

**GETIN HOLDING S.A.
CAPITAL GROUP**

**CONSOLIDATED FINANCIAL STATEMENT
FOR QUARTER IV OF 2006**

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1. Selected financial data

SELECTED FINANCIAL DATA		in 000 PLN		in 000 EUR	
data relating to interim consolidated financial statements					
	01.01.2006- 31.12.2006	01.01.2005- 31.12.2005	01.01.2006- 31.12.2006	01.01.2005- 31.12.2005	
Interest income	667 435	482 088	171 177	119 824	
Fee and commission income	204 022	72 116	52 325	17 925	
Operating profit	205 190	106 922	52 625	26 576	
Profit before income tax	205 152	106 081	52 615	26 367	
Net profit for the period	169 951	91 806	43 587	22 819	
Net profit attributable to equity holders of the parent	160 226	78 439	41 093	19 496	
Net profit attributable to minority interest	9 725	13 367	2 494	3 322	
Earnings per share - basic for the period (in PLN/EUR)	0,29	0,19	0,07	0,05	
Earnings per share - diluted for the period (in PLN/EUR)	0,29	0,18	0,07	0,04	
Net cash from (used in) operating activities	-1 215 100	109 139	-311 636	27 127	
Net cash used in investing activities	-166 058	-220 650	-42 589	-54 843	
Net cash from (used in) financing activities	1 921 534	481 465	492 815	119 669	
Net change in cash and cash equivalents	540 376	369 954	138 590	91 953	
	31.12.2006	31.12.2005	31.12.2006	31.12.2005	
Total assets	12 045 082	7 718 004	2 949 551	1 999 587	
Total liabilities	9 938 880	6 592 186	2 433 793	1 707 909	
Amounts due to other banks and finance institutions	1 656 755	1 414 928	405 699	366 581	
Deposits from customers	6 567 175	4 692 426	1 608 143	1 215 717	
Total equity	2 106 202	1 125 818	515 758	291 678	
Equity attributable to equity holders of the parent company	2 056 188	1 107 180	503 511	286 849	
Minority interest	50 014	18 638	12 247	4 829	
Share capital	644 923	534 335	157 926	138 436	
Number of shares	644 923 258	534 335 000	644 923 258	534 335 000	
data relating to interim financial statements					
	01.01.2006- 31.12.2006	01.01.2005- 31.12.2005	01.01.2006- 31.12.2006	01.01.2005- 31.12.2005	
Net profit /(loss) for the period	45 017	764	11 545	190	
Earnings per share - basic for the period (in PLN/EUR)	0,08	0,00	0,02	0,00	
Earnings per share - basic for the period (in PLN/EUR)	0,08	0,00	0,02	0,00	
	31.12.2006	31.12.2005	31.12.2006	31.12.2005	
Total assets	1 852 991	1 035 183	453 753	268 196	
Total equity	1 816 060	982 881	444 709	254 646	
Share capital	644 923	534 335	157 926	138 436	

The selected financial data containing the basic items of the condensed consolidated and separate financial statement is converted into EURO according to the following rules:

- Individual items of assets and liabilities were converted according to the average exchange rates announced by the National Bank of Poland, valid on 31.12.2006: amounting to 3.8312 PLN and valid on 31.12.2005: amounting to 3.8598 PLN

- Individual items in the income statement and the cash flow statement were converted according to the exchange rates constituting the arithmetical average of the average exchange rates determined by the National Bank of Poland on the last day of each month completed for 12 months ending 31.12.2006 and on 31.12.2005 (respectively: 3.8598 PLN and 4.0233 PLN)

2. Condensed consolidated financial statement of Getin Holding Group

CONSOLIDATED BALANCE SHEET as at 31 December 2006 and 31 December 2005

	31.12.2006 in 000 PLN	31.12.2005 in 000 PLN
ASSETS		
I. Cash and balances with the Central Bank	294 546	182 523
II. Bills of exchange eligible for rediscounting with the Central Bank	360	2 063
III. Amounts due from banks	2 939 875	1 888 578
IV. Financial assets held for trading	80	80
V. Derivative financial instruments	48 136	17 585
VI. Other financial instruments at fair value through profit or loss	0	0
VII. Loans and advances to customers	6 078 719	3 290 435
VIII. Finance lease receivables	155 403	83 078
IX. Investment securities	1 618 092	1 551 514
1. Available for sale	1 585 656	1 516 597
2. Held to maturity	32 436	34 917
X. Investments in associates	115 593	2 736
XI. Intangible assets	454 639	437 904
XII. Property, plant and equipment	86 157	96 325
XIII. Investment properties	12 492	17 602
XIV. Non current assets classified as held for sale	30 284	2 943
XV. Tax assets	127 781	93 109
1. Current tax assets	6 539	3 630
2. Deferred tax assets	121 242	89 479
XVI. Other assets	82 925	51 529
TOTAL ASSETS	12 045 082	7 718 004
LIABILITIES AND EQUITY		
Liabilities		
I. Amounts due to Central Bank		
II. Amounts due to other banks and finance institutions	1 656 755	1 414 928
III. Derivative financial instruments	22 382	1 421
IV. Other finance liabilities at fair value through profit and loss		
V. Deposits from customers	6 567 175	4 692 426
VI. Issued debt securities	1 436 174	256 072
VII. Corporate income tax payable	571	26
VIII. Other liabilities	146 205	115 159
IX. Deferred tax liabilities	78 302	57 820
X. Provisions	31 316	53 106
XI. Liabilities directly associated with non-current assets classified as available for sale	0	1 228
TOTAL LIABILITIES	9 938 880	6 592 186
Equity attributable to equity holders of the parent company	2 056 188	1 107 180
XII. Share capital	644 923	534 335
XIII. Retained earnings	-14 234	-11 952
XIV. Net (loss) profit	160 226	78 439
XV. Other reserves	1 265 273	506 358
Minority interest	50 014	18 638
Total equity	2 106 202	1 125 818
TOTAL EQUITY AND LIABILITIES	12 045 082	7 718 004

CONSOLIDATED INCOME STATEMENT

For the 3 and 12 month periods ended 31 December 2006 and 31 December 2005

	01.10.2006- 31.12.2006	01.01.2006- 31.12.2006	01.10.2005- 31.12.2005	01.01.2005- 31.12.2005
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN
I. Interest income	190 996	667 435	141 917	482 088
II. Interest expense	90 798	303 338	55 707	211 039
III. Net interest income	100 198	364 097	86 210	271 049
IV. Fee and commission income	58 478	204 022	28 798	72 116
V. Fee and commission expense	10 013	29 707	2 335	10 759
VI. Net fee and commission income	48 465	174 315	26 463	61 357
VII. Dividend received	0	1 178	1	128
VIII. Result on financial instruments re-measured to fair value	14 964	42 435	3 704	4 360
IX. Result on investment securities	-6 758	-7 406	-3	561
X. Foreign exchange result	24 995	94 845	17 239	53 994
XI. Other operating income	5 753	40 555	46 018	65 356
XII. Other operating expenses	11 734	25 773	14 387	20 706
XIII. Net operating income	27 220	145 834	52 572	103 693
XIV. Provisions for impairment losses	-4 420	-88 608	-19 628	-74 859
XV. Administrative expenses	123 652	390 448	93 245	254 318
XVI. Operating profit	47 811	205 190	52 372	106 922
XVII. Share in net profit (loss) of associates	-38	-38	-1 243	-841
XIX. Profit / (loss) before income tax	47 773	205 152	51 129	106 081
XX. Corporate income tax	6 946	35 201	2 640	14 275
XXI. Net profit /(loss) for the period	40 827	169 951	48 489	91 806
1. Attributable to equity holders of the parent	37 132	160 226	45 547	78 439
2. Attributable to minority interest	3 695	9 725	2 942	13 367
Earnings per share				
– basic for the period	0,06	0,29	0,09	0,19
– diluted for the period	0,06	0,29	0,08	0,18

Profit per share	01.10.2006- 31.12.2006	01.01.2006- 31.12.2006	01.10.2005- 31.12.2005	01.01.2005- 31.12.2005
Net profit for the period for ordinary shareholders (in thousand PLN)	37 132	160 226	45 547	78 439
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	605 681 758	556 586 544	534 335 000	422 583 521
Basic profit per share (in PLN)	0,06	0,29	0,09	0,19
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	613 578 758	563 956 542	535 905 584	424 004 704
Diluted profit per share (in PLN)	0,06	0,29	0,08	0,18

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY

For the 12 month period ended 31 December 2006

	Attributable to equity holders of the parent company										
	Share capital	Retained earnings	Other capital						Total	Minority interest	Total equity
			Reserve capital	Revaluation reserve	Other reserves	Exchange differences	Convertible bonds	Net (loss) profit			
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN
At 31 December 2005 (as per IFRS)	534 335	-11 952	469 352	12 128	22 709	214	1 955	59 242	1 087 983	10 411	1 098 394
Retrospective adjustment from completion of the initial accounting for acquisition of Open Finance								19 197	19 197	8 227	27 424
At 1 January 2006 (as per IFRS)	534 335	-11 952	469 352	12 128	22 709	214	1 955	78 439	1 107 180	18 638	1 125 818
Equity issued	110 588		695 475						806 063	0	806 063
Costs of equity issue			-17 607						-17 607	0	-17 607
Net profit or (loss) for the period								160 226	160 226	9 725	169 951
Transfer of profit for previous year to retained earnings		78 439						-78 439	0	0	0
Appropriation of profit of Getin Bank S.A.		-80 554			80 554				0	0	0
Appropriation of profit of Fiolet SA		-695			695				0	0	0
Net change of available for sale investments				-2 496					-2 496	-68	-2 564
Managerial options							2 713		2 713	0	2 713
Acquisition of Open Finance									0	-11 719	-11 719
Disposal of Noble Bank shares									0	33 570	33 570
Acquisition of Noble Bank shares									0	-192	-192
Acquisition of Getin Bank shares									0	170	170
Cumulative translation adjustment [from translation of subordinated entities]							-420		-420	-110	-530
Other		529							529	0	529
At 31 December 2006 (as per IFRS)	644 923	-14 234	1 147 220	9 632	103 959	-206	4 668	160 226	2 056 188	50 014	2 106 202

