



**Presentation of the Group's Financial Results
for 9M 2021**

Warsaw, 9 November 2021

Macroeconomic conditions

POLAND

- Expected GDP growth 5.2% in Q3 vs 11.1% growth in Q2
- Inflation hitting new records at 6.8% (YoY) in October
- Unemployment rate at 5.6% in September (vs 6.5% in January 2021)
- Interest rates at 1.25%
- Uncertain political situation and a fourth wave of the COVID-19 hitting sooner than expected

UKRAINE

- GDP growth 5.7% in Q2 vs 2.2% contraction in Q1
- Inflation 11.0% in September
- Unemployment at 9.3% in Q2 vs 10.1% at 2020 YE
- NBU decided to hike the rates by 50 pbs to 8.5% on 9 September 2021, announcing further hikes
- Risk of adverse developments in the East: Russia has increased its military presence on the Ukraine border to 90 thousand troops

ROMANIA

- Romanian GDP grew 13.9% in Q2 vs -0.2% in Q1 2021
- Inflation 6.29% in September vs 3.94 % in June
- Unemployment 5.0% in September vs 5.2% in December 2020
- ROBOR 3M in an uptrend since 24 September, currently reaching 2.40 after earlier stabilisation around 1.5-1.6

FX RATES USED IN THE CONVERSION OF COMPANIES' RESULTS

| Exchange rates | 2021'09 | 2020'09 | Y/Y |
|----------------|---------|---------|-------|
| UAH | 0,1500 | 0,1365 | +9,9% |
| UAH average | 0,1394 | 0,1471 | -5,2% |
| RON | 0,9365 | 0,9291 | +0,8% |
| RON average | 0,9270 | 0,9191 | +0,9% |

Structure and growth rate of the drivers of Group results in 9M 2021

↑ **Marked improvement in the foreign markets:** Net profit of foreign operations **PLN 90.2 mn** in 9M 2021 vs PLN 60.4 mn in 9M 2020

↑ **Best ever 9M for the Group's business in Ukraine and Romania, driven by strong market recovery and normalisation of the pandemic**

↑ **Net profit of the Group (core)*** attributable to majority owners at **PLN 72.6 mn** in 9M 2021

↑ **The Company had no outstanding debt as at 30 September 2021 and its net cash stood at PLN 82.9 mn**

↑ **The Company received payment for:**

- Belarus assets at **PLN 75.7 mn**,
- Romania assets at **PLN 134.2 mn** (29 October 2021), and
- dividend from Ukraine at **PLN 25.6 mn**.

↑ **Positive outcome of the Ostrowice Municipality case:** MWT received **PLN 37 mn** on 18 August 2021

↓ **Adverse impact of M&As on Getin Holding Group's consolidated profits** due to movement of FX differences on entities from equity to P&L and impact of revaluation

| | PLN m | | | PLN m | | |
|---|---------------|---------------|-------------------------|-------------|--------------|----------------------|
| | Q1-Q3'2021 | Q1-Q3'2020 | Q1-Q3'2021 / Q1-Q3'2020 | Q3'2021 | Q1-Q3'2020 | Q3'2021 / Q1-Q3'2020 |
| International | 90.2 | 60.4 | +49.4% | 34.6 | 21.6 | +60.5% |
| Russia | 0.0 | 7.8 | -100.0% | 0.0 | 0.0 | - |
| Ukraine | 72.9 | 30.9 | x2.4 | 28.4 | 12.1 | x2.4 |
| Romania | 16.5 | 11.3 | +45.7% | 6.2 | 5.7 | +9.1% |
| Belarus | 0.8 | 10.3 | -92.3% | 0.0 | 3.8 | -100.0% |
| MW Trade | 0.3 | -3.6 | - | 0.1 | -2.6 | - |
| Getin Holding | 24.7 | 53.6 | -53.9% | -1.6 | 3.0 | - |
| Non-controlling interest | -0.1 | -1.9 | - | -0.1 | -1.1 | - |
| Others & Consolidation Adjustments | -42.4 | -66.0 | - | 0.0 | -11.9 | - |
| CORE Business Net profit attributable to equity holders of the Co. | 72.6 | 42.5 | +70.8% | 33.0 | 8.9 | x3.7 |
| <i>Impact of Carcade sales (one off)</i> | 0.0 | -228.1 | - | 0.0 | 0.0 | - |
| <i>Impact of IB Belarus sales (one off)</i> | -156.4 | 0.0 | - | 0.0 | 0.0 | - |
| <i>Impact of assets value update in Romania (one off)</i> | -37.1 | 0.0 | - | -0.8 | 0.0 | - |
| Net profit attributable to equity holders of the Co. | -120.9 | -185.6 | - | 32.2 | 8.9 | x3.6 |

