

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

**QUARTERLY REPORT
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2009**

Wroclaw, 13th November 2009

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 Selected financial data
 data given in PLN thousand

1. Selected financial data

data relating to interim consolidated financial statements	in thousand PLN		in thousand EUR	
	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008
Interest income	2 107 506	1 625 002	479 055	474 495
Fee and commission income	408 142	243 747	92 774	71 173
Insurance premiums	371 469	501 788	84 438	146 520
Operating profit	327 638	597 610	74 475	174 500
Profit from continued activity before income tax	327 426	601 464	74 427	175 625
Net profit for the period from continued and discontinued activity	274 747	484 672	62 452	141 522
Net profit attributable to equity holders of the parent	229 625	443 308	52 196	129 444
Net profit attributable to minority interest	45 122	41 364	10 257	12 078
Earnings per share - basic for the period (in PLN/EUR)	0.32	0.62	0.07	0.18
Earnings per share - diluted for the period (in PLN/EUR)	0.32	0.62	0.07	0.18
Net cash from operating activities	2 578 096	1 174 607	586 024	342 981
Net cash used in investing activities	(56 669)	(116 794)	(12 881)	(34 103)
Net cash used in financing activities	(1 797 201)	(383 911)	(408 520)	(112 101)
Total net cash	724 226	673 902	164 623	196 777
	30.09.2009	31.12.2008	30.09.2009	31.12.2008
Total assets	35 519 571	31 024 684	8 411 777	7 435 693
Total liabilities	31 528 730	27 211 784	7 466 663	6 521 854
Amounts due to other banks and finance institutions	865 802	1 451 907	205 040	347 979
Deposits from customers	27 505 426	20 051 998	6 513 860	4 805 867
Technical provisions	572 936	480 186	135 683	115 086
Total equity	3 990 841	3 812 900	945 115	913 839
Equity attributable to equity holders of the parent company	3 761 226	3 594 427	890 737	861 477
Minority interest	229 615	218 473	54 378	52 361
Share capital	710 930	710 930	168 363	170 389
Number of shares	710 930 354	710 930 354	710 930 354	710 930 354
	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008	01.01.2009- 30.06.2009	01.01.2008- 30.06.2008
Sales income	23	23	5	7
Gross sales profit	23	23	5	7
Profit before income tax	91 863	52 471	20 881	15 321
Net profit for the period	87 692	53 098	19 933	15 504
Net cash from operating activities	50 847	215 125	11 558	62 816
Net cash used in investing activities	71 085	(205 068)	16 158	(59 879)
Net cash used in financing activities	7 696	(3 576)	1 749	(1 044)
Net change in cash and cash equivalents	129 628	6 481	29 466	1 892
Earnings per share - basic for the period (in PLN/EUR)	0.12	0.07	0.03	0.02
Earnings per share - diluted for the period (in PLN/EUR)	0.12	0.07	0.03	0.02
	30.09.2009	31.12.2008	30.09.2009	31.12.2008
Total assets	2 616 052	2 539 840	619 536	608 724
Current liabilities	155 663	166 438	36 864	39 890
Total equity	2 460 389	2 373 402	582 672	568 834
Share capital	710 930	710 930	168 363	170 389
Number of shares	710 930 354	710 930 354	710 930 354	710 930 354

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 30.09.2009: amounting to 4.2226 PLN and valid on 31.12.2008: amounting to 4.1724 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 9 months ending 30.09.2009 and on 30.09.2008 (respectively: 4.3993 PLN and 3.4247 PLN)

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2. Interim condensed consolidated financial statement

CONDENSED CONSOLIDATED INCOME STATEMENT

	01.07.2009- 30.09.2009	01.01.2009- 30.09.2009	01.07.2008- 30.09.2008	01.01.2008- 30.09.2008
Continued activity				
Interest income	2.2	698 988	2 107 506	631 984
Interest expense	2.2	(442 549)	(1 404 178)	(372 620)
Net interest income		256 439	703 328	259 364
Fee and commission income	2.3	122 766	408 142	93 435
Fee and commission expense	2.3	(22 644)	(85 914)	(15 494)
Net fee and commission income		100 122	322 228	77 941
Insurance premiums		114 237	371 469	169 837
Dividend received		1	2 182	1 377
Result on financial instruments measured to fair value		(28 241)	133 249	(16 396)
Other financial instruments		(180)	(1 577)	984
Foreign exchange result		4 359	94 823	110 973
Claims and benefits paid		(651)	(21 414)	(3 605)
Change of the value of insurance provisions		5 316	(16 079)	(39 620)
Other operating income		36 058	81 363	10 593
Other operating expenses		(42 991)	(104 616)	(41 917)
Net other operating income		87 908	539 400	192 226
Net operating income		444 469	1 564 956	529 531
Impairment losses on loans and NIL	2.6	(177 971)	(591 397)	(94 827)
Administrative expenses	2.4	(207 626)	(645 921)	(210 976)
Operating profit		58 872	327 638	223 728
Share in net profit (loss) of associates		(55)	(212)	2 382
Profit / (loss) before income tax		58 817	327 426	226 110
Corporate income tax	2.5	4 253	(52 556)	(45 807)
Net profit / (loss) for the period from continued activity		63 070	274 870	180 303
Discontinued activity				
Result on discontinued activity		(35)	(123)	-
Net profit / (loss) for the period from continued and discontinued activity		63 035	274 747	180 303
Attributable to equity holders of the parent		45 994	229 625	165 170
Attributable to minority interest		17 041	45 122	15 133
Earnings per share:				
- basic for the period (in PLN)		0.06	0.32	0.23
- diluted for the period (in PLN)		0.06	0.32	0.23
- basic from discontinued activity for the period (in PLN)		0.00	0.00	0.00
- diluted from discontinued activity for the period (in PLN)		0.00	0.00	0.00

