8</b>	<b>-80.7</b>	<b>+35.9%</b>	<b>-17.2</b>	<b>-8.8</b>	<b>+95.5%</b>
<b>CORE Business Net profit attributable to equity holders of the Co.</b>	<b>42.5</b>	<b>58.6</b>	<b>-27.6%</b>	<b>8.9</b>	<b>46.9</b>	<b>-81.1%</b>
<i>Impact of Carcade sales (one off) *</i>	-228.1	0.0	-	0.0	0.0	-
<b>Net profit attributable to equity holders of the Co.</b>	<b>-185.6</b>	<b>58.6</b>	<b>-</b>	<b>8.9</b>	<b>46.9</b>	<b>-81.1%</b>

\*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).

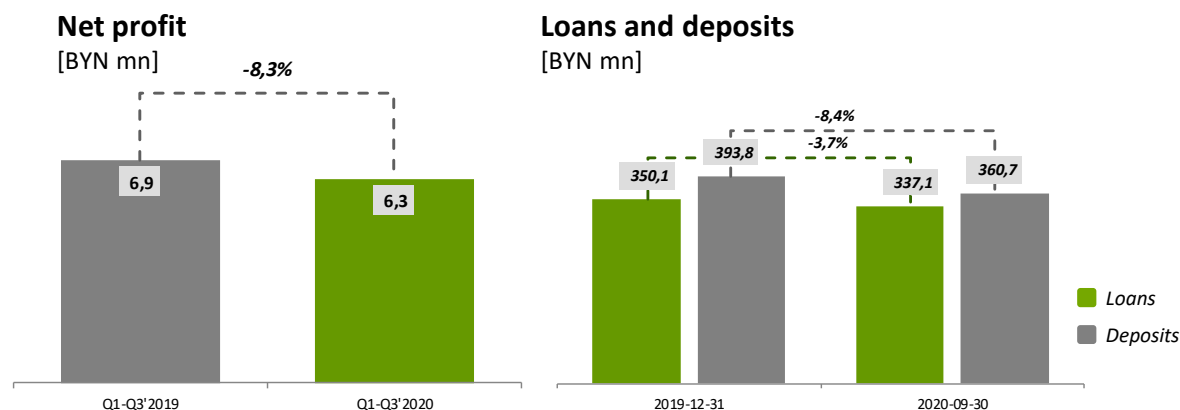


Consolidated data	PLN m		BYN m			
	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019
<b>Profit and loss</b>						
Interest income	54.7	64.6	-15.2%	33.5	35.1	-4.8%
Interest expense	-33.4	-33.8	-1.3%	-20.4	-18.4	+10.9%
Net interest income	21.4	30.8	-30.6%	13.1	16.7	-22.0%
Net fee and commission income	3.5	10.7	-67.1%	2.2	5.8	-63.0%
Other operating income and expense	38.2	27.2	+40.3%	23.4	14.8	+57.6%
<b>Net operating income</b>	<b>63.1</b>	<b>68.7</b>	<b>-8.1%</b>	<b>38.6</b>	<b>37.4</b>	<b>+3.2%</b>
Overhead costs	-42.2	-46.9	-10.1%	-25.8	-25.5	+0.9%
Provision	-6.0	-3.8	+56.7%	-3.7	-2.1	+76.1%
<b>Profit before income tax</b>	<b>14.9</b>	<b>17.9</b>	<b>-16.7%</b>	<b>9.1</b>	<b>9.8</b>	<b>-6.5%</b>
Income tax	-4.6	-5.3	-12.8%	-2.8	-2.9	-2.1%
<b>Net profit (loss)</b>	<b>10.3</b>	<b>12.7</b>	<b>-18.4%</b>	<b>6.3</b>	<b>6.9</b>	<b>-8.3%</b>

