

SELECTED FINANCIAL DATA	in 000 PLN		in 000 EUR	
<b>data relating to interim consolidated financial statements</b>				
	<b>01.01.2006- 30.09.2006</b>	<b>01.01.2005- 30.09.2005</b>	<b>01.01.2006- 30.09.2006</b>	<b>01.01.2005- 30.09.2005</b>
Interest income	476 439	340 171	121 631	83 821
Fee and commission income	145 544	43 318	37 156	10 674
Operating profit	157 379	54 550	40 177	13 442
Profit before income tax	157 379	54 952	40 177	13 541
Net profit for the period	129 124	43 317	32 964	10 674
Net profit attributable to equity holders of the parent	123 094	32 892	31 425	8 105
Net profit attributable to minority interest	6 030	10 425	1 539	2 569
Earnings per share - basic for the period (in PLN/EUR)	0.23	0.09	0.06	0.02
Earnings per share - diluted for the period (in PLN/EUR)	0.23	0.09	0.06	0.02
Net cash from operating activities	-851 889	-161 615	-217 479	-39 823
Net cash used in investing activities	-32 761	-24 133	-8 364	-5 947
Net cash from (used in) financing activities	893 381	229 242	228 072	56 487
Net change in cash and cash equivalents	8 731	43 494	2 229	10 717
	<b>30.09.2006</b>	<b>31.12.2005</b>	<b>30.09.2006</b>	<b>31.12.2005</b>
Total assets	9 855 997	7 718 004	2 413 497	1 999 587
Total liabilities	8 579 973	6 592 186	2 101 029	1 707 909
Amounts due to other banks and finance institutions	1 306 796	1 414 928	320 003	366 581
Deposits from customers	5 785 586	4 692 426	1 416 751	1 215 717
Total equity	1 276 024	1 125 818	312 468	291 678
Equity attributable to equity holders of the parent company	1 248 039	1 107 180	305 615	286 849
Minority interest	27 985	18 638	6 853	4 829
Share capital	557 812	534 335	136 595	138 436
Number of shares	557 811 776	534 335 000	557 811 776	534 335 000
<b>data relating to interim financial statements</b>				
	<b>01.01.2006- 30.09.2006</b>	<b>01.01.2005- 30.09.2005</b>	<b>01.01.2006- 30.09.2006</b>	<b>01.01.2005- 30.09.2005</b>
Net profit /(loss) for the period	46 492	-1 223	11 869	-301
Earnings per share - basic for the period (in PLN/EUR)	0.09	0.00	0.02	0.00
Earnings per share - diluted for the period (in PLN/EUR)	0.09	0.00	0.02	0.00
	<b>30.09.2006</b>	<b>31.12.2005</b>	<b>30.09.2006</b>	<b>31.12.2005</b>
Total assets	1 086 983	1 035 183	272 871	268 196
Total equity	1 052 451	982 881	264 203	254 646
Share capital	557 812	534 335	140 031	138 436

Selected financial data containing the key items of the financial statements were converted into EURO according to the following rules:

- Individual items of assets and liabilities according to average exchange rates announced by the National Bank of Poland, valid on 30.09.2006: amounting to 3.9835 PLN and valid on 31.12.2005: amounting to 3.8598 PLN;
- Individual items in the income statement and the cash flow statement according to exchange rates constituting the arithmetical average of average exchange rates determined by the National Bank of Poland on the last day of each month for 9 months ending 30.09.2006 and on 30.09.2005 (respectively: 3.9171 PLN and 4.0583 PLN).

**INTERIM CONSOLIDATED FINANCIAL STATEMENTS OF THE GETIN  
HOLDING CAPITAL GROUP**  
for the 9 month period ended September 30, 2006

**CONSOLIDATED BALANCE SHEET**

As at 30 September 2006 and 31 December 2005

		30.09.2006	31.12.2005
		in thousand PLN	in thousand PLN
	<b>ASSETS</b>		
I.	Cash and balances with the Central Bank	266 192	182 523
II.	Bills of exchange eligible for rediscounting with the Central Bank	845	2 063
III.	Amounts due from banks	1 500 168	1 888 578
IV.	Financial assets held for trading	77	80
V.	Derivative financial instruments	33 369	17 585
VI.	Other financial instruments at fair value through profit or loss	0	0
VII.	Loans and advances to customers	5 188 355	3 290 435
VIII.	Finance lease receivables	132 469	83 078
IX.	Investment securities	1 881 960	1 551 514
	1. Available for sale	1 849 350	1516 597
	2. Held to maturity	32 610	34 917
X.	Investments in associates	2 736	2 736
XI.	Intangible assets	448 097	437 904
XII.	Property, plant and equipment	94 618	96 325
XIII.	Investment properties	17 210	17 602
XIV.	Non current assets classified as held for sale	2 277	2 943
XV.	Tax assets	162 157	93 109
	1. Current tax assets	1 881	3 630
	2. Deferred tax assets	160 276	89 479
XVI.	Other assets	126 467	51 529
	<b>TOTAL ASSETS</b>	<b>9 855 997</b>	<b>7 718 004</b>
	<b>LIABILITIES AND EQUITY</b>		
	<b>Liabilities</b>		
I.	Amounts due to Central Bank		
II.	Amounts due to other banks and finance institutions	1 306 796	1 414 928
III.	Derivative financial instruments	15 953	1 421
IV.	Other finance liabilities at fair value through profit or loss		
V.	Deposits from customers	5 785 586	4 692 426
VI.	Issued debt securities	1 139 916	256 072
VII.	Corporate income tax payable	960	26
VIII.	Other liabilities	184 646	115 159
IX.	Deferred tax liabilities	113 323	57 820
X.	Provisions	32 793	53 106
XI.	Liabilities directly associated with non-current assets classified as available for sale		1 228
	<b>TOTAL LIABILITIES</b>	<b>8 579 973</b>	<b>6 592 186</b>
	<b>Equity attributable to equity holders of the parent company</b>	<b>1 248 039</b>	<b>1 107 180</b>
XII.	Share capital	557 812	534 335
XIII.	Retained earnings	-14 530	-11 952
XIV.	Net (loss) profit	123 094	78 439
XV.	Other reserves	581 663	506 358
	<b>Minority interest</b>	<b>27 985</b>	<b>18 638</b>
	<b>Total equity</b>	<b>1 276 024</b>	<b>1 125 818</b>
	<b>TOTAL EQUITY AND LIABILITIES</b>	<b>9 855 997</b>	<b>7 718 004</b>

**CONSOLIDATED INCOME STATEMENT**

For the 3 and 9 month periods ended 30 September 2006 and 30 September 2005

		01.07.2006-30.09.2006	01.01-30.09.2006	01.07.2005-30.09.2005	01.01-30.09.2005
		in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN
I.	Interest income	169 986	476 439	118 701	340 171
II.	Interest expense	78 123	212 540	54 040	155 332
<b>III.</b>	<b>Net interest income</b>	<b>91 863</b>	<b>263 899</b>	<b>64 661</b>	<b>184 839</b>
IV.	Fee and commission income	57 809	145 544	17 875	43 318
V.	Fee and commission expense	8 189	19 694	4 074	8 424
<b>VI.</b>	<b>Net fee and commission income</b>	<b>49 620</b>	<b>125 850</b>	<b>13 801</b>	<b>34 894</b>
VII.	Dividend received	1 178	1 178	117	127
VIII.	Result on financial instruments re-measured to fair value	11 334	27 471	394	656
IX.	Result on investment securities	-920	-648	7	564
X.	Foreign exchange result	27 061	69 850	14 255	36 755
XI.	Other operating income	9 259	34 802	375	19 338
XII.	Other operating expenses	4 609	14 039	505	6 319
<b>XIII.</b>	<b>Net operating income</b>	<b>43 303</b>	<b>118 614</b>	<b>14 643</b>	<b>51 121</b>
XIV.	Provisions for impairment losses	-28 694	-84 188	-32 040	-55 231
XV.	Administrative expenses	93 536	266 796	46 995	161 073
<b>XVI.</b>	<b>Operating profit</b>	<b>62 556</b>	<b>157 379</b>	<b>14 070</b>	<b>54 550</b>
XVII.	Share in net profit (loss) of associates			828	402
<b>XIX.</b>	<b>Profit / (loss) before income tax</b>	<b>62 556</b>	<b>157 379</b>	<b>14 898</b>	<b>54 952</b>
XX.	Corporate income tax	15 025	28 255	3 355	11 635
<b>XXI.</b>	<b>Net profit /(loss) for the period</b>	<b>47 531</b>	<b>129 124</b>	<b>11 543</b>	<b>43 317</b>
	1. Attributable to equity holders of the parent	43 566	123 094	10 947	32 892
	2. Attributable to minority interest	3 965	6 030	596	10 425
	Earnings per share				
	- basic for the period	0.08	0.23	0.02	0.09
	- diluted for the period	0.08	0.23	0.02	0.09

	01.07.2006-30.09.2006	01.01-30.09.2006	01.07.2005-30.09.2005	01.01-30.09.2005
<b>Profit per share</b>				
Net profit for the period for ordinary shareholders (in thousand PLN)	43 566	123 094	10 947	32 892
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	549 746 943	540 041 637	513 791 522	384 923 681
<b>Basic profit per share (in PLN)</b>	<b>0.08</b>	<b>0.23</b>	<b>0.02</b>	<b>0.09</b>
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	551 254 636	541 596 628	514 535 522	385 137 159
<b>Diluted profit per share (in PLN)</b>	<b>0.08</b>	<b>0.23</b>	<b>0.02</b>	<b>0.09</b>