* Net profit of the Group attributable to majority owners net of one-offs: impact of the sale of the Belarus assets on Getin Holding Group results at (PLN 152.1 mn) due to the movement of FX differences on entities from equity to P&L and impact of the valuation of assets at (PLN 4.3 mn) as at 31 March 2020 and impact of the fair value valuation as at 30 September 2021 of Idea Bank Romania Group classified as held for sale as at the balance-sheet date resulting in recognition of impairment at (PLN 37.1 mn) in the results of discontinued activities.

** Separate profit of Getin Holding net of one-offs

Sale of assets:

ROMANIA

➡ **Idea Bank Romania Group** was sold on **29 October 2021**

- **The selling price was PLN 199 mn**, P/BV = x0.91.
- **EUR 29 mn was paid to HG's account (PLN 134.2 mn)** and the shares were transferred on 29 October 2021.
Under the agreement, EUR 14 mn of the selling price was put in escrow for up to 3 years to secure a potential adjustment of the price and claims under warranties issued by Getin Holding.
- After closing, the reference amount will be adjusted with the difference between the consolidated net asset value of Idea Bank Romania at Closing and the consolidated net asset value of Idea Bank Romania at 31 December 2020.
- The transaction will be recognised in Getin Holding Group's results for Q4 2021.

BELARUS

➡ **Idea Bank Belarus** was sold on **1 April 2021**.

- **The selling price was PLN 75.7 mn**, P/BV = x0.55
- The price was paid and the shares were transferred on 1 April 2021.

Pending:

➡ **UKRAINE** – advanced negotiations with a potential buyer

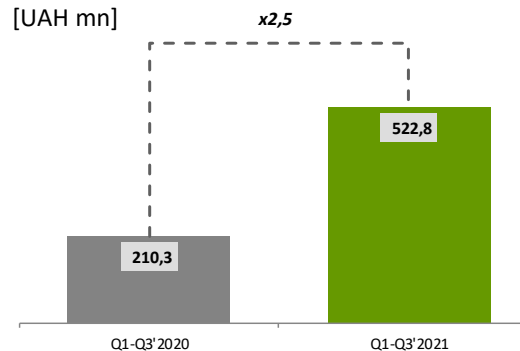
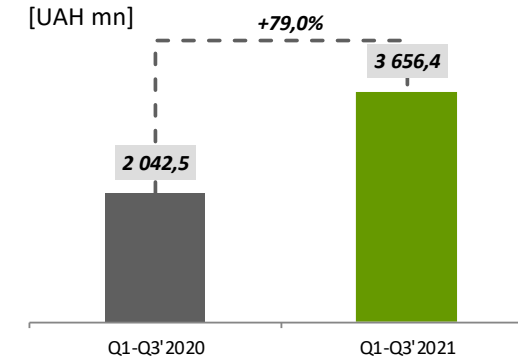
Segment :: UKRAINE