Balance sheet	PLN m		BYN m			
	2020-09-30	2019-12-31	2020-09-30 / 2019-12-31	2020-09-30	2019-12-31	2020-09-30 / 2019-12-31
Cash and balances in the Central Bank	146.0	191.1	-23.6%	99.3	106.1	-6.4%
Amounts due from banks	35.9	28.7	+25.2%	24.4	15.9	+53.3%
Amounts due from clients	495.7	630.4	-21.4%	337.1	350.1	-3.7%
Tangible fixed assets	19.1	28.3	-32.4%	13.0	15.7	-17.3%
Other assets	29.7	40.6	-26.9%	20.2	22.6	-10.6%
<b>Total Assets</b>	<b>726.4</b>	<b>919.0</b>	<b>-21.0%</b>	<b>493.9</b>	<b>510.4</b>	<b>-3.2%</b>
Amounts due to banks	38.9	22.5	+73.2%	26.5	12.5	x2.1
Deposits	530.5	709.1	-25.2%	360.7	393.8	-8.4%
Other liabilities	26.6	39.0	-31.9%	18.1	21.7	-16.6%
Equity	130.4	148.4	-12.2%	88.7	82.4	+7.5%
<b>Total liabilities and equity</b>	<b>726.4</b>	<b>919.0</b>	<b>-21.0%</b>	<b>493.9</b>	<b>510.4</b>	<b>-3.2%</b>

Performance indicators	Q1-Q3'2020	Q1-Q3'2019
NIM	3,7%	5,2%
COR	1,4%	0,9%
COF	6,6%	6,5%
ROE	9,9%	10,6%
ROA	1,7%	2,0%
C/I	66,8%	68,3%

- Net profit in 9M 2020 at BYN 6.3 mn vs BYN 6.9 mn in 9M 2019
- Both NFC and NII down due to the continued interest margin squeeze imposed by the regulator and lower sales
- Sales at BYN 130.6 mn vs BYN 207.8 mn in 9M 2019
- Loans down by 3.7% YTD, deposits down by 8.4% YTD (in BYN)
- NIM = 3.7% vs 5.2% in 9M 2019
- Costs under control
- CAR = 19.19%, TIER 1 = 14.33%
- 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
- Liquidity shortfall in the financial industry and political tensions: future developments are uncertain



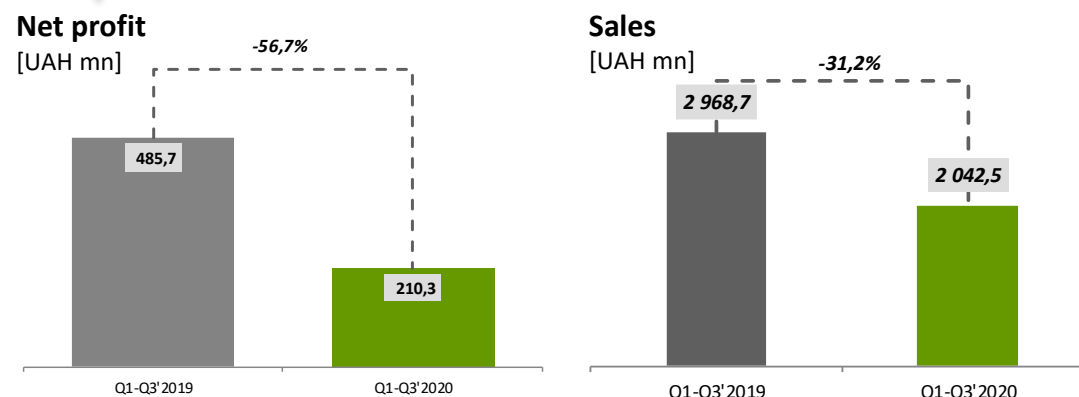
## Segment :: UKRAINE

Profit and loss	PLN m		UAH m			
	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019
Interest income	214.8	209.2	+2.7%	1 460.5	1 421.7	+2.7%
Interest expense	-63.2	-55.3	+14.4%	-429.6	-375.4	+14.4%
Net interest income	151.7	154.0	-1.5%	1 031.0	1 046.3	-1.5%
Net fee and commission income	37.9	57.9	-34.5%	257.6	393.1	-34.5%
Other operating income and expense	5.2	5.4	-4.5%	35.0	36.7	-4.5%
<b>Net operating income</b>	<b>194.7</b>	<b>217.2</b>	<b>-10.4%</b>	<b>1 323.6</b>	<b>1 476.0</b>	<b>-10.3%</b>
Overhead costs	-70.4	-63.9	+10.2%	-478.4	-433.9	+10.3%
Provision	-86.7	-65.9	+31.5%	-589.6	-448.0	+31.6%
<b>Profit before income tax</b>	<b>37.6</b>	<b>87.4</b>	<b>-57.0%</b>	<b>255.5</b>	<b>594.2</b>	<b>-57.0%</b>
Income tax	-6.7	-16.0	-58.3%	-45.3	-108.4	-58.3%
<b>Net profit (loss)</b>	<b>30.9</b>	<b>71.5</b>	<b>-56.7%</b>	<b>210.3</b>	<b>485.7</b>	<b>-56.7%</b>