**STATEMENT OF CHANGES IN THE CONSOLIDATED SHAREHOLDERS' EQUITY**  
for the 9 month period ended 30 September 2006

	Attributable to equity holders of the parent company										Minority interest	Total equity
	Share capital	Retained earnings	Other capital									
			Reserve capital	Revaluation reserve	General Risk Fund	Other reserves	Exchange differences	Convertible bonds	Net (loss) profit	Total		
in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	
<b>At 31 December 2005 as per IFRS</b>	<b>534 335</b>	<b>-11 952</b>	<b>469 352</b>	<b>12 128</b>	<b>0</b>	<b>22 709</b>	<b>214</b>	<b>1 955</b>	<b>59 242</b>	<b>1 087 983</b>	<b>10 411</b>	<b>1 098 394</b>
Retrospective adjustment from completion of the initial accounting for acquisition of Open Finance									19 197	19 197	8 227	27 424
<b>At 1 January 2006</b>	<b>534 335</b>	<b>-11 952</b>	<b>469 352</b>	<b>12 128</b>	<b>0</b>	<b>22 709</b>	<b>214</b>	<b>1 955</b>	<b>78 439</b>	<b>1 107 180</b>	<b>18 638</b>	<b>1 125 818</b>
Net change of available for sale investments				-6 980						-6 980	-95	-7 075
Transfer of profit for previous year to retained earnings		78 439							-78 439	0		0
Cumulative translation adjustment [from translation of subordinated entities]							-185			-185	71	-114
Net profit or (loss) for the period									123 094	123 094	6 030	129 124
Appropriation of profit of Getin Bank S.A.		-80 554				80 554				0		0
Appropriation of profit of Fiolet SA		-695				695				0		0
Managerial options								1 303		1 303		1 303
Equity issued	23 477		-83							23 394		23 394
Acquisition of Open Finance										0	-11 720	-11 720
Disposal of WBC SA										0	15 289	15 289
Consolidation purchases / GB issue of shares of series U										0	193	193
Acquisition of Getin Bank shares										0	-229	-229
Acquisition of Noble Bank shares										0	-192	-192
Other		233								233		233
<b>At 30 September 2006 (as per IFRS)</b>	<b>557 812</b>	<b>-14 530</b>	<b>469 269</b>	<b>5 148</b>	<b>0</b>	<b>103 959</b>	<b>29</b>	<b>3 258</b>	<b>123 094</b>	<b>1 248 039</b>	<b>27 985</b>	<b>1 276 024</b>

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY  
For the 9 month period ended 30 September 2005

	Attributable to equity holders of the parent company										Minority interest	Total equity
	Share capital	Retained earnings	Other capital							Total		
			Reserve capital	Revaluation reserve	General Risk Fund	Other reserves	Exchange differences	Convertible bonds	Net profit (loss)			
in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	in thousand PLN	
<b>At 31 December 2004</b>	<b>315 000</b>	<b>-25 708</b>	<b>95 678</b>	<b>2 380</b>			<b>-112</b>		<b>22 074</b>	<b>409 312</b>	<b>121 938</b>	<b>531 250</b>
Adjustment caused by introduction of IAS 39 in relation to provision for credits and loan impairments - correction of error		10 882								10 882	4 402	15 284
<b>At 1 January 2005 (as per IFRS)</b>	<b>315 000</b>	<b>-14 826</b>	<b>95 678</b>	<b>2 380</b>	<b>0</b>	<b>0</b>	<b>-112</b>	<b>0</b>	<b>22 074</b>	<b>420 194</b>	<b>126 340</b>	<b>546 534</b>
Issue of shares	219 335		377 281							596 616		596 616
Transfer of profit for previous year to retained earnings		22 074							-22 074	0		0
Net change of investment securities available for sale less deferred tax				17 331						17 331	8 098	25 429
Cumulative translation adjustment [from translation of subordinated entities]							-8			-8	31	23
Net profit or (loss) for the period									32 892	32 892	10 425	43 317
Appropriation of profit of Getin Bank S.A.		-22 709					22 709			0		0
Coverage of loss of Getin Holding S.A.		3 608	-3 608							0		0
Managerial options								1 290		1 290		1 290
Consolidation purchases / GB issue of shares of series S										0	2 092	2 092
Consolidation purchases – GB contributing issue of series I shares										0	-137 893	-137 893
Consolidation purchase – Fiolet SA										0	836	836
Consolidation purchase / GB issue of series T shares										0	104	104
Purchasing of GB shares										0	-4 954	-4 954
Other		41								41	-110	-69
<b>At 30 September 2005 (as per IFRS)</b>	<b>534 335</b>	<b>-11 812</b>	<b>469 351</b>	<b>19 711</b>	<b>0</b>	<b>22 709</b>	<b>-120</b>	<b>1 290</b>	<b>32 892</b>	<b>1 068 356</b>	<b>4 969</b>	<b>1 073 325</b>

**CONSOLIDATED CASH FLOW STATEMENT**

For the 9 month periods ended 30 September 2006 and 30 September 2005

	01.01.2006- 30.09.2006	01.01.2005- 30.09.2005
	in thousand PLN	in thousand PLN
<b>Cash flows from operating activities</b>		
Net profit (loss)	129 124	43 317
Total adjustments:	-981 013	-204 932
Depreciation	19 437	14 359
Share in net profits (losses) of associates	0	-396
Foreign exchange (profits)/losses	-90	-26 080
(Profit) loss on investing activities	-2 061	84
Interest and dividend	-1 179	11 163
Change in receivables from banks	314 794	53 704
Change in financial assets held for trading and other financial instruments at fair value through profit or loss	3	737
Change in derivative financial instruments (assets)	-14 784	-7 620
Change in loans and advances to customers	-1 897 920	-1 026 136
Change in finance lease receivables	-45 705	-27 375
Change in investment securities available for sale	-339 297	-589 425
Change in deferred tax assets	-69 992	-28 268
Change in other assets	-73 877	-5 876
Change in amounts due to banks	-112 828	956 740
Change in derivative financial instruments (liability) and other financial liabilities at fair value through profit or loss	14 532	1 780
Change in amounts due to customers	1 093 160	395 623
Change in liabilities from the issue of debt securities	13 921	
Change in provisions	35 190	4 086
Change in other liabilities	77 898	61 755
Other adjustments	5 563	1 833
Income tax paid	-38 900	-36 103
Current tax expense (income statement)	41 122	40 483
<b>Net cash from operating activities</b>	<b>-851 889</b>	<b>-161 615</b>
<b>Cash flows from investing activities</b>		
<b>Inflows</b>	<b>21 521</b>	<b>10 935</b>
Sale of shares in subsidiaries, net of cash disposed	15 750	
Sale of shares in associates	0	
Sale of investment securities	2 307	10 520
Proceeds from sale of intangible assets and tangible fixed assets	2 286	415
Other investing inflows	1 178	
<b>Outflows</b>	<b>-54 282</b>	<b>-35 068</b>
Purchase of subsidiaries, net of cash acquired	-26 196	
Purchase of associates	0	
Purchase of investment securities	0	-8 107
Purchase of intangible assets and tangible fixed assets	-27 672	-26 961
Other investing outflows	-414	
<b>Net cash used in investing activities</b>	<b>-32 761</b>	<b>-24 133</b>
<b>Cash flows from financing activities</b>		
Issue of shares	24 867	252 000
Issue of debt securities	880 119	3 924
Redemption of debt securities issued	-10 197	-24 104
Dividends paid to equity holders of the parent company	0	
Dividends paid to minority interest	0	
Other net financing inflows / expenditure	-1 408	-2 578
<b>Net cash from (used in) financing activities</b>	<b>893 381</b>	<b>229 242</b>
Net change in cash and cash equivalents	8 731	43 494
Net foreign exchange differences	102	577
Cash and cash equivalents at the beginning of the period	765 358	395 384
<b>Cash and cash equivalents at the end of the period</b>	<b>774 191</b>	<b>439 455</b>
of which is restricted use		

**Other information for the quarterly report for Q3 2006****1. The information about rules applied in the compilation of the report (in particular, the information about changes in the applied accounting rules (policy))**

The consolidated quarterly report of the Getin Holding S.A. Capital Group for Q3 2006 contains:

- the condensed consolidated financial statements of the Getin Holding Capital Group for reporting periods from 01.07.2006 to 30.09.2006, from 01.01.2006 to 30.09.2006 and as at 30.09.2006, including: the consolidated balance sheet, consolidated income statement, statement of changes in the consolidated equity, and consolidated cash flow statement,
- comparative financial data relating to the condensed consolidated financial statements for the 3-month period ending 30.09.2005, for the 9-month period ending 30.09.2005, and as at 31.12.2005,
- condensed consolidated financial statements of Getin Holding SA for reporting periods from 01.07.2006 to 30.09.2006, from 01.01.2006 to 30.09.2006 and as at 30.09.2006, including: the balance sheet, income statement, statement of changes in the equity, and cash flow statement,
- comparative financial data relating to the condensed financial statements of Getin Holding SA for the 3-month period ending 30.09.2005, for the 9-month period ending 30.09.2005, and as at 31.12.2005,
- Additional information and other information as determined in par. 91 of Decree by the Minister of Finance dated October 19, 2005 concerning current and periodical information submitted by issuers of securities.