| Profit and loss | PLN m | | | UAH m | | |
|------------------------------------|--------------|--------------|-------------------------|----------------|----------------|-------------------------|
| | Q1-Q3'2021 | Q1-Q3'2020 | Q1-Q3'2021 / Q1-Q3'2020 | Q1-Q3'2021 | Q1-Q3'2020 | Q1-Q3'2021 / Q1-Q3'2020 |
| Interest income | 216.3 | 214.8 | +0.7% | 1 552.1 | 1 460.5 | +6.3% |
| Interest expense | -36.7 | -63.2 | -41.9% | -263.3 | -429.6 | -38.7% |
| Net interest income | 179.6 | 151.7 | +18.5% | 1 288.8 | 1 031.0 | +25.0% |
| Net fee and commission income | 38.6 | 37.9 | +1.7% | 276.6 | 257.6 | +7.4% |
| Other operating income and expense | 3.0 | 5.2 | -42.0% | 21.5 | 35.0 | -38.8% |
| Net operating income | 221.2 | 194.7 | +13.6% | 1 586.8 | 1 323.6 | +19.9% |
| Overhead costs | -76.6 | -70.4 | +8.9% | -549.7 | -478.4 | +14.9% |
| Provision | -55.1 | -86.7 | -36.5% | -395.2 | -589.6 | -33.0% |
| Profit before income tax | 89.5 | 37.6 | x2.4 | 641.9 | 255.5 | x2.5 |
| Income tax | -16.6 | -6.7 | x2.5 | -119.2 | -45.3 | x2.6 |
| Net profit (loss) | 72.9 | 30.9 | x2.4 | 522.8 | 210.3 | x2.5 |

| Balance sheet | PLN m | | | UAH m | | |
|---------------------------------------|--------------|--------------|-------------------------|----------------|----------------|-------------------------|
| | 2021-09-30 | 2020-12-31 | 2021-09-30 / 2020-12-31 | 2021-09-30 | 2020-12-31 | 2021-09-30 / 2020-12-31 |
| Cash and balances in the Central Bank | 18.1 | 13.9 | +30.9% | 120.9 | 104.5 | +15.7% |
| Amounts due from banks | 55.5 | 45.6 | +21.8% | 369.9 | 343.6 | +7.7% |
| Amounts due from clients | 697.9 | 505.7 | +38.0% | 4 652.5 | 3 814.0 | +22.0% |
| Financial instruments | 54.6 | 69.3 | -21.2% | 363.9 | 522.6 | -30.4% |
| Tangible fixed assets | 25.7 | 21.6 | +19.2% | 171.5 | 162.8 | +5.4% |
| Other assets | 31.7 | 26.8 | +18.2% | 211.0 | 202.0 | +4.5% |
| Total Assets | 883.5 | 682.8 | +29.4% | 5 889.7 | 5 149.5 | +14.4% |
| Amounts due to banks | 12.3 | 11.5 | +6.7% | 82.1 | 87.0 | -5.7% |
| Deposits | 634.1 | 506.9 | +25.1% | 4 227.1 | 3 822.6 | +10.6% |
| Debt securities in issue | 0.0 | 0.1 | -100.0% | 0.0 | 0.6 | -100.0% |
| Other liabilities | 59.4 | 36.4 | +63.2% | 395.8 | 274.4 | +44.2% |
| Equity | 177.7 | 127.9 | +38.9% | 1 184.7 | 964.8 | +22.8% |
| Total liabilities and equity | 883.5 | 682.8 | +29.4% | 5 889.7 | 5 149.5 | +14.4% |

| Performance indicators | Q1-Q3'2021 | Q1-Q3'2020 |
|------------------------|------------|------------|
| NIM | 32,8% | 28,2% |
| COR | 12,2% | 19,6% |
| COF | 8,3% | 13,9% |
| ROE | 63,6% | 30,8% |
| ROA | 12,4% | 5,4% |
| C/I | 34,6% | 36,1% |

- Net profit of Segment Ukraine at UAH 522.8 mn in 9M 2021, up by 148.6% vs UAH 210.3 mn in 9M 2020. The profit of the segment includes:
 - Net profit of the Bank at UAH 397.4 mn vs UAH 77.2 mn
 - Net profit of NFS at UAH 138.5 mn vs UAH 128.7 mn
- Sales up by 79% (in UAH) YoY in 9M 2021 – historically the best ever
- Operating income in UAH up by 19.9% YoY
- Costs under control– C/I 34.6%
- Loan portfolio in UAH up by 22.0% YTD
- Provision costs down by 33% driven by improved client payments.
- Results of the Segment driven by positive FX income of UAH 8.9 mn
- Segment Ukraine subsidiaries decided in Q1 2021 to pay dividend in a total amount of PLN 42.3 mn, of which PLN 22.2 mn was paid by 30 September 2021, the remaining dividend to be paid by the end of 2021.
- CAR = 17.80% TIER 1 = 10.64% (Bank alone)
- The bank reports historically high sales. To maintain the growth momentum and required capital ratios, Getin Holding decided to increase Idea Bank's capital by up to UAH 100 mn.