Balance sheet	PLN m		UAH m			
	2020-09-30	2019-12-31	2020-09-30 / 2019-12-31	2020-09-30	2019-12-31	2020-09-30 / 2019-12-31
Cash and balances in the Central Bank	14.5	40.1	-64.0%	105.9	250.4	-57.7%
Amounts due from banks	48.1	40.5	+18.6%	352.0	253.0	+39.2%
Amounts due from clients	516.1	665.3	-22.4%	3 780.8	4 153.1	-9.0%
Financial instruments	36.0	75.3	-52.2%	263.8	469.8	-43.8%
Tangible fixed assets	20.3	26.0	-22.1%	148.4	162.3	-8.5%
Other assets	22.7	30.5	-25.6%	166.4	190.6	-12.7%
<b>Total Assets</b>	<b>657.6</b>	<b>877.8</b>	<b>-25.1%</b>	<b>4 817.5</b>	<b>5 479.2</b>	<b>-12.1%</b>
Amounts due to banks	11.9	11.7	+1.4%	87.1	73.2	+19.0%
Deposits	508.3	667.8	-23.9%	3 724.1	4 168.3	-10.7%
Debt securities in issue	0.1	0.1	+1.9%	0.8	0.7	+19.6%
Other liabilities	30.8	36.4	-15.4%	225.8	227.4	-0.7%
Equity	106.4	161.7	-34.2%	779.6	1 009.6	-22.8%
<b>Total liabilities and equity</b>	<b>657.6</b>	<b>877.8</b>	<b>-25.1%</b>	<b>4 817.5</b>	<b>5 479.2</b>	<b>-12.1%</b>

Performance indicators	Q1-Q3'2020	Q1-Q3'2019
NIM	28,2%	29,7%
COR	19,6%	15,5%
COF	13,9%	12,5%
ROE	30,8%	76,4%
ROA	5,4%	12,9%
C/I	36,1%	29,4%

- **Net profit of Segment Ukraine at UAH 210.3 mn in 9M 2020** vs UAH 485.7 mn in 9M 2019. The profit of the segment includes:
  - **Net profit of the Bank at UAH 77.2 mn** vs UAH 291.9 mn
  - **Net profit of NFS Group at UAH 128.7 mn** vs UAH 209.9 mn
- **Loan sales down by 31.2% YoY (in UAH)**
- **Operating income in UAH down by 10.3% YoY**
- **Provisions increased due to deteriorating client quality – COVID-19**
- **Costs under control: C/I = 36.1%**
- **Loan portfolio in UAH down by 9% YTD** due to limited sales
- Results of the Segment driven by positive FX income of **UAH 12.9 mn**
- **Segment Ukraine paid PLN 54.9 mn dividend to Getin Holding in 9M 2020, including:**
  - **Idea Bank Ukraine: PLN 32.8 mn**
  - **New Finance Service: PLN 22.1 mn**
- **CAR = 19.54% TIER 1 = 11.05% (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	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019
Interest income	83.7	84.9	-1.4%
Interest expense	-30.8	-31.1	-1.0%
Net interest income	52.9	53.8	-1.6%
Net fee and commission income	26.4	21.0	+25.7%
Other operating income and expense	21.1	22.7	-7.1%
<b>Net operating income</b>	<b>100.3</b>	<b>97.4</b>	<b>+3.0%</b>
Overhead costs	-71.5	-70.6	+1.2%
Provision	-13.8	-12.8	+7.7%
<b>Profit before income tax</b>	<b>15.1</b>	<b>14.0</b>	<b>+7.8%</b>
Income tax	-3.8	-2.7	+43.0%
<b>Net profit (loss)</b>	<b>11.3</b>	<b>11.4</b>	<b>-0.4%</b>