STATEMENT OF CHANGES IN CONSOLIDATED EQUITY

For the 12 month period ended 31 December 2005

	Attributable to equity holders of the parent company											
	Share capital	Retained earnings	Other capital						Total	Minority interest	Total equity	
			Reserve capital	Revaluation reserve	Other reserves	Exchange differences	Convertible bonds	Net (loss) profit				
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	
At 31 December 2004	315 000	-25 708	95 678	2 380			-112		22 074	409 312	121 938	531 250
Adjustment caused by introduction of IAS 39 in relation to provision for credits and loan impairments		10 882								10 882	4 402	15 284
At 1 January 2005 (as per IFRS)	315 000	-14 826	95 678	2 380	0		-112	0	22 074	420 194	126 340	546 534
Issue of shares	219 335		377 282							596 617		596 617
Net profit or (loss) for the period									59 242	59 242	13 255	72 497
Transfer of profit for previous year to retained earnings		22 074							-22 074	0		0
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
Net change of investment securities available for sale less deferred tax				9 748						9 748	8 040	17 788
Managerial options								1 955		1 955		1 955
Consolidation purchase – Fiolet SA										0	836	836
Acquisition of Open Finance										0	2 823	2 823
Acquisition of WBC S.A.										0	184	184
Consolidation purchases / GB issue of shares of series S										0	2 089	2 089
Consolidation purchases – GB contributing issue of series I shares										0	-138 062	-138 062
Consolidation purchase / GB issue of series T shares										0	195	195
Purchasing of GB shares										0	-5 359	-5 359
Cumulative translation adjustment [from translation of subordinated entities]							326			326	70	396
Other		-99								-99		-99
At 31 December 2005 (as per IFRS)	534 335	-11 952	469 352	12 128	22 709		214	1 955	59 242	1 087 983	10 411	1 098 394

CONSOLIDATED CASH FLOW STATEMENT

For the 12 month periods ended 31 December 2006 and 31 December 2005

	01.01.2006- 31.12.2006	01.01.2005- 31.12.2005
	in 000 PLN	in 000 PLN
Cash flows from operating activities		
Net profit (loss)	169 951	91 806
Total adjustments:	-1 385 051	17 333
Depreciation	29 511	20 915
Share in net profits (losses) of associates	38	841
Foreign exchange (profits)/losses	15 451	-12
(Profit) loss on investing activities	966	-1 760
Interest and dividend	-619	-107
Change in receivables from banks	-596 982	39 692
Change in financial assets held for trading and other financial instruments at fair value through profit or loss	0	766
Change in derivative financial instruments (assets)	-30 551	-14 025
Change in loans and advances to customers	-2 798 925	-1 496 709
Change in finance lease receivables	-77 346	-32 627
Change in investment securities available for sale	-70 897	-363 926
Change in deferred tax assets	-31 417	-37 100
Change in other assets	-11 391	121 971
Change in amounts due to banks	249 707	972 483
Change in derivative financial instruments (liability) and other financial liabilities at fair value through profit or loss	20 961	1 387
Change in amounts due to customers	1 873 937	815 187
Change in liabilities from the issue of debt securities	43 907	3 068
Change in provisions	454	1 449
Change in other liabilities	10 910	12 330
Other adjustments	-14 566	-18 894
Income tax paid	-46 210	-58 003
Current tax expense (income statement)	48 011	50 407
Net cash from operating activities	-1 215 100	109 139
Cash flows from investing activities		
Inflows	28 174	14 131
Sale of shares in subsidiaries, net of cash disposed	15 750	0
Sale of shares in associates	0	400
Sale of investment securities	2 481	2 074
Proceeds from sale of intangible assets and tangible fixed assets	8 646	11 529
Other investing inflows	1 297	128
Outflows	-194 232	-234 781
Purchase of subsidiaries, net of cash acquired	-30 297	-193 870
Purchase of associates	-114 325	-2 175
Purchase of intangible assets and tangible fixed assets	-49 357	-38 736
Other investing outflows	-253	
Net cash used in investing activities	-166 058	-220 650
Cash flows from financing activities		
Issue of shares	806 064	247 895
Issue of debt securities	1 178 472	257 924

Redemption of debt securities issued	-41 383	-25 204
Other net financing inflows / expenditure	-21 619	850
Net cash from (used in) financing activities	1 921 534	481 465
Net change in cash and cash equivalents	540 376	369 954
Net foreign exchange differences	-37	20
Cash and cash equivalents at the beginning of the period	765 358	395 384
Cash and cash equivalents at the end of the period	1 305 697	765 358
of which is restricted use		1

3. Other information to the consolidated financial statement

3.1 Basic data on the Issuer

Getin Holding S.A.
 Plac Powstańców Śląskich 16-18
 53-314 Wrocław
 NIP 895-16-94-236

Getin Holding Capital Group (hereinafter referred to as "Getin Holding Capital Group" or "Getin Holding Group") consists of the parent company Getin Holding S.A. (hereinafter referred to as "Getin Holding", "Company" or "the Issuer") and its subsidiaries.

The consolidated financial statement of Getin Holding S.A. Group covers the year ending on December 31, 2006, and contains the comparative data for the year/12 month period ending on December 31, 2005.

The Company was for the first time registered under the name of "Centaur S.A." on February 23, 1996 in the District Court for Wrocław Fabryczna Under RHB No 6173. On February 28, 2000, according to the resolution of the General Meeting of Shareholders the name of the Company was changed to Getin Service Provider S.A. The Company under this name was registered in the District Court in Wrocław on March 16, 2000. On March 23, 2001, Getin Service Provider S.A. was registered in the National Court Register by the District Court for Wrocław Fabryczna, 6th Business Division of the National Court Register under KRS No 0000004335. On July 24, 2003 according to the resolution of the General Meeting of Shareholders, the name of the Company was changed to Getin Holding S.A.

The parent company was assigned the statistical REGON No 932117232 effective November 6, 2003 according to the filed application to make the changes to the REGON registration system, the core type of activity of the Company concerns "Capital investments on domestic and foreign markets" (PKD 6523Z).

Mr. Leszek Czarnecki is the majority shareholder of the entire Getin Holding Group.

3.2 Description of organisation of the Issuer's capital group with the identification of the consolidated entities

The consolidated financial statement for Quarter IV of 2006 covers Getin Holding S.A. and the following companies of Getin Holding Capital Group:

Company name	Type of activity	% in share capital	Consolidation method
Getin Bank S.A. with its registered office in Katowice	Banking	99,39%	Full method
GBG Serwis Sp. z o.o. with its registered office in Katowice	Protection of persons and property; provision of services	100,00% ¹⁾	Full method
Getin Finance PLC with its registered office in Great Britain	Financial services	100% ²⁾	Full method
BP Real Nieruchomości	Development services	89,67%	Not consolidated ⁶⁾
Noble Bank S.A. (former Wschodni Bank Cukrownictwa S.A.)	Banking	85% ¹⁾	Full method
Open Finance S.A.	Financial consulting	85% ³⁾	Full method
Noble Funds TFI S.A.	Financial and investment consulting	85% ³⁾	Full method
Getin International s.a.r.l w Wielkim Księstwie Luksemburga	holding activity for consumer finance in Russia and Ukraine	100%	Full method
Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	60,00%	Full method
Fiolet S.A.	Financial and insurance agency	60%	Full method
Getin Raty S.A. with its registered office in Będzin	Lease and financial agency services	100,00%	Full method
Górnoślązak Sp. z o.o. with its registered office in Katowice	Debt collection	49,00% ⁴⁾	Equity method
TU Europa S.A.	Insurance services	19,99%	Equity method
TU Europa na Życie S.A.	Insurance services	19,99% ⁵⁾	Equity method
Powszechny Dom Kredytowy S.A. with its registered office in Wrocław	Financial agency	21,00%	Equity method