	01.07.2009- 30.09.2009	01.01.2009- 30.09.2009	01.07.2008- 30.09.2008	01.01.2008- 30.09.2008
Profit per share				
Net profit for the period for ordinary shareholders (in thousand PLN)	45 994	229 625	165 170	443 308
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	710 930 354	710 930 354	709 786 986	709 786 986
Basic profit per share (in PLN)	0,06	0,32	0,23	0,62
Basic profit per share from discontinued activity (in PLN)	0,00	0,00	0,00	0,00
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	711 718 698	711 589 508	713 363 202	712 260 126
Diluted profit per share (in PLN)	0,06	0,32	0,23	0,62
Diluted profit per share from discontinued activity (in PLN)	0,00	0,00	0,00	0,00

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CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME				
	01.07.2009- 30.09.2009	01.01.2009- 30.09.2009	01.07.2008- 30.09.2008	01.01.2008- 30.09.2008
Profit / (Loss) for the period	63 035	274 747	180 303	484 672
Exchange differences from evaluation of foreign subsidiaries	(24 855)	(19 996)	(10 166)	(20 687)
Valuation of available for sale investments	(5 336)	(15 333)	11 189	2 276
Write-downs on the value of cash flow hedge	(30 945)	(30 945)	-	-
Participation in an associate result on sale of Issuer shares	2 148	2 148	-	-
Income tax relating to other comprehensive income	1 013	2 909	(1 666)	3
Other comprehensive income	2.12	(57 975)	(643)	(18 408)
Total of comprehensive income for the period	5 060	213 530	179 660	466 264
Attributable to equity holders of the parent	(12 248)	173 145	163 550	425 504
Attributable to minority interest	17 308	40 385	16 110	40 760

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CONDENSED CONSOLIDATED BALANCE SHEET

	30.09.2009	31.12.2008 comparable data
ASSETS		
Cash and balances with the Central Bank	744 919	629 649
Bills of exchange eligible for rediscounting with the Central Bank	15 269	2 355
Amounts due from banks	2 506 583	3 199 036
Financial assets held for trading	10 027	-
Derivative financial instruments	358 423	148 346
Financial instruments at fair value through profit or loss	243 059	164 448
Loans and advances to customers	2.7 24 228 553	21 384 975
Finance lease receivables	844 883	490 835
Financial instruments	4 657 350	3 270 859
1. Available for sale	4 647 002	3 255 586
2. Held to maturity	10 348	15 273
Share of reinsurer in insurance provisions	14 753	15 924
Investments in associates	18 385	12 419
Intangible assets	1 013 575	1 003 917
Property, plant and equipment	171 194	197 272
Investment properties	3 803	3 421
Non current assets classified as held for sale	19 109	3 441
Tax assets	277 496	217 271
1. Current tax assets	6 496	23 620
2. Deferred tax assets	271 000	193 651
Other assets	392 190	280 516
TOTAL ASSETS	35 519 571	31 024 684
LIABILITIES AND EQUITY		
Liabilities		
Amounts due to Central Bank	506 540	-
Amounts due to other banks and finance institutions	865 802	1 451 907
Derivative financial instruments	251 910	1 848 585
Other financial liabilities at fair value through profit or loss	222 450	156 969
Deposits from customers	2.8 27 505 426	20 051 998
Issued debt securities	1 093 835	2 607 069
Corporate income tax payable	38 091	171 322
Other liabilities	369 009	319 728
Technical and insurance provisions	572 936	480 186
Deferred tax liabilities	66 390	77 323
Other provisions	36 341	46 697
TOTAL LIABILITIES	31 528 730	27 211 784
Equity attributable to equity holders of the parent company	3 761 226	3 594 427
Share capital	710 930	710 930
Net (loss) profit	229 625	508 523
Other reserves	2 820 671	2 374 974
Minority interest	229 615	218 473
Total equity	3 990 841	3 812 900
TOTAL EQUITY AND LIABILITIES	35 519 571	31 024 684

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CONDENSED STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
 For the 9 month period ended 30 September 2009

	Attributable to equity holders of the parent company							Total	Minority interest	Total equity
	Share capital	Reserve capital and retained earnings	Other capital				Net (loss) profit			
			Revaluation reserve	Own shares	Exchange differences	Convertible bonds				
At 1 January 2009	710 930	2 406 904	4 796	(8 378)	(43 208)	14 860	508 523	3 594 427	218 473	3 812 900
Total comprehensive income for the period	-	2 148	(41 726)	-	(16 902)	-	229 625	173 145	40 385	213 530
Transfer of profit for previous year to retained earnings		508 523					(508 523)	-	-	-
Managerial options						1 627		1 627		1 627
Own shares purchase				(2 243)				(2 243)		(2 243)
Acquisition of TU Europa S.A. shares								-	(72)	(72)
Acquisition of Getin Leasing S.A. and Pośrednik Finansowy sp. z o.o. shares								-	486	486
Acquisition of Getin Bank S.A. shares								-	(15)	(15)
Share decrease as a result of disposal of Panorama Finansów to Open Finance								-	(1 338)	(1 338)
Dividends due to minority interests								-	(18 759)	(18 759)
Adjustment of minority interests as a result of the disposal of TU Europa shares to Getin Bank and Noble Bank								-	(8 126)	(8 126)
Purchase of Noble Bank shares for resale		(5 265)						(5 265)	(1 884)	(7 149)
Other		(465)						(465)	465	-
At 30 September 2009	710 930	2 911 845	(36 930)	(10 621)	(60 110)	16 487	229 625	3 761 226	229 615	3 990 841