**PLN m**

Balance sheet	2020-09-30	2019-12-31	2020-09-30 / 2019-12-31
Cash and balances in the Central Bank	415.0	436.6	-4.9%
Amounts due from banks	44.6	24.9	+79.5%
Amounts due from clients	871.5	724.3	+20.3%
Net investments in financial lease	859.5	791.3	+8.6%
Financial instruments	245.3	221.3	+10.9%
Intangible assets	14.5	13.1	+10.2%
Tangible fixed assets	41.0	44.2	-7.4%
Other assets	71.9	61.7	+16.6%
<b>Total Assets</b>	<b>2 563.3</b>	<b>2 317.4</b>	<b>+10.6%</b>
Amounts due to banks	211.2	230.1	-8.2%
Deposits	2 011.2	1 769.9	+13.6%
Debt securities in issue	45.7	42.4	+7.9%
Other liabilities	83.5	94.2	-11.4%
Equity	211.6	180.8	+17.0%
<b>Total liabilities and equity</b>	<b>2 563.3</b>	<b>2 317.4</b>	<b>+10.6%</b>

- ④ **Net profit at PLN 11.3 mn in 9M 2020**
- ④ **Sales of the Group at PLN 750.2 mn, up by 7.1% YoY, including:**
  - **Bank: PLN 393.9 mn, +24% vs 9M 2019**
  - **Leasing: PLN 356.3 mn, -6.9% vs 9M 2019**
- ④ **NII at PLN 52.9 mn, stable year on year**
- ④ **Loan portfolio up by 20.3% and leasing portfolio up by 8.6% YTD**
- ④ **Defended NIM on a competitive market**
- ④ **Segment's total assets up by 10.6% YTD**
- ④ **Digitisation, sales network expansion**
- ④ **CAR Group/Bank= 15.60%/16.70%; TIER 1 Group/Bank = 12.79%/13.66%**
- 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	Q1-Q3'2020	Q1-Q3'2019
NIM	3,0%	3,2%
COR	1,1%	1,1%
COF	1,9%	2,0%
ROE	7,7%	8,7%
ROA	0,6%	0,7%
C/I	71,2%	72,5%

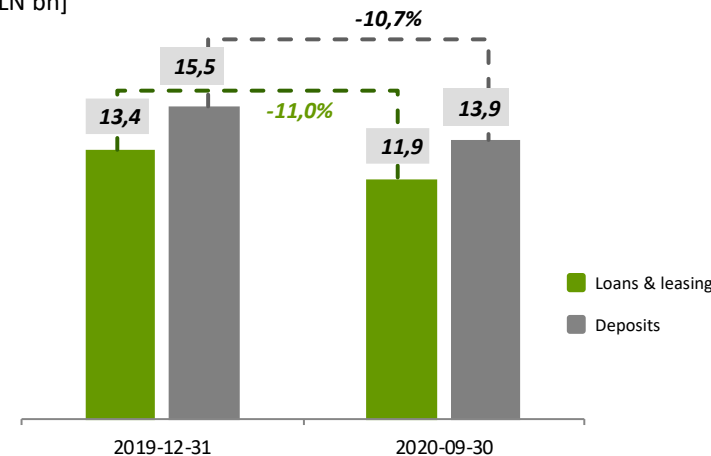


	PLN m		
Profit and loss	Q1-Q3'2020	Q1-Q3'2019	Q1-Q3'2020 / Q1-Q3'2019
Net interest income	363.5	419.8	-13.4%
Net fee and commission income	10.7	26.7	-59.9%
Other operating income and expense	-23.5	-91.3	-74.2%
<b>Net operating income</b>	<b>350.7</b>	<b>355.2</b>	<b>-1.3%</b>
Overhead costs	-174.6	-242.3	-27.9%
Provision	-195.0	-188.1	+3.6%
Share in result of cons. units of equity method	-4.2	4.4	-
<b>Profit before income tax</b>	<b>-23.1</b>	<b>-70.9</b>	<b>-67.3%</b>
Income tax	32.6	27.8	+17.3%
<b>Profit (loss) from continuing operations</b>	<b>9.5</b>	<b>-43.1</b>	<b>-</b>
<b>Profit (loss) from discontinued operations</b>	<b>-1.5</b>	<b>-28.9</b>	<b>-94.8%</b>
<b>Net profit (loss)</b>	<b>8.0</b>	<b>-72.0</b>	<b>-</b>