Net profit
[UAH mn]

Sales
[UAH mn]


Segment :: ROMANIA
Consolidated data

PLN m

| Profit and loss | Q1-Q3'2021 | Q1-Q3'2020 | Q1-Q3'2021 / Q1-Q3'2020 |
|------------------------------------|--------------|--------------|-------------------------|
| Interest income | 87.5 | 83.7 | +4.5% |
| Interest expense | -30.2 | -30.8 | -1.9% |
| Net interest income | 57.3 | 52.9 | +8.3% |
| Net fee and commission income | 28.0 | 26.4 | +6.1% |
| Other operating income and expense | 25.8 | 21.1 | +22.5% |
| Net operating income | 111.1 | 100.3 | +10.7% |
| Overhead costs | -77.4 | -71.5 | +8.3% |
| Provision | -12.2 | -13.8 | -11.5% |
| Profit before income tax | 21.5 | 15.1 | +42.2% |
| Income tax | -5.0 | -3.8 | +31.9% |
| Net profit (loss) | 16.5 | 11.3 | +45.7% |

PLN m

| Balance sheet | 2021-09-30 | 2020-12-31 | 2021-09-30 / 2020-12-31 |
|---------------------------------------|----------------|----------------|-------------------------|
| Cash and balances in the Central Bank | 444.3 | 452.3 | -1.8% |
| Amounts due from banks | 64.1 | 49.0 | +30.8% |
| Amounts due from clients | 925.3 | 927.0 | -0.2% |
| Net investments in financial lease | 910.5 | 886.3 | +2.7% |
| Financial instruments | 272.3 | 271.2 | +0.4% |
| Intangible assets | 13.8 | 14.8 | -7.1% |
| Tangible fixed assets | 37.3 | 39.7 | -6.2% |
| Other assets | 64.5 | 60.0 | +7.5% |
| Total Assets | 2 732.1 | 2 700.4 | +1.2% |
| Amounts due to banks | 122.7 | 152.7 | -19.6% |
| Deposits | 2 245.9 | 2 202.3 | +2.0% |
| Debt securities in issue | 47.1 | 46.2 | +1.9% |
| Other liabilities | 83.9 | 77.7 | +7.9% |
| Equity | 232.6 | 221.5 | +5.0% |
| Total liabilities and equity | 2 732.1 | 2 700.4 | +1.2% |

- ⑩ **Net profit PLN 16.5 mn in 9M 2021 vs PLN 11.3 mn in 9M 2020: historically the best results of the Group's Romania operation**
- ⑩ **Sales of the Group at PLN 816.5 mn, up by 8.8% YoY, including:**
 - **Bank: PLN 378.9 mn, -3.8% vs 9M 2020**
 - **Leasing: PLN 437.6 mn, +22.8% vs 9M 2020**
- ⑩ **NII at PLN 57.3 mn, +8.3% vs 9M 2020**
- ⑩ **Defended NIM on a competitive market**
- ⑩ **CAR Group/Bank= 15.99%/16.67%; TIER 1 Group/Bank = 14.14%/14.70%**
- ⑩ **The bank continues digitisation projects, delivers innovation to clients combined with new products facilitating personal finance management, and continues collaboration with Romania's biggest e-commerce platform eMAG by offering CF products**
- ⑩ **The Group takes the opportunity to grow its market share by addressing growing need for banking products; as a result, the Segment generated historically record-high result**

| Performance indicators | Q1-Q3'2021 | Q1-Q3'2020 |
|------------------------|------------|------------|
| NIM | 2,9% | 3,0% |
| COR | 0,9% | 1,1% |
| COF | 1,6% | 1,9% |
| ROE | 9,7% | 7,7% |
| ROA | 0,8% | 0,6% |
| C/I | 69,6% | 71,2% |