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

2) 99.99% shares held by Getin Bank SA, 0.01% held by Getin Holding SA

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

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

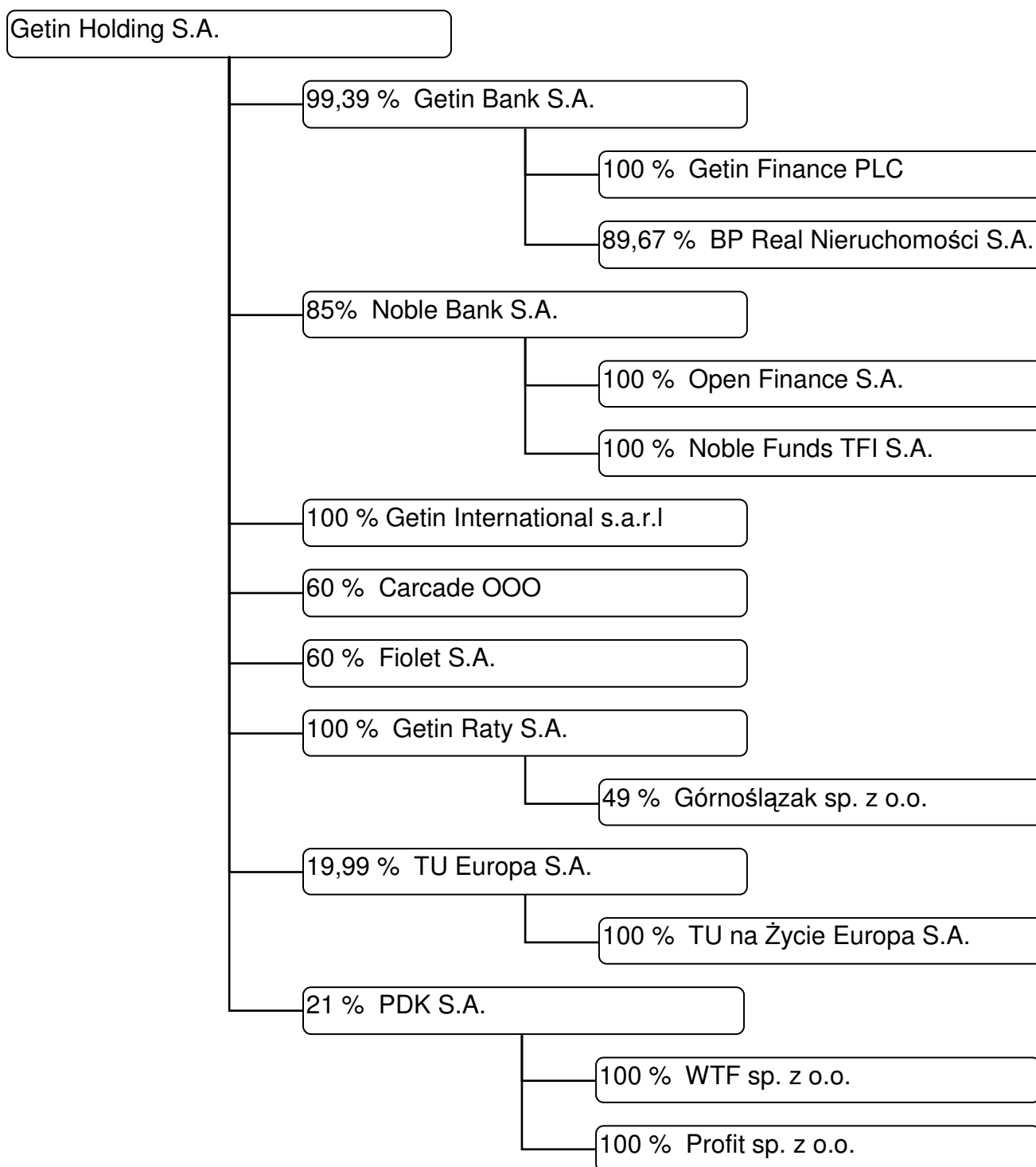
5) TU Europa SA holds 100% shares in TU na Życie Europa SA

6) held for sale

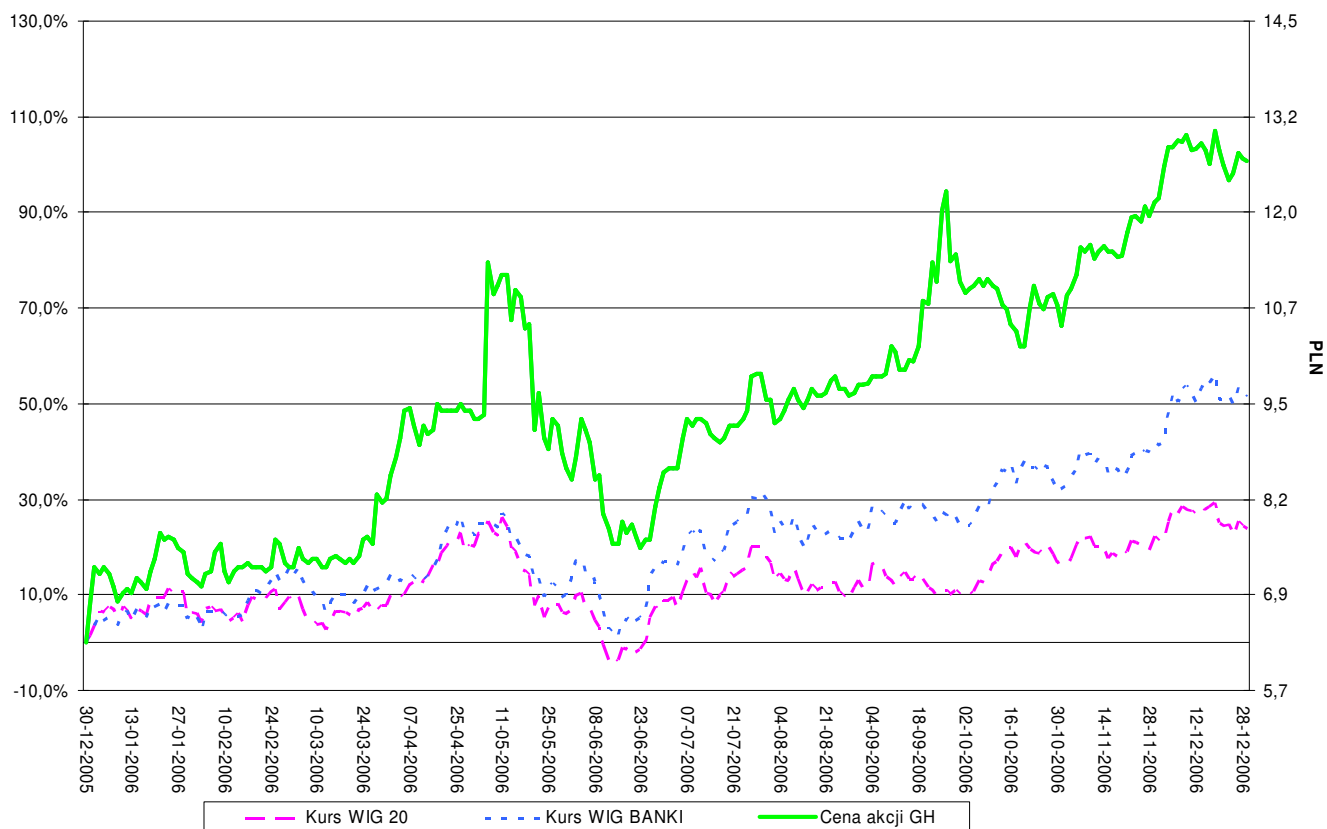
The composition of the Capital Group additionally includes the following subordinated units not covered under the consolidation or valuation under equity method, because the Group does not perform control over them (the below listed units are either under liquidation or bankruptcy or do not conduct activity).

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

3.3 Graphic structure of Getin Holding Capital Group



3.4 Price of Getin Holding S.A. shares



3.5 Information about the rules applied in the compilation of the report (in particular, information about changes in the applied accounting rules/policy)

The consolidated financial statement of Getin Holding S.A. Capital Group for QIV of 2006 consists of :

- the condensed consolidated financial statements of the Getin Holding Capital Group for reporting periods from 01.10.2006 to 31.12.2006, from 01.01.2006 to 31.12.2006 and as at 31.12.2006, including: the consolidated balance sheet, consolidated income statement, summary 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 31.12.2005, for the 12-month period ending 31.12.2005, and as at 31.12.2005
- condensed consolidated financial statements of Getin Holding SA for reporting periods from 01.10.2006 to 31.12.2006, from 01.01.2006 to 31.12.2006 and as at 31.12.2006, including: the balance sheet, income statement, summary of changes in the equity, and cash flow statement
- comparative financial data relating to the condensed financial statements of Getin Holding S.A for the 3-month period ending 31.12.2005, for the 12-month period ending 31.12.2005, and as at 31.12.2005,
- Additional information and other information as determined in par. 91 of the Regulation 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 31.12.2006 was prepared in line with the International Financial Reporting Standards.

Adjustment of the initial settlement of Open Finance S.A. purchase

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

Due to the fact that the reliable estimation of the equitable value of acquired assets, liabilities and conditional commitments of Open Finance as on the purchase date was not possible until the compilation date of the consolidated financial statements for 2005, the Group carried out the initial settlement of the purchase determined provisionally. The difference between the fair value of net assets and the value of net assets corresponding to the book value was recognised as the value of the Open Finance trademark. In Q1 2006, the issuer carried out the valuation of fair values of acquired intangible components of Open Finance and recognised negative goodwill as on the control takeover date, which was retrospectively written off as other operational revenues in 2005, according to the ISA 3.56(b).

Goodwill as at the merger date	in 000 PLN
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 table below presents the impact of the valuation of acquired intangible assets on the consolidated financial statement.

Impact of the adjustments on financial data on the 2006 year opening balance	Intangible assets	Liabilities - Deferred tax provision	Equity attributable to equity holders of the parent	Minority shares
Adjustment of fair values of acquired net assets at the moment of acquisition	37 038	9 614	19 197	8 227

3.6 Financial results of Getin Holding Group in Q IV of 2006

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

Selected income statement data	Cumulatively Q4 2006	Cumulatively Q4 2005	% Change
Net interest income	364 097	271 049	34,3%
Net fee and commission income	174 315	61 357	184,1%
Net profit (loss):	169 951	91 806	85,1%
Attributable to equity holders of the Company	160 226	78 439	104,3%
Attributable to minority interest	9 725	13 367	-27,2%

Selected Balance Sheet data	31.12.2006	31.12.2005	% Change
Loans and advances to customers	6 078 719	3 290 435	84,7%
Total assets	12 045 082	7 718 004	56,1%

Selected financial ratios	Cumulatively Q4 2006	Cumulatively Q4 2005
Cost / income	57,06%	58,32%
Net interest income / Total income	53,21%	62,15%
Net fee & commission income / Total income	25,48%	14,07%
ROAA ⁽¹⁾	1,72%	1,49%
ROAE ⁽²⁾	10,67%	10,91%

(1) Net profit divided by the average value of the assets for the years 2006 and 2005

(2) Net profit due to the shareholders of the parent company divided by the average value of the equity attributed to the shareholders of the parent company (without the current result) for the years 2006 and 2005.