	PLN m		
Balance sheet	2020-09-30	2019-12-31	2020-09-30 / 2019-12-31
Cash and balances in the Central Bank	1 369.2	623.5	x2.2
Amounts due from banks	266.1	359.7	-26.0%
Amounts due from clients	11 943.3	13 324.9	-10.4%
Net investments in financial lease	0.0	98.8	-100.0%
Financial instruments	514.3	2 142.3	-76.0%
Intangible assets	144.0	147.1	-2.1%
Tangible fixed assets	41.0	104.9	-60.9%
Other assets	794.9	522.2	+52.2%
<b>Total Assets</b>	<b>15 072.9</b>	<b>17 323.3</b>	<b>-13.0%</b>
Amounts due to banks	18.5	21.6	-14.6%
Deposits	13 852.8	15 508.5	-10.7%
Debt securities in issue	89.0	374.9	-76.3%
Other liabilities	947.3	1 262.3	-25.0%
Equity	165.4	156.0	+6.0%
<b>Total liabilities and equity</b>	<b>15 072.9</b>	<b>17 323.3</b>	<b>-13.0%</b>

Loans, leasing, and deposits

[PLN bn]

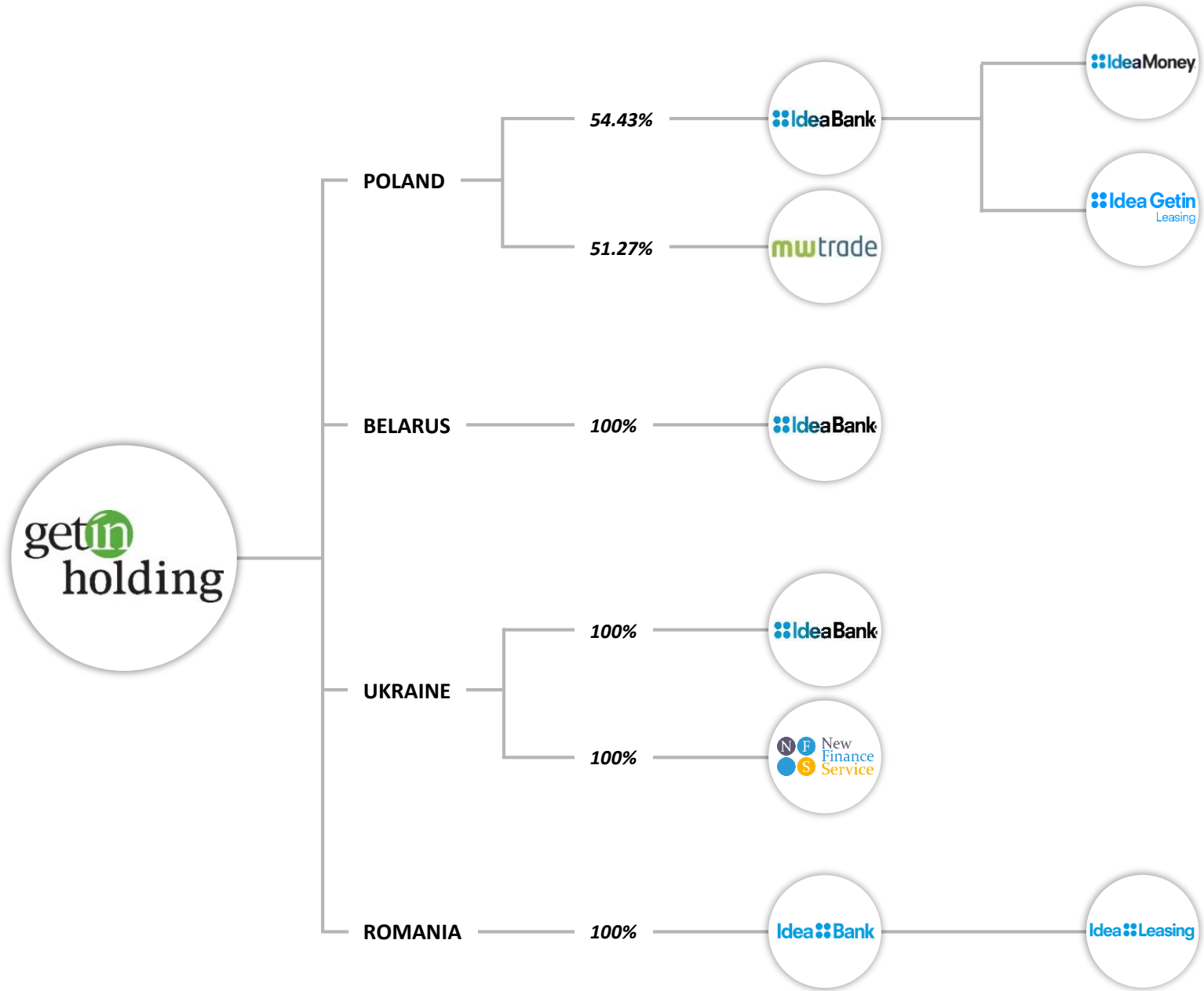


Positive financial results of the Idea Bank Group for another consecutive quarter:

- net profit of the Group in Q3 2020: **+PLN 5.2 mn**
- net profit of the Bank: **+PLN 1.3 mn**

Key profit drivers in Q3:

- **Stable NII** driven by continued focus on cutting the cost of financing to offset the drop in revenue from the loan portfolio in the wake of rate cuts
- **Lower cost of credit risk** due to a drop in irregular loans (stricter lending policy, clients' access to support schemes)
- **Operating expenses still low** owing to implemented restructuring



As at 30 September 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 Q3 2020

Q3'2020   PLN m	Idea Bank Poland Group	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	149.4	15.7	61.0	28.7	0.7	0.0	-1.3	254.2
Interest expense	-36.6	-9.9	-15.3	-10.4	-0.4	-1.1	2.3	-71.4
Net interest income	112.8	5.8	45.7	18.3	0.4	-1.1	0.9	182.8
Net fee and commission income	3.2	0.6	12.5	8.8	0.0	0.1	0.0	25.1
Other operating income and expense	-15.6	13.3	1.6	8.9	0.0	14.1	-20.3	1.9
<b>Net operating income</b>	<b>100.4</b>	<b>19.7</b>	<b>59.7</b>	<b>35.9</b>	<b>0.3</b>	<b>13.1</b>	<b>-19.4</b>	<b>209.8</b>
Overhead costs	-51.8	-12.7	-22.8	-24.1	-0.9	-3.8	2.7	-113.4
Provision	-40.0	-1.6	-22.3	-4.0	0.0	0.0	0.1	-67.7
Share in result of cons. units of equity method	2.1	0.0	0.0	0.0	0.0	0.0	0.0	2.1
<b>Profit before income tax</b>	<b>10.7</b>	<b>5.4</b>	<b>14.7</b>	<b>7.8</b>	<b>-0.6</b>	<b>9.3</b>	<b>-16.6</b>	<b>30.8</b>
Income tax	-1.5	-1.6	-2.6	-2.1	-2.0	-6.4	-0.1	-16.3
<b>Profit (loss) from continuing operations</b>	<b>9.2</b>	<b>3.8</b>	<b>12.1</b>	<b>5.7</b>	<b>-2.6</b>	<b>3.0</b>	<b>-16.6</b>	<b>14.5</b>
<b>Profit (loss) from discontinued operations</b>	<b>-4.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-0.6</b>	<b>-4.6</b>
<b>Net profit (loss)</b>	<b>5.2</b>	<b>3.8</b>	<b>12.1</b>	<b>5.7</b>	<b>-2.6</b>	<b>3.0</b>	<b>-17.2</b>	<b>10.0</b>
Non-controlling interest								-1.1
<b>Net profit attributable to equity holders of the Co.</b>								<b>8.9</b>