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CONDENSED STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 9 month period ended 30 September 2008

	Attributable to equity holders of the parent company									
	Share capital	Reserve capital and retained earnings	Other capital					Total	Minority interest	Total equity
			Revaluation reserve	Own shares	Exchange differences	Convertible bonds	Net (loss) profit			
At 1 January 2008	709 787	1 782 293	(6 059)	-	(17 007)	9 554	626 364	3 104 932	164 532	3 269 464
Opening balance adjustment								-	17	17
At 1 January 2008 after adjustment	709 787	1 782 293	(6 059)	-	(17 007)	9 554	626 364	3 104 932	164 549	3 269 481
Total comprehensive income for the period	-	-	2 190	-	(19 994)	-	443 308	425 504	40 760	466 264
Transfer of profit for previous year to retained earnings		626 364					(626 364)	-		-
Own shares purchase				(3 582)				(3 582)		(3 582)
Managerial options						6 311		6 311		6 311
Acquisition of DM Polonia Net S.A. shares								-	1 316	1 316
Acquisition of Getin Bank S.A. shares								-	(713)	(713)
Acquisition of Noble Bank S.A. shares								-	(4 184)	(4 184)
Acquisition of TU Europa S.A. shares								-	(211)	(211)
Share decrease as a result of Getin International S.a.r.l. equity issue								-	14 306	14 306
Acquisition of Sombelbank S.A.								-	17 712	17 712
Acquisition of S.C. Perfect Finance S.r.l.		(245)						(245)		(245)
Acquisition of Akkord-Plus sp. z o.o.								-	215	215
Dividends due to minority interests								-	(1 359)	(1 359)
Acquisition of Getin International Sarl shares								-	(21 307)	(21 307)
Absorption of organization fund of TU na Zycie Europa S.A.		(397)						(397)	(1)	(398)
At 30 September 2008	709 787	2 408 015	(3 869)	(3 582)	(37 001)	15 865	443 308	3 532 523	211 083	3 743 606

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CONDENSED CONSOLIDATED CASH FLOW STATEMENT	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Cash flows from operating activities		
Net profit (loss)	274 747	484 672
Total adjustments:	2 303 349	689 935
Depreciation	45 021	35 270
Share in net profits (losses) of associates	212	(3 854)
Foreign exchange (profits)/losses	(2 050)	(72)
(Profit) loss on investing activities	(215)	(15 269)
Interest and dividend	73 651	137 991
Change in receivables from banks	1 290 960	637 427
Change in financial assets held for trading and financial assets at fair value through profit or loss	(88 638)	(46 234)
Change in derivative financial instruments (asset)	(228 006)	68 761
Change in loans and advances to customers	(2 858 737)	(6 199 516)
Change in finance lease receivables	305 865	(147 198)
Change in financial instruments available for sale	(1 404 469)	(934 139)
Change in deferred tax assets	(63 724)	(150 867)
Change in share of reinsurer in insurance provisions	1 171	(7 628)
Change in other assets	(110 233)	(132 293)
Change in amounts due to other banks and finance institutions	(717 636)	183 806
Change in derivative financial instruments (liability) and financial liabilities at fair value through profit or loss	(1 544 282)	748 550
Change in amounts due to customers	7 446 128	6 028 959
Change in liabilities from the issue of debt securities	178 955	(73 299)
Change in provisions and deferred tax liabilities	(22 208)	71 474
Change in technical provisions	92 750	182 232
Change in other liabilities	30 178	217 818
Other adjustments	(6 045)	22 656
Income tax paid	(239 308)	(112 844)
Current tax expense	124 009	178 204
Net cash from operating activities	2 578 096	1 174 607
Cash flows from investing activities		
Inflows	16 936	45 500
Sale of investment securities	5 315	4 738
Proceeds from sale of intangible assets and tangible fixed assets	1 625	19 687
Other investing inflows	9 996	21 075
Outflows	(73 605)	(162 294)
Purchase of subsidiaries, net of cash acquired	(15 716)	(76 122)
Purchase of associates	(4 030)	-
Purchase of intangible assets and tangible fixed assets	(45 478)	(86 054)
Other investing outflows	(8 381)	(118)
Net cash used in investing activities	(56 669)	(116 794)
Cash flows from financing activities		
Issue of debt securities	-	263 695
Redemption of debt securities issued	(1 693 005)	(512 730)
Dividends paid	(18 759)	(1 340)
Other net financing inflows / outflows	(85 437)	(133 536)
Net cash from (used in) financing activities	(1 797 201)	(383 911)
Net change in cash and cash equivalents	724 226	673 902
Net foreign exchange differences	(9 200)	(2 604)
Cash and cash equivalents at the beginning of the period	959 055	870 110
Cash and cash equivalents at the end of the period	1 674 081	1 541 408
of which is restricted use	-	-

2.1. Basic information concerning Getin Holding Capital Group

2.1.1. Basic data of the Issuer

Getin Holding S.A.
ul. Powstańców Śląskich 2-4
53-333 Wrocław
Tax Identification No. 895-16-94-236
REGON 932117232
KRS 0000004335

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

The Company is mainly engaged in capital investment on the domestic and foreign markets. The Company operates as the holding company of the Capital Group and the companies of the Capital Group run their activity within the scope of:

- banking services;
- insurance services;
- lease services;
- financial agency;
- investment funds;
- brokerage services.