Getin Holding Capital Group during 12 months ending on 31.12.2006 generated a net profit at the level of 169.951 T PLN, including profit attributable to the shareholders of the parent company amounting to 160.226 T PLN, and to the minority shareholders at the level of 9.725 T PLN.

The profit generated by GETIN Bank during the period of 12 months ending on 31.12.2006 had the highest influence on the result of the Group. The result of Getin Bank according to IFRS applied in Getin Holding Capital Group amounted to 160.028 T PLN (financial result according to PAS amounted to 140.580 T PLN).

The separate results generated by the other companies covered under full consolidation during the 12 month period ending on 31.12.2006 are as follows:

- Getin Holding - net profit at the level of 45.017 T PLN
- Carcade OOO – net profit at the level of 5.941 T PLN
- Fiolet S.A. - net profit at the level of 4.293 T PLN
- Grupa Noble Bank S.A- net profit at the level of 53.250 T PLN
- Getin Raty S.A. - net loss at the level of -833 T PLN

The following adjustments of the transactions within the group and consolidated adjustments had the impact on the consolidated result:

- Elimination of the Open Finance sale transaction inside Getin Holding Group at the level of 62.915 T PLN
- Elimination of the transactions concluded between the intermediaries (Fiolet S.A., Getin Raty S.A., Open Finance S.A.) and Getin Bank at the level of 16.469 T PLN
- The share of minority shareholders in the results of the Group companies at the level of 9.725 T PLN
- The loss on sale of the shares of Noble Bank S.A. at the level of 3.018 T PLN
- The valuation of the program of management options granted within the Group at the level of 3.007 T PLN

- Elimination of the profit of Getin Bank on the sale of Getin Raty to Getin Holding at the level of 1.167 T PLN

3.7 Other financial information

Information about the adjustments on account of deferred income tax provision and assets

	31.12.2006	30.09.2006	Change
1. Deferred income tax assets	121 242	160 276	-39 034
2. Deferred income tax provision	78 302	113 323	-35 021
3. Provisions, including:	31 316	32 793	-1 477
Restructuring provision	16 476	25 063	-8 587
Provisions for claims	5 214	955	4 259
Provisions for retirement benefits	603	467	136
Provisions for granted liabilities and guarantees	1 934	422	1 512
Other provisions	7 089	5 886	1 203

Total provisions for impaired assets, including	31.12.2006	30.09.2006	Change
Tangible fixed assets	347	353	-6
Intangible assets	659	659	0
Credits and loans granted to clients	557 086	570 942	-13 856
Amounts due from banks	8	0	8
Financial lease receivables	3 750	4 390	-640
Financial assets available for sale	12 585	16 339	-3 754
Other assets	5 515	5 793	-278
Total provisions for impaired assets	579 950	598 476	-18 526

Interest income	31.12.2006	31.12.2005
Income on loans to customers	464 842	301 756
Income on the investment securities	85 857	94 987
Income on placements in other banks	64 988	51 944
Interest on financial lease	48 227	29 089
Obligatory provision interests	3 403	2 736
Other interest	118	1 576
Total	667 435	482 088

Interest expense	31.12.2006	31.12.2005
Expense on amounts due to customers	199 634	183 967
Expense on debt securities in issue	52 402	3 490
Expense on amounts due to banks	35 882	6 972
Expense on other bank's deposits	15 104	14 021
Expense on financial lease	130	2 114
Other	186	475
Total	303 338	211 039

Fee and commission income	31.12.2006	31.12.2005
Agents' commission	83 404	9 377
Insurance commission	67 019	22 072
From the credits and loans granted	18 286	7 660
From the accounts maintenance	16 455	11 154
From the payment cards	6 487	5 676
Lease commission	5 006	2 362
From the clearing operations	4 460	11 879
From the guarantees and similar operations	250	417
From the securities operations	0	30
Other	2 655	1 489
Total	204 022	72 116

Fee and commission expense	31.12.2006	31.12.2005
Due to agents	12 883	0
Due to the payment cards	7 300	4 130
Due to loans and credits	5 712	4 430
Due to clearing operations	1 027	1 205
Due to lease	956	498
Other	1 829	496
Total	29 707	10 759

Overhead costs	31.12.2006	31.12.2005
General and administrative costs	179 919	117 262
Payroll/Employee benefits	172 856	112 575
Depreciation	29 510	20 915
Taxes and charges	7 230	3 055
Annual Bank Guarantee Fund fee	933	511
Total	390 448	254 318

2006	Loans to clients and receivables from banks	Lease accounts receivables	Off-balance sheet liabilities	Total
Provision for losses at the beginning of the period - 01.01.2006	514 911	3 869	204	518 984
Increase	285 004	382	4 545	289 931
Decrease	152 564	-101	3 511	155 974
Net provisions in P&L	87 294	280	1 034	88 608
Write offs	57 777	0	0	57 777
Other increases	0	0	696	696
Other decreases	-696	-399	0	-1 095
Net other increases/decreases	0	-399	0	-399
Provision for losses at the end of the period - 31.12.2006	557 094	3 750	1 934	562 778

2005	Loans to clients and receivables from banks	Lease accounts receivables	Off-balance sheet liabilities	Total
Provision for losses at the beginning of the period - 01.01.2005	363 089	4 714	693	368 496
Increase	191 933	491	1 992	194 416
Decrease	115 473	-1 603	2 481	116 351
Net provisions in P&L	76 460	-1 112	-489	74 859
Write offs	23 145	0	0	23 145
Other increases	127 642	267	0	127 909
Other decreases	29 135	0	0	29 135
Net other increases/decreases	98 507	267	0	98 774
Provision for losses at the end of the period - 31.12.2005	514 912	3 869	204	518 985

Loans and advances to customers	31.12.2006	31.12.2005
Loans and credits	6 136 489	3 537 896
Purchased receivables	475 981	251 023
Realized guarantees and commitments	504	506
Receivables in transit	0	68
Interest	22 831	15 854
Total gross	6 635 805	3 805 347
Impairment provisions (-)	-557 086	-514 912
Total net	6 078 719	3 290 435

Impairment provisions as at 31 December 2006	Gross value of not-impaired loans	Gross value of impaired loans	Individual impairment charges	Collective impairment charges	Total net value
- corporation credits	271 537	159 808	-5 334	-139 083	286 928
- car credits	1 415 035	130 650	-31 115	-97 400	1 417 170
- mortgages	3 182 956	113 544	-34 509	-49 824	3 212 166
- buyback lease debt	357 492	11 974	-99	-9 417	359 950
- cash and instalment loans	385 694	92 144	-14 899	-65 418	397 521
- other credits	348 839	143 478	-2 331	-107 657	382 329
Interest	22 654	0	0	0	22 654
Total	5 984 207	651 598	-88 287	-468 799	6 078 719

Impairment provisions as at 31 December 2005	Gross value of not-impaired loans	Gross value of impaired loans	Individual impairment charges	Collective impairment charges	Total net value
- corporation credits	262 335	373 999	-224 481	-70 449	341 403
- car credits	1 113 356	120 208	0	-97 357	1 136 207
- mortgages	1 285 369	83 158	-8 365	-56 138	1 304 024
- buyback lease debt	168 258	8 572	-6 230	-2 584	168 017
- cash and instalment loans	237 769	65 595	0	-41 430	261 934
- other credits	60 120	11 140	0	-7 878	63 382
Interest	15 468	0	0	0	15 468
Total	3 142 675	662 672	-239 076	-275 836	3 290 435

The table below presents calculation of solvency ratio for Getin Bank S.A. and Noble Bank S.A.

Solvency	31.12.2006	
	Getin Bank S.A.	Noble Bank S.A.
Equity capital		
Share capital	241 856	200 178
Reserved capital	479 859	736
General fund for bank risk	32 500	0
Revaluation capital	19 221	-278
Other reserves	74 883	
Adjustment of shares in financial institutions	-330	-91 299
Intangible assets adjustment	-63 363	-1 832
Retained earnings from prior years	2 386	-4 760
Total equity capital	787 012	102 745
Risk weighted assets		
Risk exposure at the level of 20%	2 807 773	167 018
Risk exposure at the level of 50%	289 104	18 678
Risk exposure at the level of 100%	5 552 897	146 559
Total risk weighted assets	6 259 004	189 302
Risk weighted off balance liabilities		
Risk exposure at the level of 0,4%	0	0
Risk exposure at the level of 1%	632 473	0
Risk exposure at the level of 1,8%	1 947 337	0
Risk exposure at the level of 2,4%	307 508	0
Risk exposure at the level of 10%	18	0
Risk exposure at the level of 20%	652 916	0
Risk exposure at the level of 50%	8 530	21 904
Risk exposure at the level of 100%	0	0
Total risk weighted off balance liabilities	183 607	10 952
Total risk weighted assets and off - balance liabilities		
	6 442 611	200 254
Market risks	1	

Other risks	4	14 804
Solvency ratio	12,2%	51%

3.8 Major achievements and failure of Getin Holding Capital Group in Q IV of 2006

Activities of the Getin Holding Group in Q4 2006, were aimed at the development in the market of financial services and the implementation of the investment strategy.