Continued activity in a difficult business environment



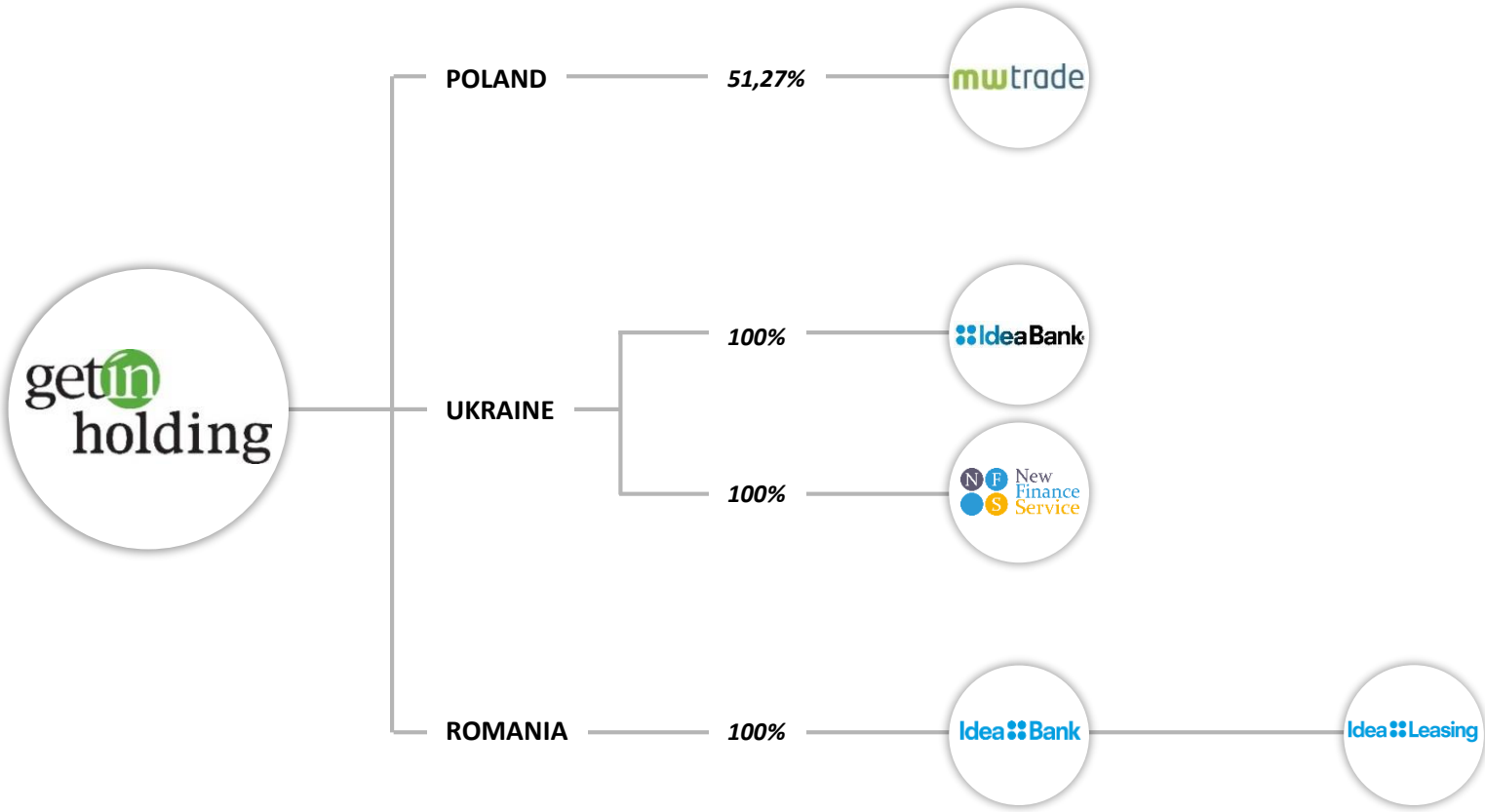
PLN m

| Profit and loss | Q1-Q3'2021 | Q1-Q3'2020 | Q1-Q3'2021 / Q1-Q3'2020 |
|---------------------------------|-------------|-------------|----------------------------|
| Interest income | 1.6 | 3.4 | -52.3% |
| Interest expense | -0.8 | -1.6 | -50.5% |
| Net interest income | 0.8 | 1.8 | -54.0% |
| Net fee and commission income | -0.1 | -0.3 | -81.8% |
| Net operating income | 0.8 | 1.5 | -45.0% |
| Overhead costs | -2.3 | -2.8 | -18.2% |
| Provision | 0.6 | -0.4 | - |
| Profit before income tax | -0.9 | -1.7 | -49.5% |
| Income tax | 1.1 | -1.9 | - |
| Net profit (loss) | 0.3 | -3.6 | - |

PLN m

| Balance sheet | 2021-09-30 | 2020-12-31 | 2021-09-30 / 2020-12-31 |
|-------------------------------------|-------------|--------------|----------------------------|
| Amounts due from banks | 51.1 | 15.0 | x3.4 |
| Intangible assets | 0.0 | 0.0 | -50.0% |
| Tangible fixed assets | 1.4 | 1.5 | -4.5% |
| Other assets | 30.2 | 87.1 | -65.3% |
| Total Assets | 82.7 | 103.6 | -20.1% |
| Amounts due to banks | 20.3 | 40.5 | -49.9% |
| Other liabilities | 0.9 | 1.8 | -48.2% |
| Equity | 61.5 | 61.2 | +0.5% |
| Total liabilities and equity | 82.7 | 103.6 | -20.1% |

- **In August 2021, the Company received PLN 37 mn** after the court judgment in the Ostrowice Municipality case became final.
- **The total amount of impairment of debt recognised in the P&L in 9M 2021 was PLN 541k** (expected loss reversal). In addition, the Company recognised a deferred tax asset and a reversal of revaluation allowance for deferred tax assets in a total amount of PLN 1,249k.
- **Net profit at PLN 0.29 mn in 9M 2021**
- **PLN 9.1 mn exposure to UCK Warsaw and Pekao's debt purchased at PLN 10.7 mn paid in July 2021**