Getin Holding S.A. Capital Group with the Company as the parent company is obliged to prepare consolidated financial statements compliant with the IFRS adopted by the European Union for periods beginning after January 1, 2005.

The consolidated financial statement of Getin Holding Capital Group for the reporting period from 01.01.2006 to 30.09.2006 was prepared in accordance with the International Financial Reporting Standards.

**Adjustment of the initial accounting for acquisition of Open Finance S.A.**

On 04.10.2005, Getin Holding acquired from LC CORP B.V. 350,000 ordinary bearer's shares of Open Finance S.A. representing 70% of the share capital of Open Finance and entailing 70% of voting rights at the General Meeting of Open Finance.

Due to the fact that the fair value of the assets, liabilities and contingent liabilities of Open Finance as at the acquisition date could not be reliably determined by the date of the consolidated financial statements for the year 2005, the Group made an initial accounting for the acquisition on a provisional basis. The difference between the fair value of net assets and their carrying amount was recognised as the value of the Open Finance trademark. In the first quarter of 2006, the Issuer determined the fair value of the acquired intangible assets of Open Finance and recognized negative goodwill as at the date of acquiring control, which was retrospectively written off as other operating income in 2005 according to the ISA 3.56(b).

<b>I. Goodwill as at the merger date</b>	<b>000 PLN</b>
1 Total assets	7,601
2. Liabilities	11,754
3 Net assets according to the balance sheet	-4,153
4. Adjustment of acquired net assets to fair values	40,986
5 Net assets adjusted to the fair value	36,833
6 Net assets adjusted to the owned 70% share	25,783
7 Acquisition price	6,500
8 Costs incurred in connection with the acquisition	86
9 Negative goodwill as at the date of acquiring control	19,197

The impact of the valuation of acquired intangible assets on the consolidated financial statements is presented in the table below.

	Intangible assets	Liabilities - Deferred tax provision	Equity attributable to Equity holders of the parent	Minority shares
<b>Impact of the adjustments on financial data on the 2006 year</b>				
<b>opening balance</b>				
Adjustment of fair values of acquired net assets at the moment of acquisition	37 038	9 614	19 197	8.227

### Correction of error

In the consolidated financial statements as at 30 September 2005, the Group assessed the impairment loss of the financial assets in accordance with IAS 39 (with certain simplifications adopted) and applied a similar valuation method for impairment losses of financial assets recognised in the financial statements commencing 1 January 2005. Getin Bank S.A. applied the following criteria for its model of the assessment of impairment loss of financial assets:

- the loan portfolio was divided into groups of homogeneous loans and a group of loans significant as individual items;
- the group of homogeneous loans was divided into loans with and with no exposure to impairment loss;
- the portfolio of loans with no impairment loss exposure was valued using the historical loss ratio or depending on the product type (with no historical data database) - using the adopted expert ratios, which were based on the historical ratios calculated for similar (i.e. by product or by borrower) loan portfolios;
- the portfolio of loans with the impairment loss exposure was valued using the estimated recovery rates;
- for groups of products, for which there was no possibility to estimate the historical recovery rates due to the lack of the relevant data, the expert ratios were adopted;
- for technical reasons, no discounting of future cash flows was performed;
- collaterals were valued in accordance with PAS.

Since the simplifications applied to the assessment of financial assets' impairment did not meet the criteria of IAS 39, the loan portfolio was re-calculated in the consolidated financial statements as at 30 September 2006.

The effect of the above re-calculation on equity and the financial result for the comparative period has been shown in the table below:

	Equity as at 01.01.2005	Equity as at 30.09.2005	Net profit as at 30.09.2005
<b>As per consolidated financial statements prepared as at 30.09.2005</b>	<b>545 688</b>	<b>1 084 655</b>	<b>55 493</b>
<i>Impairment of financial assets – IAS 39</i>	<i>846</i>	<i>-11 330</i>	<i>-12 176</i>
<b>As per consolidated financial statements prepared in accordance with the IFRS</b>	<b>546 534</b>	<b>1 073 325</b>	<b>43 317</b>
	<b>Assets as at 01.01.2005</b>	<b>Assets as at 30.09.2005</b>	
<b>As per consolidated financial statements as at 30.09.2005</b>	<b>4 607 452</b>	<b>6 423 256</b>	
<i>Impairment of financial assets – ISA 39</i>	<i>846</i>	<i>-11330</i>	
<b>As per consolidated financial statements prepared in accordance with the IFRS</b>	<b>4 608 298</b>	<b>6 411 926</b>	



**2. Financial results of GETIN Holding Group in Q3 2006**

The analysis of key economic-financial figures disclosed in the financial statements

<b>Selected Income Statement data</b>	<b>Q3 2006</b>	<b>Q3 2005</b>	<b>% Change</b>
Net interest income	263 899	184 839	42.8%
Net fee and commission income	125 850	34 894	260.7%
Net profit:	129 124	43 317	198.1%
Attributable to equity holders of the Company	123 094	32 892	274.2%
Attributable to minority interest	6 030	10 425	-42.2%

<b>Selected Balance Sheet data</b>	<b>30.09.2006</b>	<b>31.12.2005</b>	<b>% Change</b>
Loans and advances to customers	5 188 355	3 290 435	57.7%
Total assets	9 855 997	7 718 004	27.7%

<b>Key ratios</b>	<b>Q3 2006</b>	<b>Q3 2005</b>
Cost / income	52.5%	59.5%
Net interest income / Total net income	51.9%	68.2%
Net fee & commission income / Total net income	24.8%	12.9%
ROAA <sup>(1)</sup>	1.96%	1.05%
ROAE <sup>(2)</sup>	13.9%	5.9%

(1) Annualised net profit for the period (before minority interests) divided by average of beginning and ending total assets for the period

(2) Annualised net profit for the period (after minority interests) divided by average of beginning and ending equity (excluding minority interest) for the period

The current financial situation of the Group based on the statements prepared in accordance with the IFRS

Within the 9 months ending 30.09.2006, Getin Holding Capital group achieved the net profit amounting to 129,124 thousand PLN, including the net profit attributable to the holders of the parent company: 123,094 thousand PLN and to minority interest: 6,030 thousand PLN.

The profit generated by GETIN Bank within the 9 months ending 30.09.2006 had the greatest influence on the result of the Group. According to the IFRS, Getin Bank result amounted to 125,276 thousand PLN.

Results generated by other companies subject to the consolidation with the use of the acquisition method for the 9 month period ended 30.09.2006 are, as follows:

- Getin Holding - net profit amounting to 46,492 thousand PLN
- Carcade OOO – net profit amounting to 3,101 thousand PLN
- Fiolet S.A. - net profit amounting to 3,434 thousand PLN
- NOBLE Bank S.A Group – net profit amounting to 37,492 thousand PLN
- Getin Raty S.A. - net loss amounting to –1,126 thousand PLN

The following adjustments of transactions within the group impacted the consolidated result:

- elimination of the Open Finance sales transaction within the Getin Holding Group amounting to 62,915 thousand PLN
- elimination of the profit on the sale of Getin Raty to Getin Holding amounting to 1,167 thousand PLN
- Elimination of the transaction between intermediaries and Getin Bank amounting to 13,888 thousand PLN

### 3. Organization of the Issuer's capital group indicating entities subject to the consolidation

As at 30.09.2006, the Getin Holding S.A. Capital Group contains the following entities:

- Getin Holding S.A.
- Getin Bank S.A.
- Getin Finance PLC
- NOBLE Bank S.A.
- Open Finance S.A.
- Carcade OOO
- Fiolet S.A.
- GETIN Raty S.A.
- GETIN Leasing S.A.
- Powszechny Dom Kredytowy S.A.
- Górnosłazak Sp. z o.o.

Moreover, the Capital Group contains the following subordinated entities not consolidated or valued using equity method because the Group does not control them (entities listed below are in liquidation or bankrupt).

- BTG sp. z o.o.
- BR Real Nieruchomości S.A.
- BP Telervis S.A.
- KONWIN-Kruszwica sp. z o.o.

The consolidated statements for Q3 2006 included Getin Holding SA and the following companies belonging to the Getin Holding Capital Group:

Company name	Type of activity	% in share capital	Consolidation method
Getin Bank SA with its registered office in Katowice	Banking	99.31%	Full
Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	60.00%	Full
GBG Serwis Sp. z o.o. with its registered office in Katowice	Protection of persons and property; provision of services	100% <sup>1)</sup>	Full
Getin Raty S.A. with its registered office in Będzin	Lease and financial agency services	100%	Full
Górnosłazak Sp. z o.o. with its registered office in Katowice	Debt collection	49.00% <sup>3)</sup>	Ownership rights
Getin Leasing SA with its registered office in Wrocław	Lease	12.24%	Ownership rights
Powszechny Dom Kredytowy SA with its registered office in Wrocław	Financial agency	21.00%	Ownership rights
Fiolet S.A.	Financial and insurance agency	60%	Full
Open Finance S.A.	Financial consulting	100% <sup>5)</sup>	Full
Noble Bank S.A. (former Wschodni Bank Cukrownictwa SA)	Banking	92.51%	Full
Getin Finance PLC with its registered office in Great Britain	Financial services	100% <sup>7)</sup>	Full

1) GBG Serwis sp. z o.o. was a subsidiary until 19.01.2006 when it was sold by Getin Bank SA, which held 100% shares in GBG Serwis sp. z o.o.