Examples include:

In the case of Getin Holding S.A.:

1. As of 18.10.2006 the Issuer was making available to selected qualified investors the Preliminary Offering Memorandum prepared in English language in relation to the Global Offering, carried out by:
 - The Issuer and regarding offered free of charge subscription warrants of B series ("B Series Warrants") and M series issued in relation to exercising the rights resulting from B Series Warrants, in the quantity of up to 70 000 000 according to Resolution No 8 of the General Meeting of Shareholders dated 26.09.2006; and
 - Carried out by LC Corp B.V. with its registered office in Amsterdam, a subsidiary of Mr. Leszek Czarnecki, regarding the sale of up to 59 614 942 shares of the Company.

The Polish version of the preliminary offering memorandum was published by the Issuer in the current report No 110/2006 dated 19.10.2006.

The registration by the Court of the conditional increase of Issuer's equity at the amount of 150 188 224 PLN. The Issuer's equity was conditionally increased (i) under the Resolution of the Extraordinary General Meeting of Shareholders No 6 dated 07.09.2006, by the amount no higher than 80 188 224 PLN, by issuing no more than 80 188 224 ordinary L series bearer's shares of the nominal value 1 PLN each, in order to grant the rights to assume the shares by the holders of A Series Warrants Holders, and (ii) under the resolution of the Extraordinary General Meeting of Shareholders No 8 dated September 26, 2006, by the amount no higher than 70 000 000 PLN, by issuing not higher than 70 000 000 ordinary M series bearer's shares of the nominal value 1 PLN each, in order to grant the rights to assume the shares by the holders of B Series Warrants.

2. The issue of the second tranche of J series shares issued under the Management Options Program. On 26.10.2006 some 995 500 ordinary J series bearer's shares of the Issuer were taken into the National Securities Deposit and introduced for stock market trading.
3. On 9.11.2006, some 70 000 000 ordinary M series bearer's shares of the Issuer of the nominal value 1 PLN each were taken into the National Securities Deposit and introduced for stock market trading.
4. The acquisition on 15.11.2006 by the Issuer from LC Corp B.V. with its registered office in Amsterdam of 1 574 212 ordinary bearer's shares of Towarzystwo Ubezpieczeń EUROPA S.A. with its registered office in Wrocław (hereinafter referred to as "TU EUROPA") of the nominal value of 4 PLN each accounting for 19.99% of the share capital of TU EUROPA and entitling to 1 574 212 (19.99%) votes at the General Meeting of Shareholders of TU EUROPA.
5. Effective 20.11.2006, the Issuer acquired 40 000 (forty thousand) shares in Getin International S.a.r.l with its registered office in Luxemburg ("Getin International"), of the nominal value of 25 EURO each. Getin International was established in relation to the plans of starting the activity by the Issuer concerning the establishment, acquisition, development, and sale of the entities carrying out the activity in the area of *consumer finance* in the territory of Russian and Ukraine. The share capital of Getin International amounts to 1 000 000 EURO, which on the date of establishing the Company was the equivalent of 3 808 300 PLN and was divided into

40 000 shares of the nominal value of 25 EURO each, which on the date of establishing the Company was the equivalent of 95.20 PLN.

6. On 24.11.2006 some 16 115 982 ordinary L series bearer's shares of the Issuer of the nominal value of 1 PLN each were taken into the National Securities Deposit and introduced for stock market trading on basic market under ordinary procedure.
7. On 14.12.2007 the Issuer concluded the agreement with the shareholders of Prikarpatyya Bank S.A. with its registered office in Iwano-Frankowsk, Ukraine (hereinafter referred to as "Prikarpatyya") regarding the purchase of the total of 18 015 349 registered Prikarpatyya shares of the nominal value of 1 UAH each, at the total nominal value of 18 015 349 UAH, which on the date of purchase was the equivalent of 10 342 611 PLN. The acquired shares account for a total of 81.88% of the share capital of Prikarpatyya and entitle to exercise 18 015 349 (81.88%) votes at the General Meeting of Shareholders of Prikarpatyya. The purchase of shares shall take place subject to suspending conditions, i.e. obtaining the positive decisions of the Ukrainian Anti-Monopoly Office and National Bank of Ukraine by the Issuer for the acquisition of the aforementioned shares and subject to the lack of material negative changes in the operation of Prikarpatyya to the day, on which the effective acquisition of shares can take place.
8. On 22.12.2006 the Issuer concluded the agreement with K.D. East Leasing Company Ltd with its registered office in Nicosia, Cyprus regarding the purchase of shares in Carcade OOO with its registered office in Kaliningrad (hereinafter referred to as "Carcade"), accounting for 40% of the share capital of Carcade and entitling to 40% of votes at the General Meeting of Shareholders of Carcade. The nominal value of the purchased shares amounts to 56 516 781.60 RUB, which on the date of purchase was the equivalent of 6 211 194.30 PLN. The purchase of the shares shall take place subject to obtaining the permit of the Federal Anti-Monopoly Office of Russian Federation by the Issuer for the purchase of the aforementioned shares. The purchase price of the shares is 10 000 000 USD, which on the date of concluding the agreement was the equivalent of 28 908 000 PLN and it will be payable within 14 days from the date of meeting the contractual condition. Upon meeting the purchase condition for 40% of Carcade shares, the Issuer shall have in this company the shares accounting for 100% of the share capital of Carcade and entitling to 100% of the votes at the General Meeting of Shareholders.
9. On 22.12.2006 the issuer concluded with ASK Investments S.A. with its registered office in Luxemburg (hereinafter referred to as "ASK Investments") and Messrs. Jarosław Augustyniaki, Maurycy Kuhn and Krzysztof Spyra, the annex to the Investment Agreement (hereinafter referred to as "the Investment Agreement") signed on 25.01.2006. According to the concluded annex, the provisions of the Investment Agreement regarding ASK Investments right to purchase from the Issuer the shares of Noble Bank S.A. with its registered office in Warsaw accounting for a maximum of 7.5% of the share capital of Noble Bank for the price of 15 750 000.00 PLN ceased to be in force. At the same time on 22.12.2006 the Issuer sold a total of 15 000 000 registered preferential G series shares of Noble Bank, accounting for a total of 7.49% of the share capital of Noble Bank and entitling to 7.5% of the votes at the General Meeting of Shareholders of Noble Bank.
10. The increase of the share in GETIN Bank share capital, a subsidiary of the Issuer up to the level of 178 052 024 shares accounting for 99.39% of the share capital and entitling to 178 052 024 (99.39%) votes at the General Meeting of Shareholders of GETIN Bank.

In the case of GETIN Bank S.A.:

1. Conclusion on 06.10.2006 by GETIN Bank of the annex to the issuing agreement concluded with BRE Bank S.A. on 20.10.2005, whose subject concerns the Debt Securities Issuing Program. According to the provisions of the annex the value of the issuing program was increased from the amount of 500 M PLN to the amount of 1 500 M PLN.
2. Granting GETIN Bank the "BB" rating by the International Agency Fitch Ratings with the stable perspective, a short-term rating at the level of "B", the individual rating at the level of "D" and the support rating at the level of "5".

3. Getin Finance Public Limited Company with its registered office in London, Great Britain (hereinafter referred to as "Getin Finance PLC"), a subsidiary of GETIN Bank issued on 14.11.2006 under the program of issuing the bonds on international markets, the second tranche of the bonds of the value of 100 000 000 (one hundred million) USD, which on the date of the issue was the equivalent of 297 720 000 PLN. The instruments are listed on the London Stock Market.
4. Registration by the Court on 29.11.2006 of the increase of share capital of GETIN Bank by the amount of 2 700 000 PLN by issuing 2 000 000 ordinary registered W series shares and the registration on 28.12.2006 of the increase of the capital by 32 400 000 PLN by issuing 24 000 000 ordinary registered X series shares. The share capital of GETIN Bank amounts to 241 856 024.85 PLN.

In case of Noble Bank S.A.:

1. Noble Towarzystwo Funduszy Inwestycyjnych S.A. with its registered office in Warsaw (hereinafter referred to as "Noble TFI"), a subsidiary of NOBLE Bank S.A. with its registered office in Warsaw on 16.10.2006 obtained the permit of the Financial Supervision Commission to perform activity in the area of creating and managing investment funds, managing investment portfolios and to create Noble Funds Open Investment Fund.