The entire Getin Holding Group is controlled by Mr. Leszek Czarnecki.

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2.1.2. Description of organization of the Capital Group with the identification of the consolidated entities

The interim condensed consolidated financial statement concerns Getin Holding and the following companies of the Getin Holding Capital Group:

Subsidiaries:				
	Company name	Type of activity	Share in capital	Consolidation method
1.	Getin Bank S.A. with its registered office in Katowice	Banking	99,56%	Full
1.1.	Getin Finance PLC with its registered office in London (Great Britain)	Financial services	99,56% ¹⁾	Full
1.2.	Getin Leasing S.A. with its registered office in Wrocław	Lease	96,75% ²⁾	Full
1.2.1.	Getin Services S.A. with its registered office in Wrocław	Activities auxiliary to insurance	96,75% ³⁾	Full
1.2.2.	Pośrednik Finansowy sp. z o.o. with its registered office in Wrocław	Leas agreements agency	96,75% ⁴⁾	
2.	Noble Bank S.A. with its registered office in Warsaw	Banking	73,64%	Full
2.1.	Open Finance S.A. with its registered office in Warsaw	Financial consulting	73,64% ⁵⁾	Full
2.1.1.	Open Finance MIL with its registered office in Dublin (Ireland Republic)	Customers acquiring and marketing activity on behalf of parent company	73,64% ⁶⁾	Full
2.1.2.	Panorama Finansów S.A. with its registered office in Warsaw	Financial consulting	73,64% ⁷⁾	Full
2.2.	Noble Concierge sp. z o.o. with its registered office in Warsaw	Prestige concierge services for parent company clients	73,64% ⁸⁾	Full
2.3.	Noble Funds TFI S.A. with its registered office in Warsaw	Financial and investment consulting	51,55% ⁹⁾	Full
2.4.	Intofactor S.A. in organization with its registered office in Warsaw	Factoring services	73,64% ¹⁰⁾	
3.	TU Europa S.A. with its registered office in Wrocław	Insurance services	97,12% ¹¹⁾	Full
3.1.	TU Europa na Życie S.A. with its registered office in Wrocław	Insurance services	97,12% ¹²⁾	Full
4.	Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	100,00%	Full
5.	PlusBank S.A. with its registered office in Iwano-Frankowsk (Ukraine)	Banking	99,06%	Full
6.	Getin International S.A. with its registered office in Wrocław	Financial holding activity, trading and investment consulting	100,00%	Full
6.1.	Getin International S.a.r.l. with its registered office in Luxembourg (Grand Duchy of Luxembourg)	Holding activity for foreign subordinates	100,00% ¹³⁾	Full
6.1.1.	Getin International Polska sp. z o.o. with its registered office in Wrocław	Holding activity for foreign subordinates	100,00% ¹⁴⁾	Full
6.1.2.	Sombelbank S.A. with its registered office in Minsk (Belorussia)	Banking	75,05% ¹⁵⁾	Full
6.1.3.	Akkord-Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Distribution network and financial agency for the bank	99,98% ¹⁶⁾	Full
6.1.4.	Spółka Finansowa Gwarant Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Activity guaranting, factoring, credits and financial lease giving, cash transfer and financial assets managing	100,00% ¹⁷⁾	Full
6.2.	Carcade Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Lease	99,99% ¹⁸⁾	Full
6.3.	S.C. Perfect Finance S.r.l. with its registered office in Bukarest (Romania)	Factoring, financial and investment services	69,97% ¹⁹⁾	Full
7.	Dom Maklerski Polonia Net S.A. ²⁰⁾ with its registered office in Cracow	Brokerage	79,76%	Full

¹⁾ 99.998% shares are held by Getin Bank S.A., and 0.002% by Getin Holding S.A.

²⁾ 93.18% shares are held by Getin Bank S.A., and 3.98% by Getin Holding S.A.

³⁾ Company in 100% is owned by Getin Leasing S.A.

⁴⁾ Company in 100% is owned by Getin Leasing S.A.

⁵⁾ Noble Bank S.A. owns 100% shares in Open Finance S.A.

⁶⁾ Open Finance S.A. owns 100% shares in Open Finance MIL

⁷⁾ Since February 2009 Open Finance S.A. owns 100% shares in Panorama Finansów S.A.

⁸⁾ Company in 100% is owned by Noble Bank S.A.

⁹⁾ Company in 70% is owned by Noble Bank S.A.

¹⁰⁾ Company in 100% is owned by Noble Bank S.A.

¹¹⁾ Company in 79.85% is owned by Getin Holding S.A., in 9.97% is owned by Getin Bank S.A. and in 9.97% is owned by Noble Bank S.A.

¹²⁾ Company in 100% is owned by TU Europa S.A.

¹³⁾ Company in 100% is owned by Getin International S.A.

¹⁴⁾ Company in 99.9% is owned by Getin International S.a.r.l. and in 0.1% by Getin Holding S.A.

¹⁵⁾ Company in 75.049% owned by Getin Interantional S.a.r.l.

¹⁶⁾ Company in 34.63% owned by Getin International S.a.r.l., in 1.8% by PlusBank S.A. and in 63.57% by Getin International S.A.

¹⁷⁾ Company in 91.961% owned by Getin International S.A., in 0.003% owned by PlusBank S.A. and in 8.036% owned by Carcade OOO

¹⁸⁾ Company in 98.85% owned by Getin International S.A. and in 1.15% owned by PlusBank S.A.