2) Górnosłazak sp. z o.o. was a subsidiary until 22.01.2006, i.e. the sale of GBG Serwis sp. z o.o. which held 49% of shares in Górnosłazak sp. z o.o. As at 31 March 2006, GETIN Raty SA holds 49% share in Górnosłazak sp. z o.o.

3) Noble Bank SA holds 100% shares in Open Finance SA

4) The share in the quantity of voting rights amounts to 92.5%

5) 99.99% shares held by Getin Bank SA, 0.01% held by Getin Holding SA

### 4. Information about changes in provisions and the deferred tax

	30.09.2006	30.06.2006	Change
1. Deferred income tax assets	160 276	139 450	20 826
2. Deferred income tax provision	113 323	85 100	28 223
3. Provisions, including:	32 793	35 185	-2 392
Restructuring provision	25 063	27 068	-2 005

## 5. Impairment of asset

	30.09.2006	30.06.2006	Change
<b>Total provisions for impaired assets, including</b>	<b>598 476</b>	<b>587 903</b>	<b>10 573</b>
Credits and loans granted to clients	570 942	560 246	10 696
Financial assets available for sale	16 339	15 386	953
Other assets	11 195	12 271	-1 076

## 6. Brief description of material successes or failures of Getin Holding Capital Group in Q3 2006 with the list of key events related to these successes or failures

Activities of the Getin Holding group in Q3 2006 were aimed at the development of the financial services and the implementation of the investment strategy.

The examples included:

### In the case of Getin Holding S.A.:

1. initiation and completion of the subscription of K series shares issued pursuant to the resolution No. 3 of the Extraordinary General Meeting on April 7, 2006, involving the increase in the equity of the Company by not less than 1.00 PLN and not higher than 22,483,776 PLN as a result of the issue of at least 1 share and not more than 22,483,776 shares in series K with the nominal value 1 PLN per share. On 25.08.2006, K series stock was introduced to the stock exchange in the basic market. On 03.08.2006, the District Court for Wrocław-Fabryczna, VI Economic Department of the National Court Register registered the Issuer's equity increase up to 557,811,776 PLN.
2. the increase of the share in the equity of GETIN Bank, a subordinated entity of the Issuer, up to 152,089,129 shares constituting 99.31% of the equity and entailing 152,089,129 (99.31%) voting rights at the General Meeting of GETIN Bank.
3. The adoption by the General Meeting:

On 07.09.2006, of the resolution concerning the conditional increase in the share capital by 80,188,224 (in words: eighty million one hundred eighty eight thousand two hundred twenty four) zlotys by way of the issue of 80,188,224 (in words: eighty million one hundred eighty eight thousand two hundred twenty four) series L shares with the nominal value 1.00 (in words: one) zloty per share to assign the right to subscribe to shares of the Company to holders of Series A Subscription Warrants, excluding the pre-emptive rights of the existing shareholders. The deadline for the execution of the right to assume series L shares resulting from Series A Subscription Warrants will expire not later than on December 31, 2006.

The EGM decided that the Company will issue not more than 80,188,224 series A subscription warrants authorizing their holders to assume Series L ordinary bearer's shares issued by the Company ("Series A Subscription Warrants"). Series A Subscription Warrants will be issued until December 31, 2006. Series A Subscription Warrants will be nominal securities. Series A Subscription Warrants will be issued free of charge and can be issued in collective sections. Series A Subscription Warrants will not be admitted to the public trade in the regulated market. Each Series A Subscription Warrant will entail the right to assume – with the exclusion of the pre-emptive rights of the existing shareholders of the Company – 1 series L share with the nominal value 1.00 PLN per share issued in connection with the conditional increase in the equity of the company described below for the issue price amounting to 7.00 PLN per share. Entities entitled to the assumption of Series A Subscription Warrants will be: Leszek Czarnecki and LC CORP B.V. with the headquarters in Amsterdam.

On 26.09.2006, of the resolution concerning the conditional increase in the share capital of the Company by not more than 70,000,000 (in words: seventy million) zlotys by way of the issue of not more than 70,000,000 (in words: seventy million) ordinary bearer's shares of series M, with the nominal value 1 (in words: one) zloty per

share to assign the right to assume shares to holders of Series B Warrants entitling the holders to the assumption of series M shares with the exclusion of the assumption right for the existing shareholders of the Company.

The EGM decided that the Company will issue not more than 70,000,000 subscription warrants in series B authorizing their holders to assume Series M ordinary bearer's shares issued by the Company.

Series B warrants will be offered in the territory of the Republic of Poland by way of the offer addressed to at least 100 investors or to an unidentified addressee, or by way of a private offer up to the decision of the Management Board and on the territory of other selected states by way of private offers. Entities authorized to assume Series B Warrants will be indicated in a resolution by the Management Board:

- i. investors qualified in the understanding of art. 8 of the Law dated July 29, 2005 about the public offering and terms of introduction of financial instruments to an organized trading system and about public companies ("Public offering law").
- ii. investors, all of whom will confirm their readiness to assume Series B Warrants in such a quantity that the Series B Warrants assumed by a given investor will entail the right to assume series M shares for the total issue price not lower than the PLN equivalent of 50,000 Euro calculated according to the Euro exchange rate announced by the National Bank of Poland on the date of determination of the issue price for series M shares; and
- iii. Institutional investors to whom the offer of assumption of Series B Warrants will be addressed beyond the borders of the Republic of Poland.

Above-mentioned resolutions were adopted in connection with the failure to increase the equity of the Company by 80,188,224 by way of the issue of 80,188,224 series L shares with the nominal value 1.00 PLN per share. According to the GMS resolution adopted on April 7, 2006, the issue was to be entirely covered with the contribution in the form of shares of TU Europa S.A. by the majority shareholders of the Company: LC Corp B.V and Mr. L. Czarnecki. The equity increase did not come into force due to the objection of the Insurance and Pension Funds Supervisory Commission to the planned acquisition by the Company of TU Europa SA shares by the way of a contribution in kind.

The Issuer's Management Board in agreement with LC Corp B.V. and Mr. Leszek Czarnecki decided to carry out the intended acquisition of TU Europa shares by way of a cash issue and the acquisition of TU Europa shares for the cash obtained from that issue with the retaining of the previous financial parameters of the transaction approved by the General Meeting on April 7 this year and, as a consequence, with the equivalent economic effect.

In the case of entities subordinated to the Issuer:

The completion by GETIN Bank of the issue of 2,000,000 (two million) ordinary nominal shares, series W. The issue price amounted to 5.00 PLN per share. The Issuer subscribed to 1,994,802 shares. On 24.08.2006, the assignment of series W shares was approved. The increase of the GETIN Bank equity has not been registered in the Court yet.

The implementation by GETIN Raty of the plan initiated in December 2005 and involving development of the network for the direct sales of credit cards. The Company employed 287 people at the end of the analyzed reporting period.

More important events the Issuer informed about in current reports in the period covered by the quarterly report:

1. In the current report No. 68/2006 of 05.07.2006, The Issuer published the statement of the Company concerning its compliance with the corporate governance principles.
2. In the current report No. 72/2006 of 11.07.2006, the Issuer informed of the introduction, as of July 12, 2006, to trade in the basic market of the stock exchange in the ordinary mode of 22,483,776 rights to ordinary bearer's shares, series K of the Company, with the nominal value 1 PLN per share, code PLGSPR000170. The first quotation of rights to series K shares took place at the stock exchange session on July 12, 2006. The rights to ordinary bearer's shares series K were quoted in the continuous quotation system under the short name "GETIN-PDA" and the label "GTNA".