Other major events, about which the Issuer informed on under the current reports during the period covered under the quarterly report:

1. In the current report No 102/2006 dated 12.10.2006 the Issuer informed about the registration by the Court on 11.10.2006 of the conditional increase of the Issuer's share capital by the amount of 150 188 224 PLN. The current level of the conditional increase of Issuer's share capital amounts to 153 188 224 PLN.
2. In the current report No 123/2006 dated 07.11.2006 the Issuer informed about allocating on November 6, 2006 the B series Warrants in the quantity of 70 000 000. The Issuer informed that all holders of B Series Warrants (i.e. a total of 195 entities) exercised on November 6, 2006 their rights resulting from these warrants and acquired M series shares totalling to 70 000 000 shares at the price of 9.50 PLN per one M series share. The total value of M series share issue understood as the product of the number of the shares and their issue price amounted to 665 000 000 PLN.
3. In the current reports No 127/2006 dated 14.11.2006 and 128/2006 dated 14.11.2006, the Issuer informed about the transaction concluded on 09.11.2006 by LC Corp B.V. with its registered office in Amsterdam (hereinafter referred to as "LC Corp"), a subsidiary of Mr. Leszek Czarnecki, regarding the sale of 59 614 942 ordinary bearer's shares of the Issuer. On the date of transmitting the report, LC Corp B.V. has 246 989 655 ordinary bearer's shares of the Issuer accounting for 39.2790% of the share capital of the Issuer and entitling to 246 989 655 (39.2790%) votes at the General Meeting of Shareholders of the Issuer.
4. In the current report No 129/2006 dated 14.11.2006, the Issuer informed about the issue of the second tranche of the bonds by Getin Finance Public Limited Company with its registered office in London, Great Britain (hereinafter referred to as "Getin Finance PLC"), and the deposit agreement concluded by GETIN Bank on 13.11.2006 with Getin Finance PLC for the value amounting to 99 600 000 USD, which on the date of concluding the agreement was the equivalent of 296 917 560 PLN. The deposit was established for 2 years and 5 months as collateral for the potential claims of GETIN Bank against Getin Finance PLC on account of the guarantee granted to Getin Finance PLC by Getin Bank. The Issuer informed about the granted guarantee in the current report No 39/2006 dated April 13, 2006.
5. In the current report No 131/2006 dated 16.11.2006, the Issuer informed about receiving the resolution No 624/06 of the Management Board of Krajowy Depozyt Papierów Wartościowych S.A. in Warsaw (hereinafter referred to as "KDPW") dated 16.11.2006, under which the Management Board of KDPW resolves to take into the securities deposit up to 80 188 224 ordinary bearer's L series shares of the Issuer of the nominal value 1 PLN each.
6. In the current report No 133/2006 dated 17.11.2006, the Issuer informed that on 17.11.2006 it allocated the A1 series warrants ("A1 Series Warrants") in the quantity of 16 115 982. At the

same time the Issuer informed that the holder of A1 Series Warrants, i.e. LC Corp B.V. with its registered office in Amsterdam, exercised on 17.11.2006 the rights resulting from these warrants and acquired 16 115 982 L series shares of the Issuer at the price of 7.00 PLN per one share. The total value of the issue of L: series shares acquired within the procedure of exercising the rights resulting from A1 Series Warrants, understood as the product of the number of shares and their issue price, amounted to 112 811 874 PLN.

7. In the current report No 140/2006 dated 23.11.2006, the Issuer informed that on 23.11.2006 it allocated the A2 Series Warrants ("A2 Series Warrants") in the quantity of 64 072 242. At the same time the Issuer informed that the holders of A2 Series Warrants, i.e. Mr. Leszek Czarnecki and LC Corp B.V. with its registered office in Amsterdam are entitled to acquire the L series shares issued by the Issuer. The entitlement to exercise this right expires on December 31, 2007.
8. In the current reports No 144/2006 dated 23.11.2006 and No 145/2006 dated 24.11.2006, the Issuer informed that on November 24, 2006, LC Corp B.V. with its registered office in Amsterdam ("hereinafter referred to as "LC Corp B.V."), a subsidiary of Mr. Leszek Czarnecki purchased 16 115 982 ordinary bearer's shares of the Issuer. The shares were acquired by LC Corp B.V. within the procedure of exercising the rights resulting from A1 Series Warrants. The subscription for L series shares was submitted to Central Brokerage House of Pekao S.A. The total price of the shares amounted to 112 811 874 PLN. On the date of transmitting the report, LC Corp B.V. has 263 105 637 ordinary bearer's shares of the Issuer accounting for 40.7964% of Issuer's share capital and entitling to 263 105 637 (40.7964%) votes at the General Meeting of Shareholders of the Issuer.
9. In the current report No 147/2006 dated 30.11.2006, the Issuer informed about the registration on 29.11.2006 by the Business Court in Katowice, 8th Business Division of National Court Register, of the increase of share capital of Getin Bank by the amount of 2 700 000 PLN by issuing 2 000 000 ordinary registered W series shares.
10. In the current report No 151/2006 dated 29.12.2006, the Issuer informed about the registration on 28.12.2006 by the Business Court in Katowice, 8th Business Division of National Court Register, of the increase of share capital of Getin Bank by the amount of 32 400 000 PLN by issuing 24 000 000 ordinary registered X series shares.

3.9 Description of factors and events, particularly the untypical ones, materially influencing the financial performance of Getin Holding Group

The major factors and events that influenced the financial results of Getin Holding SA Group include:

- Increased sale of the credit assets and continuing growth of customers' deposits balance, generated primarily by the subsidiary - Getin Bank operating in the retail banking sector.
- The higher contribution of the subsidiaries in the consolidated result of the Group (including specifically Noble Bank Group, through the gradual development of the banking platform dedicated to the affluent customers).
- In the case of Carcade OOO – the major factor not envisaged in the financial plan of the Company affecting its performance, concerned the changes enacted by the authorities of the Russian Federation to the act on the taxation of fixed assets, which had a negative impact accumulating from the beginning of the year, at the level of 677 T USD.

3.10 Seasonality or cyclical nature of Group's activity in QIV of 2006

Does not apply to Getin Holding Capital Group

3.11 Information regarding the issue, buyout and repayment of the debt and capital securities

During the reporting period the Issuer was not issuing, repurchasing, or repaying any debt or capital securities.

On 14.11.2006 Getin Bank increased the share capital according to resolution of the Management Board No 485/2006, by the amount of 32 400 000 PLN by issuing 24 000 000 X series bearer's shares. The issue price of the shares was 5 PLN per one share. 14.11.2006 was the date of determining the drawing rights. The shareholders were entitled to 0.156708 of X series shares per each share held on the drawing day. The subscriptions by the first deadline were taken from November 15 to 19, 2006. The subscriptions under the second deadline were taken from December 1 to 15, 2006. The increase of share capital was registered on 28.12.2006 by the District Court in Katowice, Business Division of the National Court Register. The current level of the share capital of Getin Bank amounts to 241 856 024.85 PLN and is divided into 179 152 611 registered shares of the nominal value of 1.35 PLN each.

Getin Bank, through its subsidiary - Getin Finance PLC, within the scope of the program of issuing the bonds on international markets, on 14.11.2006 issued the second tranche of the bonds for the value of 100 000 000 USD, which on the issuing date was the equivalent of 297 720 000 PLN. The bonds buyout date expires on 19.11.2008. The debt instruments are listed on the London Stock Market.

Carcade OOO issued during the reporting period:

On 03.11.2006 –bills for the value of 10 000 RUB, for the total price of 9 300 596 RUB, at interest rate at the level of 14.6% and buyout date on 10.05.2007,

On 03.11.2006 –bills for the value of 20 000 RUB, for the total price of 17 941 056 RUB, at annual interest rate at the level of 15.4% and buyout date on 02.08.2007.

On 13.12.2006 –bills for the value of 40 000 RUB, for the total price of 35 927 496 RUB, at annual interest rate at the level of 15.1% and buyout date on 13.09.2007.

On 14.12.2006 –bills for the value of 10 000 RUB, for the total price of 9 343 115 RUB, at annual interest rate at the level of 14.1% and buyout date on 02.08.2007.

On 18.12.2006 –bills for the value of 20 000 RUB, for the total price of 17 963 748 RUB, at annual interest rate at the level of 15.1% and buyout date on 18.09.2007.

and:

On 16.10.2006 repurchased 15 000 bills for the total amount of 14 432 583, at annual interest rate of 15.0% - issued on 12.07.2006.

On 27.10.2006 repurchased 10 000 bills for the total amount of 9 639 508, at annual interest rate of 15.0% - issued on 28.07.2006.

On 04.12.2006 repurchased 10 000 bills for the total amount of 9 654 808, at annual interest rate of 15.0% - issued on 05.09.2006.

The other companies of the Group did not issue, repurchase, or repay any debt or capital securities.

3.12 Information regarding the dividend paid out or declared at Getin Holding Group, jointly and per one share, divided into ordinary and preferential shares

During the reviewed reporting period no dividends were paid out at Getin Holding Group.

3.13 Identification of the events that took place after 31.12.2006 and which could have a material impact on the future financial results of the Capital Group

1. On 04.01.2007 GETIN International S.a.r.l. with its registered office in Luxemburg acquired 999 shares of GETIN International Polska sp. z o.o. with its registered office in Wrocław. The share capital of GETIN International Polska amounts to 1 000 000 PLN and is divided into 1 000 shares of the nominal value of 1 000 PLN each. The Issuer acquired 1 share in the share capital of GETIN International Polska.
2. On 25.01.2007 the Issuer sold all shares held by it in GETIN Raty, i.e. 160 487 shares of the nominal value of 25 PLN each. The shares were sold to RB Investcom sp. z o.o. with its registered office in Wrocław. The sale price amounted to 5 100 000 PLN.

3.14 Information regarding the contingent liabilities or the contingent assets of the Company, which occurred from the end of the last financial year

	31.12.2006	31.12.2005
I. Contingent liabilities granted and received	1 584 810	486 776
1. Contingent liabilities	1 305 925	244 038
a) financial	1 297 468	224 897
b) guarantee	8 457	19 141
2. Contingent assets	278 885	242 738
a) financial	154 400	160 400
b) guarantee	124 485	82 338
II. Liabilities connected with buy/sell operations	5 800 447	1 689 931
III. Other off-balance items	1 386 112	1 391 310
TOTAL OFF-BALANCE ITEMS	8 771 369	3 568 017

3.15 Indication of the outcome of the changes to the structure of the business unit/Capital Group

On 15.11.2006r the Issuer acquired 1 574 212 ordinary bearer's shares of Towarzystwo Ubezpieczeń EUROPA S.A. with its registered office in Wrocław (hereinafter referred to as "TU EUROPA") of the nominal value of 4 PLN each, accounting for 19.99% of the share capital of TU EUROPA and entitling to 1 574 212 (19.99%) votes at the General Meeting of Shareholders of TU EUROPA, thus TU EUROPA became the related entity/affiliate of the Issuer.