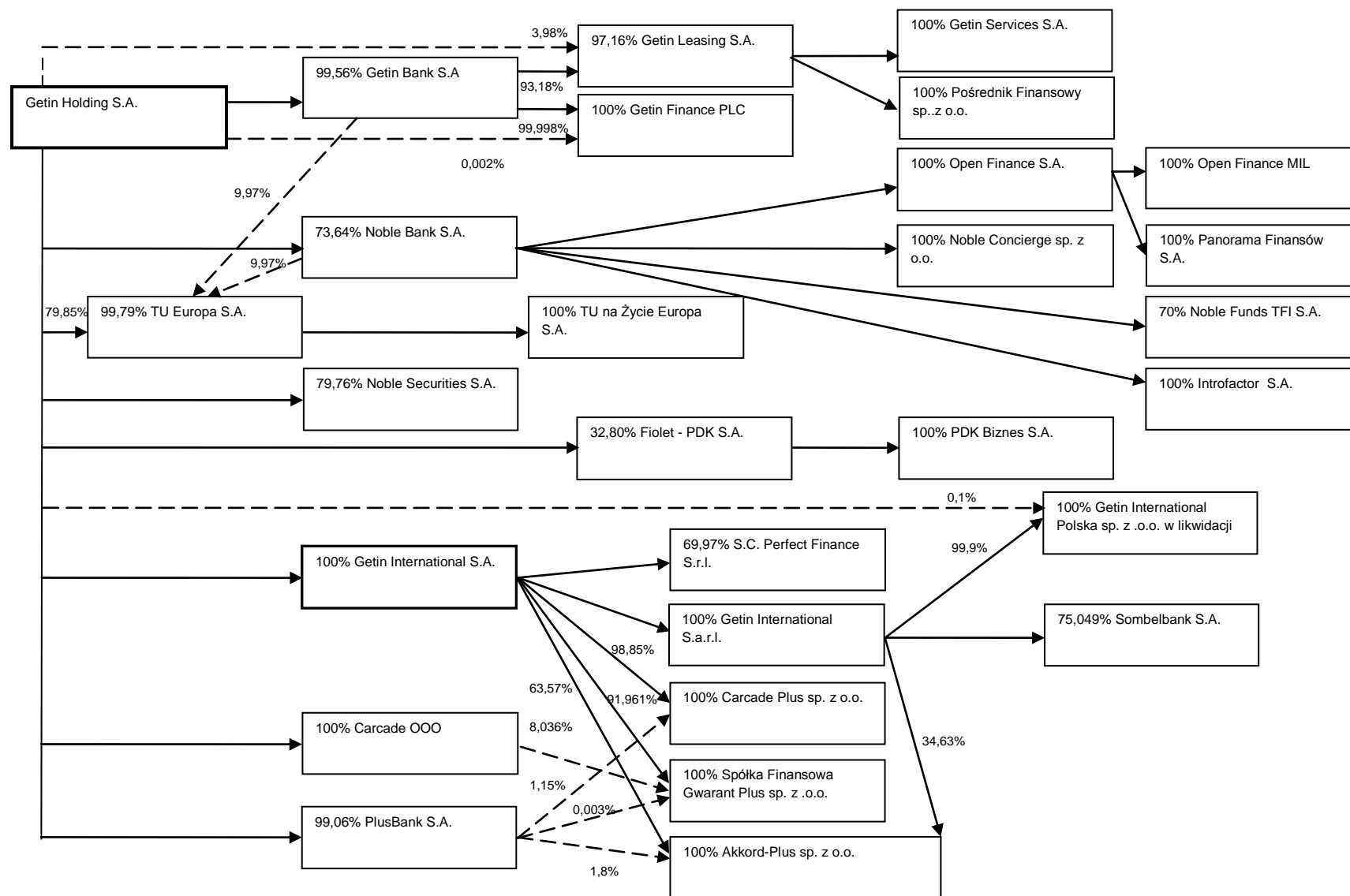
¹⁹⁾ Company in 69.97% owned by Getin International S.A.

²⁰⁾ Previously Dom Maklerski Polonia Net S.A.

Associates:				
	Company name	Type of activity	Share in capital	Valuation method
1.	Fiolet - Powszechny Dom Kredytowy S.A. with its registered office in Wrocław	Financial and insurance agency	32,80%	Equity method
1.1.	Powszechny Dom Kredytowy Biznes sp. z o.o. with its registered office in Wrocław	Financial agency	32,80% ¹⁾	Equity method

¹⁾ Company in 100% is owned by Fiolet - PDK S.A.

2.1.3. Organisation chart of the Capital Group and employment as of 30.09.2009



Employment (full-time posts) at companies of the Getin Holding Capital Group	30.09.2009	31.12.2008
Getin Holding S.A.	23	22
Getin Bank S.A.	2 950	2 956
Grupa Noble Bank *	1 148	1099
Grupa TU Europa	157	161
Carcade OOO	402	491
Carcade Plus sp. z o.o.	0	3
Getin International**	7	24
Sombelbank S.A.	162	173
PlusBank S.A.	379	539
Akkord-Plus sp. z o.o.	2	143
SC Perfect Finance S.r.l.	37	66
Noble Securities S.A.***	29	27
Spółka Finansowa Gwarant Plus sp. z o.o.	2	98
Razem	5 298	5 802