3. In the current report No. 74/2006 of 11.07.2006, the Issuer informed of the submission by the Company of an application to the Insurance and Pension Funds Supervisory Commission (KNUiFE) for the renewed examination of the case resolved by KNUiFE in the decision dated 23.06.2006, concerning the objection to the direct acquisition of shares of a domestic insurance institution: Towarzystwo Ubezpieczeń EUROPA S.A., and the indirect acquisition of shares of a domestic insurance institution: Towarzystwo Ubezpieczeń na Życie EUROPA S.A. in the quantity ensuring the transgression of 50% voting rights at the general meetings of the Companies and 50% share in the equity by Getin Holding S.A.
4. In the current reports No. 75/2006 dated 17.07.2006 and 83/2006 dated 28.08.2006, the Issuer informed, respectively, of: the completion of the subscription of series W shares of GETIN Bank within the issue of 2,000,000 ordinary nominal shares by GETIN Bank.
5. In the current report No. 76/2006 of 07.08.2006, the Issuer informed that, on August 7, 2006, it dispatched an announcement to be published in the Monitor Sądowy i Gospodarczy, concerning the convening of an Extraordinary General Meeting to be held on September 7, 2006, with the agenda including, among other things, the adoption of a resolution concerning the annulment of resolution No. 4 of the General Meeting of the Company of April 7, 2006 concerning the equity increase by way of the issue of series L shares and the adoption of resolutions concerning the conditional equity increase in the Company and the issue of subscription warrants with the exclusion of the assumption right for the existing shareholders. The Issuer informed that, due to the prolonged procedure and the uncertain result of the appeal procedure from the decision, the Insurance and Pension Funds Supervisory Commission (hereinafter referred to as "KNUiFE"), which objected to the Issuer's intention to acquire TU Europa shares by way of the contribution.
6. In the current report No. 77/2006 of 09.08.2006, the Issuer informed of the receipt of the decision of the Insurance and Pension Funds Supervisory Commission (hereinafter referred to as "KNUiFE") dated 07.08.2006 concerning the sustenance of the KNUiFE decision appealed against by the Issuer on June 23, 2006, objecting to the direct acquisition of shares of a domestic insurance institution: Towarzystwo Ubezpieczeń EUROPA S.A., and the indirect acquisition of shares of a domestic insurance institution: Towarzystwo Ubezpieczeń na Życie EUROPA S.A. in the quantity ensuring the transgression of 50% voting rights at the general meetings of the Companies and 50% share in the equity by Getin Holding S.A.
7. In the current report No. 78/2006 of 09.08.2006, the Issuer informed of the registration, on 03.08.2006, by the District Court for Wrocław-Fabryczna, VI Economic Department of the National Court Register maintained of the increase of the Issuer's equity pursuant to the resolution No. 3 of the Extraordinary General Meeting on April 7, 2006 up to 557,811,776 PLN.
8. In the current reports No. 79/2006 dated 11.08.2006, No. 86/2006 dated 30.08.2006, No. 87/2006 dated 07.09.2006 and No. 97/2006, the Issuer informed, respectively, of: the convening and the agenda of the Extraordinary General Meeting to be held on 07.09.2006, draft resolutions, the content of resolutions adopted and the announcement of the suspension of the meeting until 26.09.2006, the content of resolutions adopted after the renewal of the EGM on 26.09.2006.
9. In the current report No. 81/2006 of 24.08.2006, the Issuer informed of the registration, on August 25, 2006, in the National Depository for Securities of 22,483,776 ordinary bearer's shares series K of the Issuer and the assignment of the code PLGSPR000014.
10. In the current report No. 82/2006 of 28.05.2006, the Issuer informed of the acquisition by Mr. Jarosław Leszczyczyn, Member of the Issuer's Supervisory Board, of 1,031 series K shares.
11. In the current report No. 84/2006 of 28.08.2006, the Issuer informed of the acquisition by Mr. Piotr Stępnik, President of the Issuer's Supervisory Board, of 18,732 series K shares.
12. In the current report No. 85/2006 of 30.08.2006, the Issuer informed of the acquisition by Mr. Marek Grzegorzewicz, Member of the Issuer's Supervisory Board, of 6,773 series K shares.
13. In the current report No. 88/2006 of 07.09.2006, the Issuer informed of the conclusion, on September 7, 2006, of an agreement concerning the obligation to sell shares and to reinvest with Mr. Leszek Czarnecki. Pursuant to that agreement, Mr. Leszek Czarnecki undertook to sell to the Issuer of owned shares of

Towarzystwo Ubezpieczeń EUROPA S.A. with the headquarters in Wrocław (hereinafter referred to as "TU EUROPA"), constituting 25.14% of the equity of TU EUROPA and guaranteed the sale on behalf of the Issuer of TU EUROPA shares held by LC Corp B.V. with the headquarters in Amsterdam (hereinafter referred to as "LC CORP"), in which Mr. Leszek Czarnecki is the only shareholder, constituting 74.33% of the equity of TU EUROPA. According to the content of the agreement, the sale will take place in two tranches: the first one covering shares constituting 19.99% of the equity of TU EUROPA and the second one containing shares constituting the remaining 79.47% of the equity of TU EUROPA. The Issuer undertook to purchase TU EUROPA shares. The share price was determined as 71.6625 zlotys per share, i.e. 561,103,042.50 zlotys in total. Mr. Leszek Czarnecki also represented that he will spend all the funds to be obtained from the sale of TU EUROPA stock for the assumption of 20,264,572 series L shares of the Issuer. Mr. Leszek Czarnecki also guaranteed that all the funds to be obtained by LC CORP from the sale of TU EUROPA stock would be spent for the assumption of 59,923,652 series L shares of the Issuer. The agreement was concluded with the following suspending conditions: 1. acquisition by Getin Holding S.A. of at least 561,103,042.50 PLN from the issue of series M stock, 2. the consent of the Insurance and Pension Funds Supervisory Commission or the Financial Supervisory Commission to the purchase of the second tranche of stock of the company and 3. the issue of the permit by the President of the Office for Competition and Consumer Protection if such a permit is required pursuant to the legal regulations. Suspending conditions should be fulfilled not later than on December 20, 2007. In the event of the failure to fulfil the condition mentioned in item 1, the parties undertook to determine new terms of the transaction so that, in spite of the failure to fulfil that condition, the purchase of TU EUROPA stock by Getin Holding SA could be completed.

14. In the current report No. 89/2006 of 08.09.2006, the Issuer informed of the issue by GETIN Bank of the fourth tranche of debt securities under the Debt Securities Issue Program, with the total nominal value amounting to 500 million PLN. The nominal value of the completed issue was 112,000,000 million PLN. The securities were offered in the non-public trade. The interest rate for the issued securities was based on the 6-month WIBOR plus the market margin. BRE Bank SA is the Issue Organizer, Issue Agent, Payment Agent, Depositary and the Dealer organizing the secondary trade.
15. In the current report No. 90/2006 of 18.09.2006, the Issuer informed of the dates of subscriptions to series J shares resulting from series F bonds. Series J shares were issued within the program of Managerial Options.
16. In the current report No. 92/2006 of 20.09.2006, the Issuer informed of the selection of the new Chairman of the Issuer's Supervisory Board, i.e. Mr. Leszek Czarnecki.
17. In the current report No. 93/2006 of 20.09.2006, the Issuer informed of the nomination of Mr. Artur Wiza as a Member of the Issuer's Management Board.
18. In the current report No. 94/2006 of 22.09.2006, the Issuer informed of the conclusion with Mr. Bernard Afeltowicz of an agreement regulating the terms of cooperation concerned with the intended commencement by the Issuer of the business involving the establishment, acquisition, development and sales of entities conducting consumer finance business in the territory of Russia and Ukraine. The Issuer also informed it is its intention for the above-mentioned business to be conducted and managed via Getin International, a 100% subordinated company of the Issuer with its headquarters in the Grand Duchy of Luxembourg (hereinafter referred to as "Getin International") and subordinated companies in which Getin International will own, in principle, 100% of the equity and 100% voting rights at the meeting of partners. According to the agreement, the Issuer will be entitled to the transfer on behalf of Getin International of its shares held in Carcade Russia OOO. It is the Issuer's intention to establish Getin International before the end of 2006. The Issuer informed that it intends to nominate Mr. Bernard Afeltowicz as the Management Board President and the Chief Executive Officer of that company and that Mr. Bernard Afeltowicz will be entitled to purchase from the Issuer 25% of shares in Getin International for a price equal to 25% of the value of assets contributed to Getin International. Additionally, the agreement provides for a possibility of remission of options. (i) within the first 24 months of validity of the agreement for 500,000 USD, which equals 1,553,000 PLN as at the agreement signature date, (ii) after 24 months of validity of the agreement, for an amount equal to 25% of the accrual in the value of Getin International.
19. In the current report No. 95/2006 of 25.09.2006, the Issuer informed that, from June 20 to September 25, 2006, it acquired 17,623 shares in GETIN Bank for 112,133.00 PLN in total.

20. In the current report No. 98/2006 of 27.09.2006, the Issuer published the presentation concerning the Issuer's Capital Group and its financial results.

## **7. Factors and events, in particular, of an untypical nature, considerably influencing financial results attained by Getin Holding Group**

Key factors that influenced the financial results of Getin Holding SA Group include:

- increased sales of credit assets and continued accrual of the balance of deposits from customers generated, in particular, by subordinated company GETIN Bank operating in the retail banking sector;
- increased contribution of subordinated companies to the consolidated result of the Group (especially Noble Bank, thanks to the successive development of the banking platform addressed to affluent customers);
- in the case of Carcade OOO the main factor not foreseen in the financial plan of the Company and influencing its results included the introduction by the authorities of the Russian Federation of amendments to the law concerning the tax on fixed assets, which had a negative impact on the results accrued as of the beginning of the year and amounting to 677,000 USD.

## **8. Explanations concerning the seasonal of cyclical nature of the Group's activities in Q3 2006**

Not applicable to Getin Holding S.A. Capital Group.

## **9. Information about the issue, repurchase and repayment of debt and capital securities**

Under the Debt Securities Issue Program, GETIN Bank issued the fourth tranche of debt securities with the nominal value amounting to 112,000,000 PLN on 08.09.2006. The securities were offered in the non-public trade. The interest rate for the issued securities was based on the 6-month WIBOR plus the market margin. BRE Bank SA is the Issue Organizer, Issue Agent, Payment Agent, Depository and the Dealer organizing the secondary trade.

In the analyzed reporting period:

On 07.09.2006, the Extraordinary General Meeting of the Issuer adopted the resolutions concerning:

- (i) the issue of not more than 80,188,224 series A subscription warrants authorizing their holders to assume Series L ordinary bearer's shares issued by the Company ("Series A Subscription Warrants"). Series A Subscription Warrants will be issued until December 31, 2006. Series A Subscription Warrants will be nominal securities. Series A Subscription Warrants will be issued free of charge and can be issued in collective sections. Series A Subscription Warrants will not be admitted to the public trade in the regulated market. Each Series A Subscription Warrant will entail the right to assume – with the exclusion of the assumption right vested in the shareholders of the Company – 1 series L share with the nominal value 1.00 PLN per share issued in connection with the conditional increase in the equity of the company described below for the issue price amounting to 7.00 PLN per share. Entities entitled to the assumption of Series A Subscription Warrants will be: Leszek Czarnecki and LC CORP B.V. with the headquarters in Amsterdam.
- (ii) conditional increase in the equity of the Company by not more than 80,188,224 PLN by way of the issue of not more than 80,188,224 series L ordinary bearer's shares with the nominal value 1 PLN per share, with the exclusion of the assumption right for the existing shareholders of the Company, to assign the right to subscribe to the stock of the Company to holders of Series A Subscription Warrants. The deadline for the execution of the right to assume series L shares resulting from Series A Subscription Warrants will expire not later than on December 31, 2006.