Effective 20.11.2006, the Issuer acquired 40 000 shares in Getin International S.a.r.l with its registered office in Luxemburg ("Getin International"), of the nominal value of 25 EURO each. The acquired shares account for 100% of share capital of Getin International, and thus the company became the Issuer's subsidiary.

On 22.12.2006, the Issuer sold a total of 15 000 000 registered preferential G series share of Noble Bank, accounting for a total of 7.49% of the share capital of Noble Bank and entitling to a total of 7.5% of votes at the General Meeting of Shareholders of Noble Bank. Therefore the Issuer's interest in NOBLE Bank decreased to 170 178 489 shares accounting for 85% of the share capital of NOBLE Bank and entitling to 340 178 489 (85%) votes at the General Meeting of Shareholders of NOBLE Bank.

The increase of the Issuer's interest in the share capital of GETIN Bank. On 31.12.2006, the Issuer had 178 052 024 shares of GETIN Bank accounting for 99.39% of the share capital of GETIN Bank and entitling to 178 052 024 (99.39%) votes at the General Meeting of Shareholders of GETIN Bank.

3.16 Management Board position on the potential realisation of forecasted results for the year published earlier, in light of the results presented in the quarterly report in relation to the forecasted results

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

3.17 Company shareholders holding directly or indirectly at least 5% of votes at the General Meeting of Shareholders

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

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	330 519 621	330 519 621	51.25%	51.25%
	Commercial Union Open Pension Fund BPH	263 105 637	263 105 637	40.80%	40.80%
2	CU WBK	55 430 174	55 430 174	8.59%	8.59%

* Mr. Leszek Czarnecki directly holds 67 381 871 shares, i.e. 10.45% of the share capital and 10.45% share of votes at the General Meeting and, indirectly through his subordinated entities, Mr. Leszek Czarnecki holds 263 137 750 shares, i.e. 40.80% of the share capital and 40.80% share in the voting rights at the General Meeting. The entities directly or indirectly subordinated to Mr. Leszek Czarnecki are LC Corp B.V. with its registered office in Amsterdam holding 263 105 637 shares constituting 40.80% of the share capital and 40.80% share of votes at the General Meeting and RB Investcom sp. z o.o. with its registered office in Wrocław holding 32 113 shares accounting for 0.0050% of the share capital and 0.0050% share in the voting rights at the General Meeting.

3.18 Information on the changes to the ownership structure of significant share packages

Ownership structure of significant share packages on the date of transmitting the quarterly report for the third quarter of 2006 according to information held by the Issuer:

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 FOR THE III QUARTER 2006

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	314 403 639	314 403 639	50.00%	50.00%
	Commercial Union Open Pension Fund BPH	246 989 655	246 989 655	39.28%	39.28%
2	CU WBK	53 139 268	53 139 268	8.45%	8.45%

* Mr. Leszek Czarnecki holds directly 67 381 871 shares accounting for 10.72% of the share capital and 10.72% of votes at the General Meeting of Shareholders and indirectly through its subsidiaries Mr. Leszek Czarnecki holds 247 021 768 shares accounting for 39.28% of the share capital and 39.28% of the votes at the General Meeting of Shareholders. The direct or indirect subsidiaries of Mr. Leszek Czarnecki are: LC Corp B.V. with its registered office in Amsterdam holding 246 989 655 shares accounting for 39.28% of the share capital and 39.28% of the votes

at the General Meeting of Shareholders and RB Investcom sp. z o.o. with its registered office in Wrocław holding 32 113 shares accounting for 0.0051% of the share capital and 0.0051% of votes at the General Meeting of Shareholders.

Ownership structure of significant share packages on the date of transmitting the quarterly report for the fourth quarter of 2006 according to the information held by the Issuer:

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 FOR THE IV QUARTER 2006

Lp.	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	330.519.621	330.519.621	51,25%	51,25%
	Commercial Union Open Pension Fund BPH	263.105.637	263.105.637	40,80%	40,80%
2	CU WBK	55.430.174	55.430.174	8,59%	8,59%

* Mr. Leszek Czarnecki directly holds 67 381 871 shares, i.e. 10.45% of the share capital and 10.45% share of votes at the General Meeting and, indirectly through his subordinated entities, Mr. Leszek Czarnecki holds 263 137 750 shares, i.e. 40.80% of the share capital and 40.80% share in the voting rights at the General Meeting. The entities directly or indirectly subordinated to Mr. Leszek Czarnecki are LC Corp B.V. with its registered office in Amsterdam holding 263 105 637 shares constituting 40.80% of the share capital and 40.80% share of votes at the General Meeting and RB Investcom sp. z o.o. with its registered office in Wrocław holding 32 113 shares accounting for 0.0050% of the share capital and 0.0050% share in the voting rights at the General Meeting.

3.19 Summary of changes to the shares held by managing and supervising individuals

Managing individuals	Function	Quantity of shares held			
		At the submission of the report for Q3 2006	Increases	Reductions	At the submission of the report for Q4 2006
Piotr Stępnia	Management Board President of the Company	576 732		77 000	499 732
Marek Kacza	Proxy	8 563		2 563	6 000

Managing individuals	Function	Quantity of shares held			
		At the submission of the report for Q3 2006	Increases	Reductions	At the submission of the report for Q4 2006
Leszek Czarnecki	Supervisory Board Chairman	67 381 871			67 381 871
Marek Grzegorzewicz	Supervisory Board Member	168 046			168 046
Jarosław Leszczyszyn	Supervisory Board Member	25 601			25 601
Remigiusz Baliński	Supervisory Board Member	100 000		50 000	50 000

3.20 Proceedings pending in court

No proceedings concerning the liabilities and receivables of the Issuer or its subordinated entities, whose single value would account for at least 10% of Issuer's equity are pending.

There are proceedings regarding the liabilities and receivables, whose total value accounts for at least 10% of Issuer's equity.

The total value of proceedings regarding the liabilities amounts to: 53 161 683.04 PLN

The information about the most significant proceedings regarding the liabilities: "Sonag" sp. z o.o. with its registered office 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 Przemyslowy S.A. to grant credit in spite of the issue of credit guarantees. The proceedings 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 proceedings regarding the receivables amounts to: 153 054 376.64 PLN

The information about the most significant proceedings regarding receivables: GETIN Bank S.A. versus "ARKTA" S.A. with its registered office in Bydgoszcz, under bankruptcy arrangements with the option of a settlement. The proceedings was initiated in April 2004. The entire amount of receivables at the level of 16 781 213.49 PLN was covered under the settlement. The proceedings are being held in the District Court in Bydgoszcz (Business Court for bankruptcy issues) since 04.05.2005 (case file No 15 Gu 43/05). Getin Bank S.A. is pursuing under the proceedings the receivables on account of guaranteeing by "ARKTA" S.A. the repayment of the credit taken by "PPCh AUGUSTO" sp. z o.o. (currently also under bankruptcy). The total value of receivable is 15 510 417.67 PLN (including the principal at the level of 10 681 429.21 PLN) and belongs to the 6th category of fulfilment. The submitted claims regarding the receivables of higher categories reduce the chance to recover the money by "Getin Bank" S.A. from the bankruptcy assets. At the present a plan is being prepared regarding the division of the receivables belonging to the first category of fulfilment.

3.21 Information about the conclusion by the Issuer or its subsidiary of the transaction with a related entity for the value exceeding 500 000 EURO, unless these are routine and typical transactions concluded on market terms

The total value of transactions concluded from 01.01.2006 to 31.12.2006 by the Issuer or its subordinated entities with related entities, which were not typical and routine transactions concluded on market terms, amounted to 1.147.325 T PLN

Information about the transaction of the highest value concluded in QIV of 2006, which at the same time would be the transaction of the highest value concluded from the beginning of the year.

On 15.11.2006r Issuer paid LC CORP B.V. with the headquarters in Amsterdam purchase price of 1.574.212 ordinary bearer's shares of Towarzystwo Ubezpieczeń EUROPA S.A. with its Office in Wrocław. Shares selling price amounted to 112.812 T PLN.

3.22 Information about guaranteeing the loan or credit by the Issuer or its subsidiary or granting the guarantee for the value of at least 10% of the Issuer's equity

No such transactions took place in Getin Holding S.A. Capital Group during the analysed period.

3.23 Identification of the factors, which in the opinion of the Issuer will have an impact on the results generated by the Issuer in the perspective of at least one 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 on 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 L stock issue process and potential increase in shareholding of TU Europa S.A.

3.24 Other information, which in the opinion of the Issuer is relevant for the assessment of its HR, material and financial situation, financial result and the changes thereto, and information, which is relevant for the assessment of Issuer's capacity to fulfil its obligations by the Issuer

During the reviewed period no material events occurred at the Capital Group relevant for the assessment of the HR, material and financial situation, financial result and the changes there to or the events that are relevant for the assessment of Issuer's capacity to fulfil its obligations.

4. Revenues and results per individual business segments

• Trade 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 the affluent, 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 the affluent 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 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.