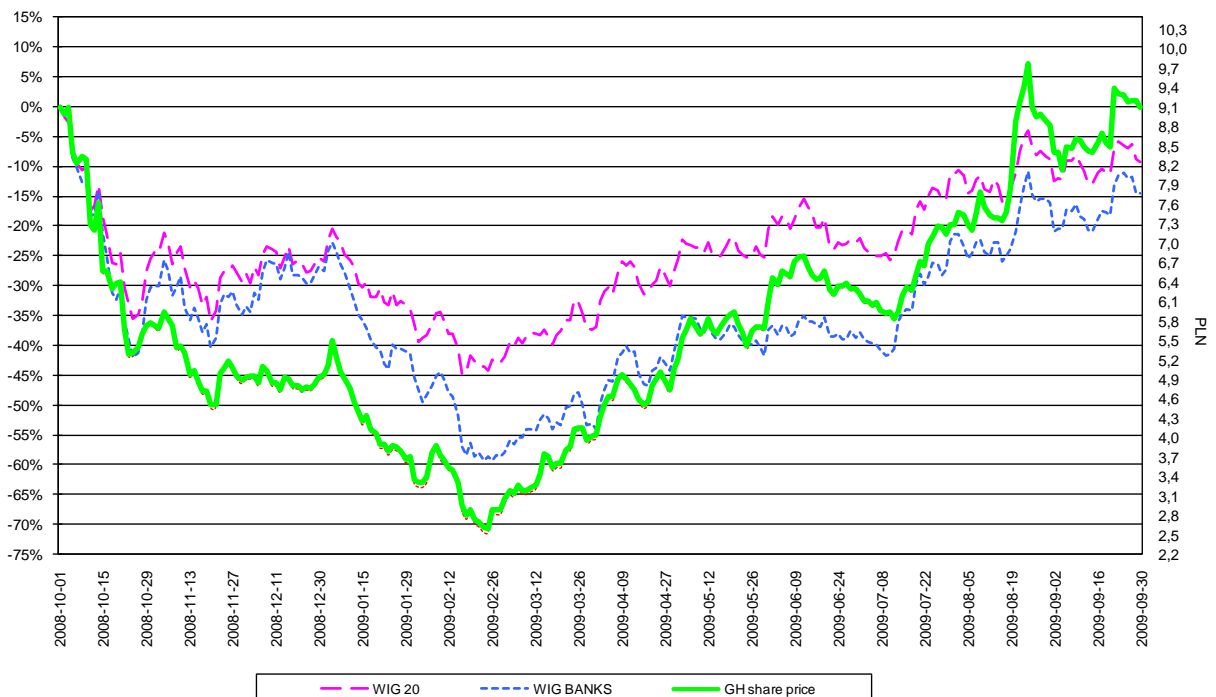
* employment in Panorama Finansów included in Noble Bank Group

** Getin International S.A., Getin International S.a.r.l. i Getin International Polska sp. z o.o.

***formerly Dom Maklerski Polonia Net S.A.

Employment at Capital Group as at 30.09.2009 excluding the long-term leave and those remaining in the period of notice decreased below 4 900 persons.

2.1.4. Getin Holding's share price



2.1.5. Information of rules applied at preparation of interim condensed consolidated financial statements

The interim condensed consolidated financial statement of the Getin Holding Group includes the period of 9 month ended 30.09.2009 and contains comparable financial data for the period of 9 month ended 30.09.2008 and as at 31.12.2008. Additionally consolidated financial income statement and consolidated statement of comprehensive income include data for the 3 month period ending 30.09.2009 and comparative data for 3 month period ending 30.09.2008.

This interim condensed consolidated financial statement was approved for publication by the Management Board on 13th November 2009.

This interim condensed consolidated financial statement has been prepared in accordance with International Financial Reporting Standards ("IFRS"), in particular in accordance with International Accounting Standard ("IAS") 34 "Interim Financial Reporting" and IFRSs endorsed by the European Union. At the date of authorisation of this condensed consolidated financial statement, in light of the current process of IFRS endorsement in the European Union and the nature of the Group's activities, there is no difference between the IFRSs applied by the Group and the IFRSs endorsed by the European Union

IFRS comprise standards and interpretations accepted by the International Accounting Standards Board („IASB”) and the International Financial Reporting Interpretations Committee (“IFRIC”).

Getin Holding Capital Group is obliged to prepare consolidated financial statements according to IFRS adopted by the European Union for periods beginning after January 1, 2005.

These interim condensed consolidated financial statement has been presented in Polish zloty (“PLN”) and all values are rounded to the nearest thousand except when otherwise indicated.

The interim condensed consolidated financial statement has been prepared on the assumption that the companies of the Group will continue their business activity in the foreseeable future. As at the date of approval of these consolidated financial statements, there were no circumstances that would indicate a threat to the continued activity of the Companies of the Group in the period of at least one year from the balance day.

The interim condensed consolidated financial statement does not include all the information and disclosures required in annual consolidated financial statement and should be read in conjunction with the Group's annual consolidated financial statements for the year ended 31.12.2008.

Accounting policies implemented to interim condensed consolidated financial statement preparation are coherent, to those implemented to annual consolidated financial statement for the year ended 31.12.2008, excluding following changes of the standards and new interpretations which are mandatory for the annual periods beginning from 01.01.2009. The implemented changes, apart from a few additional disclosures, did not have any material effect on the consolidated financial statement.

Adoption of revised IAS 1

As a result of adoption of revised IAS1 „Presentation of financial statements”, the statement of changes in consolidated shareholders' equity in this interim condensed consolidated financial statement provides details of the transactions with the owners, while all other changes in equity are presented in one line. Other items are included separately in condensed consolidated statement of comprehensive income.

Adoption of IFRS 8

IFRS 8 „Operating segments” replaces IAS 14 „Segment Reporting”. IFRS 8 requires disclosure of data on the Group's operating segments based on internal reports used by management. Application of IFRS 8 does not cause changes in presentation in the segment reporting note because Capital Group always adopt an approach coherent with the approach of the Management Board to identify and measure the results of operating segments.