On 26.09.2006, the Extraordinary General Meeting of the Issuer adopted the resolutions concerning:

- (i) the issue of not more than 70,000,000 series B subscription warrants authorizing their holders to assume Series M ordinary bearer's shares issued by the Company ("Series B Warrants"). Series B Warrants will be issued until December 31, 2006. Series B Warrants will be nominal securities and will be issued free of charge. Series B Warrants can be issued in collective sections and will not be admitted to the public trade in the regulated market. Each Series B Warrant will entail the right to assume – with the exclusion of the assumption right vested in the shareholders of the Company – 1 series M share with the nominal value 1.00 PLN per share issued in connection with the conditional increase in the equity of the Company described below, for the issue price to be determined by the Management Board of the Company. The price for series M shares will be determined on the basis of the effects of the demand book building process among the investors to whom the purchase of series B Warrants will be offered. Series B warrants will be offered in the territory of the Republic of Poland by way of the offer addressed to at least 100 investors or to an unidentified addressee, or by way of a private offer up to the decision of the Management Board and on the territory of other selected states by way of private offers. Entities authorized to assume Series B Warrants will be indicated in a resolution by the Management Board:
- investors qualified in the understanding of art. 8 of the Law dated July 29, 2005 about the public offering and terms of introduction of financial instruments to an organized trading system and about public companies ("Public offering law").
  - investors, all of whom will confirm their readiness to assume Series B Warrants in such a quantity that the Series B Warrants assumed by a given investor will entail the right to assume series M shares for the total issue price not lower than the PLN equivalent of 50,000 Euro calculated according to the Euro exchange rate announced by the National Bank of Poland on the date of determination of the issue price for series M shares; and
  - institutional investors to whom the offer of assumption of Series B Warrants will be addressed beyond the borders of the Republic of Poland.
- (ii) conditional increase in the equity of the Company by not more than 70,000,000 PLN by way of the issue of not more than 70,000,000 series M ordinary bearer's shares with the nominal value 1.00 PLN per share, with the exclusion of the assumption right for the existing shareholders of the Company, to assign the rights to assume the stock to holders of Series B Warrants; the deadline for the execution of the right to assume series M shares resulting from Series B Warrants will expire not later than on December 31, 2006.

Carcade OOO, Fiolet, GETIN Raty, Open Finance and NOBLE Bank did not issue, repurchase or repay debt or capital securities.

## **10. Dividend paid or declared in the Getin Holding Group in total and per one share, divided into ordinary and preference shares**

Dividends were not paid in Getin Holding SA Group in the analyzed reporting period.

## **11. Events after 30.09.2006 with a potential considerable influence on the future financial results of the Capital Group**

In the Issuer's opinion, events after 30.09.2006 with a potential considerable influence on the future financial results of the Capital Group include:

- the acquisition, on 9.11.2006, of inflows from the issue of series M shares issued in connection with the execution of rights resulting from Series B Warrants ("New Stock"), in the quantity up to 70,000,000 according to the resolution No. 5 of the General Meeting of September 26, 2006.
- The conclusion by GETIN Bank, on 06.10.2006, of an annex to the issue agreement concluded with BRE Bank SA on 20.10.2005 concerned with the Debt Securities Issue Program. According to that annex, the maximum value of the issue program was increased from 500,000,000 up to 1,500,000 PLN. BRE Bank SA is the Issue Organizer, Issue Agent, Payment Agent, Depositary and the Dealer organizing the secondary trade. (the Issuer informed about the agreement in the current report No. 113/2005).

## **12. Changes in conditional liabilities or conditional assets of the Company after the end**



**of the last financial year**

	30.09.2006	31.12.2005
<b>Conditional liabilities</b>	<b>1 555 874</b>	<b>244 038</b>
a) financial	922 161	224 897
b) guarantee	633 713	19 141
<b>Conditional assets</b>	<b>303 907</b>	<b>242 738</b>
a) financial	168 802	160 400
b) guarantee	135 105	82 338

**13. Effects of changes in the structure of the business entity including those resulting from the merger of business entities, acquisition or sale of entities belonging to the Issuer's capital group, long-term investments, division, restructuring and cessation of business**

No such effects in the reporting period.

**14. Management Board position on the potential realization of forecasted results for the year published earlier in the light of the results presented in the quarterly report compared with the forecasted results**

The Issuer and its subordinated companies did not publish financial forecasts.

**15. Shareholders of the Company holding at least 5% of the total quantity of votes at the General Meeting of Shareholders – directly or through subordinated entities – as at the submission date of the quarterly report**

<b>SHAREHOLDERS HOLDING AT LEAST 5% OF THE TOTAL QUANTITY OF VOTES AT THE GENERAL MEETING OF SHAREHOLDERS – DIRECTLY OR THROUGH SUBORDINATED ENTITIES – AS AT THE SUBMISSION DATE OF THE QUARTERLY REPORT</b>					
No.	Shareholder	Number of shares held	Number of votes resulting from held shares	% share in equity	% share of votes at the General Meeting
1	Leszek Czarnecki directly and indirectly* including: LC Corp B.V. with the headquarters in Amsterdam Commercial Union Open Pension Fund BPH CU	314,403,639	314,403,639	50.00%	50.00%
2	WBK	53,139,268	53,139,268	8.45%	8.45%

\* Mr. Leszek Czarnecki directly holds 67,381,871 shares, i.e. 10.72% of the equity and 10.72% share of votes at the General Meeting and, indirectly through his subordinated entities, Mr. Leszek Czarnecki holds 247,021,768 shares, i.e. 39.28% of the equity and 39.28% share in the voting rights at the General Meeting. Entities directly or indirectly subordinated to Mr. Leszek Czarnecki are LC Corp B.V. with the headquarters in Amsterdam holding 246,989,655 shares, i.e. 39.28% of the equity and 39.28% share of votes at the General Meeting and RB Investcom sp. z o.o. with the headquarters in Wrocław holding 32,113 shares, i.e. 0.0051% of the equity and 0.0051% share in the voting rights at the General Meeting.

**16. Changes in the ownership structure of significant stock plans taking place after the submission of the previous quarterly report**

Ownership structure of significant stock plans as at the submission date of the quarterly report for Q2 2006 according to the information available to the Issuer:

<b>SHAREHOLDERS HOLDING AT LEAST 5% OF THE TOTAL QUANTITY OF VOTES AT THE GENERAL MEETING OF SHAREHOLDERS – DIRECTLY OR THROUGH SUBORDINATED ENTITIES – AS AT THE SUBMISSION DATE OF THE QUARTERLY REPORT</b>					
No	Shareholder	Number of shares held	Number of votes resulting from held shares	Share in equity	% share of votes at the General Meeting
1	Leszek Czarnecki directly and indirectly* including: LC Corp B.V. with the headquarters in Amsterdam Commercial Union Open Pension Fund BPH CU	363,297,156	363,297,156	65.13%	65.13%
2	WBK	53,139,268	53,139,268	9.53%	9.53%

\* Mr. Leszek Czarnecki directly holds 64,639,468 shares, i.e. 11.59% of the equity and 11.59% share of votes at the General Meeting and, indirectly through his subordinated entities, Mr. Leszek Czarnecki holds 298,657,688 shares, i.e. 53.54% of the equity and 53.54% share in the voting rights at the General Meeting. Entities directly or indirectly subordinated to Mr. Leszek Czarnecki are LC Corp B.V. with the headquarters in Amsterdam holding 297,893,088 shares, i.e. 53.40% of the equity and 53.40% share of votes at the General Meeting and RB Investcom sp. z o.o. with the headquarters in Wrocław holding 764,600 shares, i.e. 0.14% of the equity and 0.14% share in the voting rights at the General Meeting.

Ownership structure of significant stock plans as at the submission date of the quarterly report for Q3 2006 according to the information available to the Issuer:

<b>SHAREHOLDERS HOLDING AT LEAST 5% OF THE TOTAL QUANTITY OF VOTES AT THE GENERAL MEETING OF SHAREHOLDERS – DIRECTLY OR THROUGH SUBORDINATED ENTITIES – AS AT THE SUBMISSION DATE OF THE QUARTERLY REPORT</b>					
No	Shareholder	Number of shares held	Number of votes resulting from held shares	Share in equity	% share of votes at the General Meeting
1	Leszek Czarnecki directly and indirectly* including: LC Corp B.V. with the headquarters in Amsterdam Commercial Union Open Pension Fund BPH CU	314,403,639	314,403,639	50.00%	50.00%
2	WBK	53,139,268	53,139,268	8.45%	8.45%

\* Mr. Leszek Czarnecki directly holds 67,381,871 shares, i.e. 10.72% of the equity and 10.72% share of votes at the General Meeting and, indirectly through his subordinated entities, Mr. Leszek Czarnecki holds 247,021,768 shares, i.e. 39.28% of the equity and 39.28% share in the voting rights at the General Meeting. Entities directly or indirectly subordinated to Mr. Leszek Czarnecki are LC Corp B.V. with the headquarters in Amsterdam holding 246,989,655 shares, i.e. 39.28% of the equity and 39.28% share of votes at the General Meeting and RB Investcom sp. z o.o. with the headquarters in Wrocław holding 32,113 shares, i.e. 0.0051% of the equity and 0.0051% share in the voting rights at the General Meeting.