Internal prices in the transactions between the segments are close to 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 trade segments.

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

	Grupa Getin Bank		Grupa Noble Bank	Pośrednicy		Carcade		Consolidation adjustments and Getin Holding S.A.		Total Capital Group	
	2006	2005	2006	2006	2005	2006	2005	2006	2005	2006	2005
Net interest income	312 601	250 488	21 000	636	-137	28 002	16 405	1 858	4 293	364 097	271 049
Net fee & commission income	90 228	48 075	70 758	22 252	14 101	9 693	4 308	-18 616	-5 127	174 315	61 357
Other income	144 460	85 025	16 740	5 461	-248	461	-247	-21 288	19 163	145 834	103 693
Total income	547 289	383 588	108 498	28 349	13 716	38 156	20 466	-38 046	18 329	684 246	436 099
Operating expenses	-257 420	-216 829	-68 398	-23 863	-13 238	-29 103	-16 805	-11 664	-7 447	-390 448	-254 319
Impairment	-108 935	-75 971	19 443	0	0	-280	1 112	1 164	0	-88 608	-74 859
Adjustments	0	0	0	0	0	0	0	-38	-841	-38	-841
Profit before tax	180 934	90 788	59 543	4 486	478	8 773	4 773	-48 584	10 041	205 152	106 081
Net profit before minorities	160 028	74 918	53 250	3 460	2 060	5 941	3 297	-52 728	11 530	169 951	91 806
Minority interests	-1 139	-11 492	-4 493	-1 717	-734	-2 376	-1 141	0	0	-9 725	-13 367
Net profit	158 889	63 426	48 757	1 743	1 326	3 565	2 156	-52 728	11 530	160 226	78 439

5. Condensed separate financial statement of Getin Holding S.A.

BALANCE SHEET as at 30 September 2006 and 31 December 2005

	31.12.2006	31.12.2005
	in 000 PLN	in 000 PLN
ASSETS		
Fixed assets	1 293 557	1 025 770
Property, plant & equipment	480	1 187
Investment properties	0	0
Intangible assets	77	118
Investments in shares and stock	1 291 121	1 022 302
Non-current receivables	0	0
Other financial assets	0	0
Deferred tax assets	1 879	2 163
Other assets	0	0
Current assets	559 434	9 413
Inventories	0	0
Amounts due by virtue of deliveries and services, other amounts due	21 137	1 307
Other financial assets	80	80
Cash and cash equivalents	537 399	7 610
Other assets	818	416
Total assets	1 852 991	1 035 183
LIABILITIES		
Equity	1 816 060	982 881
Basic capital	644 923	534 335
Stock sale above the nominal value	1 147 219	469 351
Other	1 004	1 298
Retained financial profit (loss)	-22 103	-22 867
Current year's profit	45 017	764
Non-current liabilities	0	2
Non current credits and loans	0	0
Financial commitments and other liabilities	0	0
Deferred tax	0	2
Provisions	0	0
Current liabilities	36 931	52 300
Current credits and loans	0	0
Financial commitments and other liabilities	36 931	52 300
Current tax due	0	0
Provisions	0	0
Total liabilities	1 852 991	1 035 183

INCOME STATEMENT

For the 3 and 12 month periods ended 31 December 2006 and 30 December 2005

	01.10.2006- 31.12.2006 in 000 PLN	01.01.2006- 31.12.2006 in 000 PLN	01.10.2005- 31.12.2005 in 000 PLN	01.01.2005- 31.12.2005 in 000 PLN
Net income from the sale of services	200	782	194	1 263
Net income from the sale of goods and services		0		923
Sales income	200	782	194	2 186
Cost of sales	97	367		1 233
Gross sales profit (I-II)	103	415	194	953
Sales expenses		0		0
General management expenses	4 146	7 546	1 686	7 551
Other operating income	149	277	216	323
Other operational expenses	2 261	2 405	231	365
Financial income	3 307	65 875	1 695	7 071
Financial expenses	641	2 407	223	1 246
Profit / loss before income tax	-3 489	54 209	-35	-815
Income tax	-2 014	9 192	-2 085	-1 579
Net profit from continued operations	-1 475	45 017	2 050	764
Weighted average number of ordinary shares	605 681 758	556 586 544	534 335 000	422 583 521
Profit (loss) per ordinary share (in PLN)	0,00	0,08	0,0038	0,002
Diluted weighted average number of ordinary shares	613 578 758	563 956 542	535 905 584	424 004 704
Diluted profit (loss) per ordinary share (in PLN)	0,00	0,08	0,00	0,0018

STATEMENT OF CHANGES IN EQUITY

For the 12 month period ended on 31 December 2006

	Equity	Surplus from stock sale above the nominal value	Other reserves	Retained earnings	Current year's profit	Total equity
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN
At 1 January 2006	534 335	469 351	1 298	-22 867	764	982 881
Net profit or (loss) for the period					45 017	45 017
Transfer of profit for previous year to cover the previous years' loss				764	-764	0
Equity issued	110 588	695 475				806 063
Stock issue expenses		-17 607				-17 607
Dividend paid						0
Managerial options			-294			-294
At 31 December 2006	644 923	1 147 219	1 004	-22 103	45 017	1 816 060

STATEMENT OF CHANGES IN EQUITY

For the 12 month period ended on 31 December 2005

	Equity	Surplus from stock sale above the nominal value	Other reserves	Retained earnings	Current year's profit	Total equity
	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN	in 000 PLN
At 1 January 2005	315 000	95 678	0	-24 227	-2 248	384 203
Net profit or (loss) for the period					764	764
Transfer of profit for previous year to cover the previous years' loss		-3 608		1 360	2 248	0
Equity issued	219 335	381 386				600 721
Stock issue expenses		-4 105				-4 105
Dividend paid						0
Managerial options			1 298			1 298
At 31 December 2005	534 335	469 351	1 298	-22 867	764	982 881

CASH FLOW STATEMENT

For the 12 month periods ended 31 December 2006 and 31 December 2005

	01.01.2006- 31.12.2006 in 000 PLN	01.01.2005- 31.12.2005 in 000 PLN
Cash flows from operating activities – indirect method		
Gross profit (loss)	54 209	-815
Total adjustments	-64 339	901
1. Share in net profit of associates valued at ownership rights		
2. Depreciation	315	744
3. Foreign exchange differences	0	-1 777
4. Net interest and dividend	2 135	528
5. (Profit) loss on investing activities	-61 592	27
6. Change in receivables	799	767
7. Change in inventories	0	21
8. Change in liabilities without credits and loans	4 171	-412
9. Change in other assets	-402	-295
10. Change in provisions		
11. Income tax paid	-9 812	
12. Other	47	1 298
Net cash from operating activities	-10 130	86
Cash flows from investing activities		
1. Sale of intangible assets and tangible fixed assets	139	169
2. Purchase of intangible assets and tangible fixed assets	-81	-609
4. Sale of investment properties		
5. Purchase of investment properties		
6. Sale of financial assets	100 750	844
7. Purchase of financial assets	-334 295	-278 931
8. Purchase of a subsidiary, net of cash acquired		
9. Dividend and interest obtained		
10. Repayment of loans		13 367
11. Loans granted		
12. Other	-843	
Net cash from investing activities	-234 330	-265 160
Cash flows from financing activities		
1. Issue of shares	806 064	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	31 176	43 924
6. Redemption of debt securities	-40 177	-24 114
7. Dividends paid to equity holders of the parent company	0	0
8. Dividends paid to minority interest	0	0
9. Interest paid	-1 206	-1 090
10. Other	-21 608	-4 105
Net cash from financing activities	774 249	266 615
Net change in cash and cash equivalents	529 789	1 541
- net foreign exchange differences		70
Cash and cash equivalents at the beginning of the period	7 610	5 999
Cash and cash equivalents at the end of the period, including:	537 399	7 610
- of which is restricted use		

6. Other information to the separate financial statement

6.1 Information about the rules adopted in the compilation of the statements (specifically information about changes to the applied accounting rules (policy))

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

The condensed financial statement for Q4 of 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 was also transformed to the form compliant with the IFRS.

The condensed financial statements of Getin Holding for Q4 of 2005 were prepared for the following periods: 3-month period ending December 31, 2006, 12-month period ending December 31, 2006 and as of December 31, 2006, and contains the balance sheet, income statement, summary of changes in equity, cash flow statement and additional information.

Comparative financial data to the summary financial statements contain financial data for the following periods: 3-month period ending December 31, 2005, 12-month period ending December 31, 2005 and as of 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 capital as at 31 December 2005	Equity capital as at 1 January 2005	Net profit for the year ended 31 December 2005
Data disclosed in the financial statement prepared in accordance with PAS	981 915	383 080	920
Application of IFRS 1:	966	1 123	-156
Adjustment to cost of share capital increase	-92	-318	226
Adjustment to valuation of shares in subsidiaries in foreign currencies adjustment	1307	1 779	-472
Deferred tax effect	-248	-338	90
Data disclosed in the financial statement prepared in accordance with IFRS	982 881	384 203	764

6.2 Information about the adjustments on account of deferred income tax provisions and assets

	31.12.2006	30.09.2006	Change
1. Deferred income tax assets	1879	258	1 621
2. Deferred income tax provision	0	2	-2

6.3 Information about provisions for impaired assets

Total provisions for impaired assets, including	31.12.2006	30.09.2006	Change
Tangible fixed assets	347	347	0
Intangible assets	659	659	0
Short-term receivables	131	98	33
Total provisions for impaired assets	1 137	1 104	33