- **Regular repayment of the portfolio and financial liabilities.** No overdue portfolio at the end of Q3
- No commission income, curbed by the pandemic and GNB's strict lending conditions which largely prevent sales of loans as an intermediary, PLN 28 mn in the pipeline
- **The Company's cash in bank accounts totalled PLN 50.7 mn as at 30 September 2021** (including a liquidity buffer)
- Expected reform of the health care system: establishment of the Hospital Development Agency, appointment of government commissioners at hospitals – no draft law yet



As at 30 September 2021; 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 2021

| Q3'2021 PLN m | Ukraine Segment | MW Trade | Getin Holding | Cons. adj. | Getin Holding Group |
|---|-----------------|-------------|---------------|--------------|---------------------|
| Interest income | 83.6 | 0.4 | 0.0 | 0.0 | 83.9 |
| Interest expense | -13.2 | -0.2 | -1.0 | 0.0 | -14.4 |
| Net interest income | 70.3 | 0.2 | -1.0 | 0.0 | 69.5 |
| Net fee and commission income | 14.3 | 0.0 | 0.1 | -0.1 | 14.3 |
| Other operating income and expense | 1.6 | 0.1 | 11.4 | -11.3 | 1.8 |
| Net operating income | 86.2 | 0.2 | 10.6 | -11.4 | 85.6 |
| Overhead costs | -29.1 | -0.7 | -3.2 | 1.1 | -31.9 |
| Provision | -22.3 | 0.1 | 0.0 | 0.0 | -22.2 |
| Profit before income tax | 34.8 | -0.4 | 7.4 | -10.4 | 31.5 |
| Income tax | -6.4 | 0.5 | 0.2 | 0.0 | -5.7 |
| Profit (loss) from continuing operations | 28.4 | 0.1 | 7.6 | -10.4 | 25.7 |
| Profit (loss) from discontinued operations | 0.0 | 0.0 | 0.0 | 6.6 | 6.6 |
| Net profit (loss) | 28.4 | 0.1 | 7.6 | -3.8 | 32.3 |
| Non-controlling interest | | | | | -0.1 |
| Net profit attributable to equity holders of the Co. | | | | | 32.2 |