**17. Summary of all changes taking place after the submission of the previous quarterly report in the ownership of stock or rights to such stock (options) of the Issuer, held by managers and supervisors of the Company, according to the available information**

Managing individuals	Function	Quantity of shares held			
		At the submission of the report for Q2 2006	Increases	Reductions	At the submission of the report for Q3 2006
Piotr Stepniak	President of Management Board	446 000			576 732

Tomasz Miłuła	Proxy	7 000			N/A
Małgorzata Głębicka	Proxy	7 000			N/A
Marek Kaczalko	Proxy	N/A	8 563		8 563

Supervising individuals	Function	Quantity of shares held			
		At the submission of the report for Q2 2006	Increases	Reductions	At the submission of the report for Q3 2006
Marek Grzegorzewicz	Supervisory Board Member	161 273	6 773		168 046
Jarosław Leszczyszyn	Supervisory Board Member	24 570	1 031		25 601
Leszek Czarnecki	Supervisory Board Chairman	N/A	67 381 871		67 381 871
Remigiusz Baliński	Supervisory Board Member	N/A	100 000		100 000 *

\* as at 30.10.2006

## 18. Procedures pending in court or in agencies competent for the purpose of arbitration, or public administration agencies

No procedures concerned with the commitments and receivables of the Issuer or its subordinated entities and worth at least 10% of the Issuer's equity are pending.

There exist procedures concerned with the commitments and receivables and worth at least 10% of the Issuer's equity in total.

The total value of procedures in the group of commitments amounts to 98,526,761.85 PLN.

The information about the most significant procedures concerned with commitments: "Sonag" sp. z o.o. with its headquarters in Szczecin is the plaintiff, GETIN Bank S.A. is the defendant, the claim refers to the payment of 32,188,986.30 PLN worth of damages (actual loss and lost benefits) for the failure of Bank Przemysłowy S.A. to grant credit in spite of the issue of credit guarantees. The procedure was initiated on 15.09.2004. The statement of claim was delivered to the branch of GETIN Bank in Łódź on 08.06.2005. The answer to the statement of claim was submitted on 21.06.2005.

The Bank applied for the dismissal of the entire claim. The claim of "Sonag" sp. z o.o. was entirely dismissed in the award of the District Court in Szczecin on 17.10.2006 – the award is not valid. According to the Bank, it is very likely that the award will become valid even if the plaintiff appeals against it.

The total value of procedures in the group of receivables amounts to 183,796,744.07 PLN.

The information about the most significant procedures concerned with receivables: GETIN Bank against Budex sp. z o.o. for the payment of 14,984,083.19 PLN by virtue of a loan agreement. Claiming the payment of that receivable, Bank commenced the proceedings by writ of payments on 31.03.2004. In the light of the receipt from Prywatna Korporacja Mieszkaniowa Sp. z o.o. of the purchase offer concerned with that receivable, the Bank will definitively dispose of it if only the bidder fulfils the purchase terms before the end of October 2006.

## 19. Information about the conclusion by the Issuer or its subordinated entity of a transaction with a related entity if the value of such a transaction or the value of all transactions concluded with the same entities since 01.01.2006 to 30.06.2006 exceeds the PLN equivalent of 500,000 Euro, if they are not typical and routine transactions concluded on market terms.

The total value of transactions concluded on market terms from 01.01.2006 to 30.09.2006 by the Issuer or its subordinated entities with the associates, which were not typical and routine transactions, amounted to 737,029,997.92 PLN.

Information about the transaction of the greatest value concluded in Q3 2006:

On July 21, 2006, the Issuer paid the purchase price for 350,000 shares of Open Finance SA to LC CORP B.V. with the headquarters in Amsterdam. The parties concluded the stock sales agreement on 04.10.2005. The stock selling price amounted to 6,500,000 PLN. The only shareholder of LC CORP B.V. is Mr. Leszek Czarnecki. LC CORP B.V. is the dominating entity of the Issuer.

**20. Information about the granting by the Issuer or its subordinated entity of credit or loan guarantees – in total to a single entity or an entity subordinated on that entity if the total value of the existing guarantees equals at least 10% of the Issuer's equity**

No such transactions occurred in the analyzed period in the Getin Holding SA Capital Group.

**21. Factors that, in the opinion of the Issuer, will influence its results generated at least in the course of the next quarter**

The Issuer believes that financial results generated in the perspective longer than one quarter will be influenced by the activity of GETIN Bank, in particular, development of the network of outlets of that entity in the entire territory of the country as well as development of projects relating to investments in the financial sector in Poland and in international markets. These results will also be influenced by the development of Noble Bank and its subordinated entities: Open Finance SA and Noble Towarzystwo Funduszy Inwestycyjnych S.A.

Financial results will also be influenced by the completion of the series M and L stock issue process.

**22. Other information the Issuer believes to be material for the evaluation of its HR, material and financial situation, financial result and any changes and the information material for the evaluation of the potential realization of commitments by the Issuer**

No events material for the evaluation of the Issuer's HR, material and financial situation, financial result and any changes in them and no events material for the evaluation of the potential realization of commitments by the Issuer occurred in the analyzed reporting period.

**23. Revenues and results of business segments**

• **Industry segments**

Due to the strategy modification, the operations of the Capital Group were divided into four segments in Q3 2006: the retail banking segment, the segment of banking services for affluent customers, the segment of leasing services and the financial agency segment.

*The Retail Banking Segment* covers services relating to the granting of credits and loans, guarantees and warranties, acceptance of deposits.

*The Segment of Banking Services for affluent customers* covers services rendered by the Noble Bank Capital Group and relating to the financial planning and consulting, investment products and credit solutions adapted to the needs of well-off clients, i.e. affluent clients.

*The Segment of Leasing Services* covers services relating to the temporary granting (lease) of an object of leasing by one entity to another in exchange for periodical payments.

The *Financial Agency Segment* covers the sales of products and services provided by banks, insurance associations and investment funds.

Prices in the transactions between the segments approximate market prices.

- **Geographic segments**

The Group conducts its business, in particular, in the entire territory of Poland (all segments) and the Russian Federation (leasing services), and geographic segments match industry segments.

The activity of companies belonging to the Group in Poland shows no regional differentiation of the risk and return on the investments.

9 month period ended 30 September 2006	Retail banking	Banking for the affluent	Lease services	Financial agency services	Total segments	Eliminations	Total Capital Group
	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN
<b>Revenues</b>							
Sale to external customers	506 616	69 863	39 454	6 050	621 983		621 983
Inter-segments sale	4 214	0	0	31 567	35 781	(35 781)	0
Total segment revenue	510 830		39 454	37 617	587 901	(35 781)	621 983
<b>Segment result</b>							
Segment result	134 429	47 666	4 549	3 352	189 996	(28 867)	161 129
Unallocated costs/revenues							-3 750
Profit from continued activity before tax							157 379
Share in the profits of associates							-
Profit before tax and minority interests							157 379
Corporate income tax (tax expense)							(28 255)
Net profit for the year							129 124

9 month period ended 30 September 2005	Retail banking	Banking for the affluent	Lease services	Financial agency services	Total segments	Eliminations	Total Capital Group
	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN
<b>Revenues</b>							
Sale to external customers	360 688		22 799	2	383 489		383 489
Inter-segments sale	5 329			2 603	7 932	(7 932)	0
Total segment revenue	366 017		22 799		388 816	(7 932)	383 489
<b>Segment result</b>							
Segment result	71 148		1 891	392	73 431	(2 395)	56 005
Unallocated costs/revenues							(1 455)
Profit from continued activity before tax							54 550
Share in the profits of associates							402
Profit before tax and minority interests							54 952
Corporate income tax (tax expense)							(11 635)
Net profit for the year							43 317

**SUMMARY FINANCIAL STATEMENTS OF GETIN HOLDING S.A.  
for 9 months ending September 30, 2006**

**BALANCE SHEET**

As at 30 September 2006 and 31 December 2005

	30.09.2006	31.12.2005
	in thousand PLN	in thousand PLN
<b>ASSETS</b>		
<b>Fixed assets</b>	<b>1 071 572</b>	<b>1 025 770</b>
Property, plant & equipment	797	1 187
Investment properties		
Intangible assets	84	118
Investments in shares and stock	1 070 433	1 022 302
Non-current receivables		
Other financial assets		
Deferred tax assets	258	2 163
Other assets		
<b>Current assets</b>	<b>15 411</b>	<b>9 413</b>
Inventories	0	0
Amounts due by virtue of deliveries and services, other amounts due	1 431	1 307
Other financial assets	77	80
Cash and cash equivalents	11 052	7 610
Other assets	2 851	416
<b>Total assets</b>	<b>1 086 983</b>	<b>1 035 183</b>
<b>LIABILITIES</b>		
<b>Equity</b>	<b>1 052 451</b>	<b>982 881</b>
Share capital	557 812	534 335
Share premium	469 269	469 351
Other	982	1 298
Retained financial profit (loss)	-22 104	-22 867
Current year's profit	46 492	764
<b>Non-current liabilities</b>	<b>2</b>	<b>2</b>
Non current credits and loans		
Financial commitments and other liabilities		
Deferred tax	2	2
Provisions		
<b>Current liabilities</b>	<b>34 530</b>	<b>52 300</b>
Current credits and loans		
Financial commitments and other liabilities	34 530	52 300
Current tax due		
Provisions		
<b>Total liabilities</b>	<b>1 086 983</b>	<b>1 035 183</b>