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 adjustment

## Annex 1: Profit and Loss Account for 9M 2020

Q1-Q3'2020   PLN mn	Idea Bank Poland Group	Belarus Segment	Ukraine Segment	Romania Segment	MW Trade	Getin Holding	Cons. adj.	Getin Holding Group
Interest income	542.7	54.7	214.8	83.7	3.4	0.1	-6.7	892.7
Interest expense	-179.1	-33.4	-63.2	-30.8	-1.6	-5.8	8.3	-305.5
Net interest income	363.5	21.4	151.7	52.9	1.8	-5.6	1.6	587.2
Net fee and commission income	10.7	3.5	37.9	26.4	-0.3	0.3	0.1	78.5
Other operating income and expense	-23.5	38.2	5.2	21.1	0.0	135.1	-346.4	-170.4
<b>Net operating income</b>	<b>350.7</b>	<b>63.1</b>	<b>194.7</b>	<b>100.3</b>	<b>1.5</b>	<b>129.8</b>	<b>-344.7</b>	<b>495.4</b>
Overhead costs	-174.6	-42.2	-70.4	-71.5	-2.8	-15.3	8.2	-368.5
Provision	-195.0	-6.0	-86.7	-13.8	-0.4	0.0	-0.4	-302.3
Share in result of cons. units of equity method	-4.2	0.0	0.0	0.0	0.0	0.0	0.0	-4.2
<b>Profit before income tax</b>	<b>-23.1</b>	<b>14.9</b>	<b>37.6</b>	<b>15.1</b>	<b>-1.7</b>	<b>114.5</b>	<b>-336.9</b>	<b>-179.6</b>
Income tax	32.6	-4.6	-6.7	-3.8	-1.9	-25.2	-0.2	-9.8
<b>Profit (loss) from continuing operations</b>	<b>9.5</b>	<b>10.3</b>	<b>30.9</b>	<b>11.3</b>	<b>-3.6</b>	<b>89.3</b>	<b>-337.1</b>	<b>-189.4</b>
<b>Profit (loss) from discontinued operations</b>	<b>-1.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-0.7</b>	<b>5.6</b>
<b>Net profit (loss)</b>	<b>8.0</b>	<b>10.3</b>	<b>30.9</b>	<b>11.3</b>	<b>-3.6</b>	<b>89.3</b>	<b>-337.9</b>	<b>-183.8</b>
Non-controlling interest								-1.9
<b>Net profit attributable to equity holders of the Co.</b>								<b>-185.6</b>

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 September 2020

2020-09-30   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	1 369.2	146.0	14.5	415.0	0.0	0.0	0.0	1 944.7
Amounts due from banks and financial institutions	266.1	35.9	48.1	44.6	14.7	26.8	-38.3	397.9
Amounts due from clients	11 943.3	495.7	516.1	871.5	0.0	0.0	-193.3	13 633.3
Net investments in financial lease	0.0	0.0	0.0	859.5	0.0	0.2	0.0	859.7
Other receivables measured at amortized cost	0.0	0.0	0.0	0.0	90.9	0.0	0.0	90.9
Financial instruments	514.3	0.0	36.0	245.3	0.0	12.3	-0.2	807.8
Investments in associates	215.6	0.0	0.0	0.0	0.0	749.7	-749.7	215.6
Intangible assets	144.0	8.5	9.0	14.5	0.0	0.0	52.3	228.2
Tangible fixed assets	41.0	19.1	20.3	41.0	1.5	8.3	-1.1	130.1
Investment property	29.9	16.1	1.0	2.5	0.0	0.0	0.0	49.6
Tax assets	34.0	0.4	4.6	4.8	0.0	0.0	10.8	54.5
Other assets	515.4	4.7	8.2	64.6	0.3	207.1	-11.5	788.8
<b>Total Assets</b>	<b>15 072.9</b>	<b>726.4</b>	<b>657.6</b>	<b>2 563.3</b>	<b>107.3</b>	<b>1 004.4</b>	<b>-931.0</b>	<b>19 200.8</b>
Liabilities to other banks and financial institutions	18.5	38.9	11.9	211.2	44.2	25.3	-200.6	149.4
Financial liabilities held for trading	618.7	0.0	0.0	0.0	0.0	0.0	0.0	618.7
Liabilities to customers	13 852.8	530.5	508.3	2 011.2	0.0	0.0	-3.5	16 899.4
Liabilities arising from the issue of debt securities	89.0	20.8	0.1	45.7	0.0	0.0	0.0	155.5
Other liabilities measured at amortized cost	13.7	2.7	5.9	45.3	0.1	64.4	-26.9	105.2
Other liabilities	314.8	3.1	24.9	38.3	1.5	8.7	-10.7	380.6
<b>Total liabilities</b>	<b>14 907.5</b>	<b>596.0</b>	<b>551.2</b>	<b>2 351.7</b>	<b>45.9</b>	<b>98.3</b>	<b>-241.6</b>	<b>18 308.9</b>
<b>Equity</b>	<b>165.4</b>	<b>130.4</b>	<b>106.4</b>	<b>211.6</b>	<b>61.5</b>	<b>906.1</b>	<b>-689.4</b>	<b>891.9</b>
<b>Total liabilities and equity</b>	<b>15 072.9</b>	<b>726.4</b>	<b>657.6</b>	<b>2 563.3</b>	<b>107.3</b>	<b>1 004.4</b>	<b>-931.0</b>	<b>19 200.8</b>

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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