Changes in presentation of financial data

To ensure comparability of the financial data Group made the following substantial changes in comparative data as at 31.12.2008 and for the period 01.01.2008-30.09.2008:

Comparative adjustment 1 – to improve presentation of financial data deferred tax assets was netted with deferred tax liability as at 31.12.2008 in the amount of 268 264T PLN.

Comparative adjustment 2 – in the 4th quarter 2008 the subsidiary Towarzystwo Ubezpieczeń na Życie Europa S.A. made an adjustment concerning presentation of an agent's commission and split of the result of evaluation of structured products into interest part and option part, which did not affect the Getin Holding Group's financial result. In relation to that adequate comparative data for the 3 quarters of 2008 were corrected: other operating costs by 34 174T PLN, result on financial instruments measured to fair value by 30 624T PLN, interest expense by 16 309T PLN and fee and commission income by 12 759T PLN.

Comparative adjustment 3 – starting from 2009 the Group presents revenues and expenses resulting from valuation of derivative instruments respectively in interest income or interest expense. Therefore adequate adjustment to comparative data for 2008 was made by transfer of 163 404T PLN from result on financial instruments measured to fair value to interest income and interest expense, respectively 312 011T PLN and 148 607T PLN.

CONSOLIDATED BALANCE SHEET	Historical data 31.12.2008	Presentation adjustment no.1	Comparable data 31.12.2008¹⁾
ASSETS			
Deferred tax assets	461 915	(268 264)	193 651
Other assets	30 831 033	-	30 831 033
TOTAL ASSETS	31 292 948	(268 264)	31 024 684
LIABILITIES AND EQUITY			
Deferred tax liabilities	345 587	(268 264)	77 323
Other liabilities	27 134 461		27 134 461
TOTAL LIABILITIES	27 480 048	(268 264)	27 211 784
Total equity	3 812 900		3 812 900
TOTAL EQUITY AND LIABILITIES	31 292 948	(268 264)	31 024 684

¹⁾ disclosed in this interim condensed consolidated financial statement

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CONSOLIDATED INCOME STATEMENT	Historical data 01.01.2008- 30.09.2008 ¹⁾	Presentation adjustment no.2	Presentation adjustment no.3	Comparable data 01.01.2008- 30.09.2008 ²⁾
Continued activity				
Interest income	1 312 991	-	312 011	1 625 002
Interest expense	(759 088)	(16 309)	(148 607)	(924 004)
Net interest income	553 903	(16 309)	163 404	700 998
Fee and commission income	230 988	12 759		243 747
Fee and commission expense	(47 972)			(47 972)
Net fee and commission income	183 016	12 759	-	195 775
Insurance premiums	501 788			501 788
Dividend received	1 377			1 377
Result on financial instruments measured to fair value	171 180	(30 624)	(163 404)	(22 848)
Result on investment securities	2 045	-		2 045
Foreign exchange result	249 708			249 708
Claims and benefits paid	(9 885)			(9 885)
Change of the value of insurance provisions	(110 002)			(110 002)
Other operating income	46 547			46 547
Other operating expenses	(208 740)	34 174		(174 566)
Net other operating income	644 018	3 550	(163 404)	484 164
Net operating income	1 380 937	-	-	1 380 937
Result on provision for NIL and other accounts receivable	(217 048)			(217 048)
Administrative expenses	(566 279)			(566 279)
Operating profit	597 610	-	-	597 610
Share in net profit (loss) of associates	3 854			3 854
Profit / (Loss) on investments disposed				
Profit / (loss) before income tax	601 464	-	-	601 464
Corporate income tax	(117 167)			(117 167)
Net profit / (loss) for the period from continued activity	484 297	-	-	484 297
Discontinued activity				
Result on discontinued activity	375			375
Net profit / (loss) for the period from continued and discontinued activity	484 672	-	-	484 672
Attributable to equity holders of the parent	443 308			443 308
Attributable to minority interest	41 364			41 364

¹⁾ disclosed in the half-year consolidated financial statement for the 9 month period ended 30.09.2008

²⁾ disclosed in this interim condensed consolidated financial statement

Valuation of derivative instruments

In relation to increase of margins on CIRS's market and applying valuation rules for derivative instruments required by MSR 39 (in particular MSR 39.48 and 39.48A), Getin Holding Capital Group included the above mentioned margins' increase in valuation to fair value of derivatives based on brokers' margins for this type of transactions available in Reuters system. Positive financial effect of the above valuation was included in Capital Group's financial result in the 1st half of 2009.

Discontinued operations

According to MSSF5 (Non-current assets held for sale and discontinued operations) Capital Group evaluated the financial effects of operations discontinued by Carcade Plus and disclosed in the consolidated profit and loss account net loss on discontinued operations amounting to 123T PLN. The discontinued activity includes the leasing service started in 2008 in Ukraine.