**INCOME STATEMENT****For the 3 and 9 month periods ended 30 September 2006 and 30 September 2005**

	01.07.2006-30.09.2006	01.01-30.09.2006	01.07.2005-30.09.2005	01.01.2005-30.09.2005
	thousand PLN	thousand PLN	thousand PLN	thousand PLN
Net income from the sale of services	169	582	190	1 069
Net income from the sale of goods and services				
<b>Sales income</b>	<b>169</b>	<b>582</b>	<b>190</b>	<b>1 069</b>
<b>Cost of sales</b>	<b>89</b>	<b>270</b>		<b>1 170</b>
<b>Gross sales profit (I-II)</b>	<b>80</b>	<b>312</b>	<b>190</b>	<b>822</b>
Sales expenses				
General management expenses	1 122	3 400	2 068	5 865
Other operating income	1	128	12	107
Other operational expenses	33	144	4	134
Financial income	338	62 568	2 898	5 376
Financial expenses	492	1 766	135	1 023
<b>Profit / loss before income tax</b>	<b>-1 228</b>	<b>57 698</b>	<b>893</b>	<b>-717</b>
Income tax	-112	11 206	-31	506
<b>Net profit from continued operations</b>	<b>-1 116</b>	<b>46 492</b>	<b>924</b>	<b>-1 223</b>
<b>Weighted average number of ordinary shares</b>	<b>549 746 943</b>	<b>540 041 637</b>	<b>513 791 522</b>	<b>384 923 681</b>
<b>Profit (loss) per ordinary share (in PLN)</b>	<b>0.00</b>	<b>0.09</b>	<b>0.00</b>	<b>0.00</b>
<b>Diluted weighted average number of ordinary shares</b>	<b>551 254 636</b>	<b>541 596 628</b>	<b>514 535 522</b>	<b>385 137 159</b>
<b>Diluted profit (loss) per ordinary share (in PLN)</b>	<b>0.00</b>	<b>0.09</b>	<b>0.00</b>	<b>0.00</b>

**STATEMENT OF CHANGES IN EQUITY****For the 9 month period ended on 30 September 2006**

	Equity	Surplus from stock sale above the nominal value	Other reserves	Retained earnings	Current year's profit	Total equity
	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN
<b>At 1 January 2006</b>	<b>534 335</b>	<b>469 351</b>	<b>1 298</b>	<b>-22 867</b>	<b>764</b>	<b>982 881</b>
Net profit or (loss) for the period					46 492	46 492
Transfer of profit for previous year to cover the previous years' loss				764	-764	0
Equity issued	23 477	1 390				24 867
Stock issue expenses		-1 472				-1 472
Dividend paid						0
Managerial options			-317			-317
<b>At 30 September 2006</b>	<b>557 812</b>	<b>469 269</b>	<b>981</b>	<b>-22 103</b>	<b>46 492</b>	<b>1 052 451</b>

**STATEMENT OF CHANGES IN EQUITY****For the 9 month period ended on 30 September 2005**

	Equity	Surplus from stock sale above the nominal value	Other reserves	Retained earnings	Current year's profit	Total equity
	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN	thousand PLN
<b>At 1 January 2005</b>	<b>315 000</b>	<b>95 678</b>	<b>0</b>	<b>-24 227</b>	<b>-2 248</b>	<b>384 203</b>
Net profit or (loss) for the period					-1 223	-1 223
Transfer of profit for previous year to cover the previous years' loss				1 360	2 248	0
Equity issued	219 335	381 386				600 721
Stock issue expenses		-4 106				-4 106
Dividend paid						0
Managerial options			857			857
<b>At 30 September 2005</b>	<b>534 335</b>	<b>469 351</b>	<b>857</b>	<b>-22 867</b>	<b>-1 223</b>	<b>980 452</b>

**CASH FLOW STATEMENT**

For the 9 month periods ended 30 September 2006 and 30 September 2005

	01.01-30.06.2006 in thousand PLN	01.01-30.06.2005 in thousand PLN
<b>Cash flows from operating activities – indirect method</b>		
<b>Gross profit (loss)</b>	57 698	-717
<b>Total adjustments</b>	-71 086	281
1. Share in net profit of associates valuated at ownership rights		
2. Depreciation	246	606
3. Foreign exchange differences	0	-1 232
4. Net interest and dividend	1 641	30
5. (Profit) loss on investing activities	-61 776	27
6. Change in receivables	363	649
7. Change in inventories	0	21
8. Change in liabilities without credits and loans	822	-602
9. Change in other assets	-2 434	-74
10. Change in provisions		
11. Income tax paid	-9 812	
12. Other	-136	856
<b>Net cash from operating activities</b>	<b>-13 388</b>	<b>-436</b>
<b>Cash flows from investing activities</b>		
1. Sale of intangible assets and tangible fixed assets	34	160
2. Purchase of intangible assets and tangible fixed assets	-12	-598
4. Sale of investment properties		
5. Purchase of investment properties		
6. Sale of financial assets	100 750	545
7. Purchase of financial assets	-96 380	-65 310
8. Purchase of a subsidiary, net of cash acquired		
9. Dividend and interest obtained	4	928
10. Repayment of loans		7 305
11. Loans granted		
12. Other	-764	
<b>Net cash from investing activities</b>	<b>3 632</b>	<b>-56 970</b>
<b>Cash flows from financing activities</b>		
1. Issue of shares	24 867	252 000
2. Repayment of amounts due from financial lease		
3. Inflows from contracted loans/credits		
4. Repayment of loans/credits		
5. Issue of debt securities		3 924
6. Redemption of debt securities	-10 000	-24 104
7. Dividends paid to equity holders of the parent company	0	0
8. Dividends paid to minority interest	0	0
9. Interest paid	-197	-1 090
10. Other	-1 472	-4 105
<b>Net cash from financing activities</b>	<b>13 198</b>	<b>226 625</b>
<b>Net change in cash and cash equivalents</b>	<b>3 442</b>	<b>169 219</b>
- net foreign exchange differences		540
<b>Cash and cash equivalents at the beginning of the period</b>	<b>7 610</b>	<b>5 999</b>
<b>Cash and cash equivalents at the end of the period, including:</b>	<b>11 052</b>	<b>175 758</b>
- of which is restricted use		



## 1. Information about rules applied in the compilation of the statements (in particular, the information about changes in the applied accounting rules (policy))

Pursuant to the resolution No. 6 adopted by the Extraordinary General Meeting of Shareholders on 07.04.2006, the Company has been preparing financial statements in accordance with the International Standards of Accounting, International Financial Reporting Standards and related interpretations announced in the form of regulations of the European Commission as of January 1, 2005. This information was published in current report No. 37/2006.

The summary financial statement for Q3 2006 was prepared in accordance with the International Financial Reporting Standards (IFRS). IFRS 1 applied in the compilation of the condensed financial statements. Comparative data were also transformed to the form compliant with the IFRS.

The summary financial statements of Getin Holding for Q3 2005 were prepared for the following periods: 3-month period ending September 30, 2006, 9-month period ending September 30, 2006 and as at September 30, 2006, and contain the balance sheet, income statement, summary of changes in the equity, cash flow statement and the additional information.

Comparative financial data to the summary financial statements contain the financial data for the following periods: 3-month period ending September 30, 2005, 9-month period ending September 30, 2005 and as at December 31, 2005.

The adopted accounting rules comply with the rules applied in the compilation of the annual consolidated financial statements of the Getin Group for the year ending December 31, 2005 and published on April 3, 2006.

### Impact of the transformation of statements from PAS into IFRS on the net assets and the consolidated net profit:

	Equity at 31 December 2005	Equity at 30 September 2005	Equity at 1 January 2005	Net profit for year ended 31 December 2005	Net profit for 9 month period ended 30 September 2005
As per financial statements prepared in accordance with the Polish accounting standards	981 915	979 581	383 080	920	-973
<b>IRFS 1 application:</b>	<b>967</b>	<b>871</b>	<b>1 123</b>	<b>-156</b>	<b>-250</b>
Adjustment of equity increase expenses	-92	-148	-318	226	171
Adjustment of valuation of shares in associates expressed in foreign currencies	1307	1258	1779	-472	-520
Adjustment of deferred tax	-248	-239	-338	90	99
<b>As per financial statement prepared in accordance with IFRS</b>	<b>982 882</b>	<b>980 452</b>	<b>384 203</b>	<b>764</b>	<b>-1 223</b>

## 2. Information about changes in provisions and the deferred tax

	30.09.2006	30.06.2006	Change
1. Deferred tax assets	258	256	2
2. Deferred income tax provision	2	1	1
3. Provisions, including:	434	547	-113
Expenses due	402	515	-113

## 3. Impairment of assets

Provisions for impaired assets	30.09.2006	30.06.2006	Change
Property, plant & equipment	347	347	0
Intangible assets	659	659	0
Current receivables	98	98	0
<b>Total provisions for impaired assets</b>	<b>1104</b>	<b>1104</b>	<b>0</b>