Annex 2: Profit and Loss Account for 9M 2021

| Q1-Q3'2021 PLN mn | Ukraine Segment | MW Trade | Getin Holding | Cons. adj. | Getin Holding Group |
|---|-----------------|-------------|---------------|---------------|---------------------|
| Interest income | 216.3 | 1.6 | 0.0 | 0.0 | 218.0 |
| Interest expense | -36.7 | -0.8 | -3.1 | 0.0 | -40.6 |
| Net interest income | 179.6 | 0.8 | -3.1 | 0.0 | 177.4 |
| Net fee and commission income | 38.6 | -0.1 | 0.4 | -0.5 | 38.4 |
| Other operating income and expense | 3.0 | 0.0 | 37.6 | -37.9 | 2.8 |
| Net operating income | 221.2 | 0.8 | 35.0 | -38.4 | 218.5 |
| Overhead costs | -76.6 | -2.3 | -13.8 | 3.3 | -89.4 |
| Provision | -55.1 | 0.6 | 0.0 | 0.0 | -54.5 |
| Profit before income tax | 89.5 | -0.9 | 21.2 | -35.1 | 74.7 |
| Income tax | -16.6 | 1.1 | -7.8 | 0.0 | -23.3 |
| Profit (loss) from continuing operations | 72.9 | 0.3 | 13.3 | -35.1 | 51.4 |
| Profit (loss) from discontinued operations | 0.0 | 0.0 | 0.0 | -172.1 | -172.1 |
| Net profit (loss) | 72.9 | 0.3 | 13.3 | -207.3 | -120.8 |
| Non-controlling interest | | | | | -0.1 |
| Net profit attributable to equity holders of the Co. | | | | | -120.9 |

Annex 3: Balance sheet as at 30 September 2021

| 2021-09-30 PLN m | Ukraine Segment | MW Trade | Getin Holding | Cons. adj. | Getin Holding Group |
|---|-----------------|-------------|---------------|----------------|---------------------|
| Cash and amounts due from Central Bank | 18.1 | 0.0 | 0.0 | 0.0 | 18.1 |
| Amounts due from banks and financial institutions | 55.5 | 51.1 | 82.9 | 3.9 | 193.4 |
| Amounts due from clients | 697.9 | 0.0 | 0.0 | 0.3 | 698.2 |
| Net investments in financial lease | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 |
| Other receivables measured at amortized cost | 0.0 | 29.8 | 0.0 | 0.0 | 29.8 |
| Financial instruments | 54.6 | 0.0 | 27.2 | 0.0 | 81.8 |
| Investments in associates | 0.0 | 0.0 | 230.3 | -230.3 | 0.0 |
| Intangible assets | 11.5 | 0.0 | 0.0 | 9.1 | 20.6 |
| Tangible fixed assets | 25.7 | 1.4 | 2.1 | 0.0 | 29.2 |
| Investment property | 1.1 | 0.0 | 0.0 | 0.0 | 1.1 |
| Tax assets | 5.2 | 0.3 | 0.1 | 10.2 | 15.9 |
| Other assets | 13.9 | 0.1 | 413.5 | 2 473.3 | 2 900.9 |
| Total Assets | 883.5 | 82.7 | 756.4 | 2 266.5 | 3 989.1 |
| Liabilities to other banks and financial institutions | 12.3 | 20.3 | 0.0 | 0.0 | 32.6 |
| Financial liabilities held for trading | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Liabilities to customers | 634.1 | 0.0 | 0.0 | -0.2 | 633.9 |
| Liabilities arising from the issue of debt securities | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other liabilities measured at amortized cost | 7.1 | 0.0 | 59.1 | 0.0 | 66.3 |
| Other liabilities | 52.2 | 0.9 | 5.6 | 2 476.6 | 2 535.3 |
| Total liabilities | 705.8 | 21.2 | 64.7 | 2 476.4 | 3 268.2 |
| Equity | 177.7 | 61.5 | 691.6 | -209.9 | 721.0 |
| Total liabilities and equity | 883.5 | 82.7 | 756.4 | 2 266.5 | 3 989.1 |

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