2.1.6. Financial results of Getin Holding Group for the 3rd quarter of 2009

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

Selected Income Statement data	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008	% Change
Net interest income	703 328	700 998	0.33%
Net fee and commission income	322 228	195 775	64.59%
Net profit (loss):	274 747	484 672	(43.31%)
Attributable to equity holders of the Company	229 625	443 308	(48.20%)
Attributable to minority interest	45 122	41 364	9.09%

Selected Balance Sheet data	30.09.2009	31.12.2008	% Change
Loans and advances to customers	24 228 553	21 384 975	13.30%
Deposits from customers	27 505 426	20 051 998	37.17%
Total assets	35 519 571	31 024 684	14.49%

Key ratios	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008	% Change
Cost / income	41.27%	41.01%	0.27%
Net interest income / Total income	44.94%	50.76%	(5.82%)
Net fee & commission income / Total income	20.59%	14.18%	6.41%
ROAA ⁽¹⁾	1.10%	2.83%	(1.73%)
ROAE ⁽²⁾	8.59%	19.09%	(10.49%)

(1) Net profit for Q3 2009 divided by the average value of the assets at the end of Q3 and the previous year; ratio annualized;

(2) Net profit attributable to the shareholders of the parent company divided by the average value of the equity attributable to the shareholders of the parent company (without the current period result) at the end of Q3 and the previous year; ratio annualized.

Getin Holding Capital Group during 9 months ending on 30.09.2009 generated a net profit at the level of 274 747T PLN, including profit attributable to the shareholders of the parent company amounting to 229 625T PLN, and to the minority shareholders at the level of 45 122T PLN.

The highest influence on the result of the Group had the profit generated by Noble Bank Group and Getin Bank Group amounting to 126 611T PLN and 121 674T PLN.

The results generated by the other companies covered under full consolidation during the 9 month period ending on 30.09.2009 are as follows:

- Getin Holding – net profit of 87 692T PLN;
- TU Europa Group – net profit of 89 811T PLN;
- Noble Securities (formerly Dom Maklerski Polonia Net) – net profit to July was 654T PLN (net profit of 247T PLN for period August-September is included in net profit of Noble Bank Group).
- Getin International S.A., Getin International S.a.r.l. and Getin International Polska sp. z o.o. – net loss of 2 426T PLN;
- Carcade – net profit of 12 611T PLN;
- Plus Bank – net loss of 22 034T PLN;
- Akkord-Plus – net profit of 1 969T PLN;
- Spółka Finansowa Gwarant Plus – net loss of 1 612T PLN;
- Carcade Plus – net loss of 123T PLN;
- Sombelbank – net profit of 4 436T PLN;
- S.C. Perfect Finance – net loss of 3 517T PLN;
- Panorama Finansów – net loss of 409T PLN in January (net profit of 35T PLN for months February-September is included in net profit of Noble Bank Group).

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

- elimination of agency transactions between the TU Europa Group and Getin Bankiem, Noble Bank and Open Finance of -50 617T PLN;
- elimination of transaction between intermediaries (Fiolet-PDK S.A., Open Finance), and Getin Bank of 1 107T PLN;
- participation in result of Fiolet-PDK (according to equity method) of 1 149T PLN;
- elimination of transactions between the agent Akkord-Plus and PlusBank of 1 600T PLN;
- share of minority shareholders in the Group's companies' results of -45 122T PLN;
- elimination of result of TU Europa share sale -21 912T PLN;
- elimination of dividends inside the Group -80 093 thousand PLN.

2.2. Interest income and interest expense

Interest income	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Income on loans to customers	1 254 735	950 332
Income on other placements on money market	3 438	3 002
Income on the investment securities	164 287	119 704
Income on placements in other banks	64 014	126 527
Interest on financial lease	147 081	91 073
Obligatory provision interests	20 774	17 186
Other interest	3 857	4 196
Total	1 658 186	1 312 020
Income on derivative financial instruments	449 320	312 982
Total	2 107 506	1 625 002

Interest expense	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Expense on amounts due to customers	1 177 344	541 639
Expense on other deposits on the money market	7 462	736
Expense on debt securities issued	89 319	154 592
Expense on credits	41 845	57 875
Expense on other bank's deposits	11 594	20 343
Expense on financial lease interest	212	135
Other interest expense	978	77
Total	1 328 754	775 397
Expense on derivative financial instruments	75 424	148 607
Total	1 404 178	924 004

2.3. Fee and commission income and expenses

Fee and commission income	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
From agents' commission	70 753	114 956
From insurance sale	52 828	44 228
From the credits and loans granted	225 129	30 396
From the accounts maintenance	19 058	16 533
From units of participation sale	14 812	18 322
From asset management fees and services	3 738	3 108
From the payment and credit cards	10 892	9 976
From financial lease	-	20
From the clearing and cash operations	3 427	2 974
From the guarantees and similar operations	1 593	261
From the securities operations	14	43
Other	5 898	2 930
Total	408 142	243 747

Fee and commission expense	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Due to agents	44 483	25 840
Due to insurance	19 649	2 841
Due to the payment and credit cards	9 627	8 197
Due to loans and credits	8 520	8 037
Due to clearing and cash operations	1 370	1 034
Other	2 265	2 023
Total	85 914	47 972

2.4. Overhead costs

Overhead costs	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Payroll/employee benefits	274 564	258 081
Materials and energy consumption	22 362	21 363
Third party services, including:	252 669	209 189
- marketing, representation and advertisement	64 940	68 312
- IT services	12 247	8 873
- rent	88 979	58 548
- security and cash processing services	8 389	7 255
- maintenance and repairs	5 430	5 103
- telcommunication and post	34 360	29 620
- legal services	3 052	1 913
- advisory services	7 205	7 241
- insurance	1 695	1 072
- other	26 372	21 252
Other real cost	15 246	9 120
Taxes and charges	10 663	7 987
Annual Bank Guarantee Fund and Financial Supervision Commission fee	11 160	5 378
Acquisition commissions expense	11 294	15 425
Cost of insurance activity payments	1 272	1 889
Depreciation	45 021	35 270
Other	1 670	2 577
Total	645 921	566 279

2.5. Income tax

Major components of tax expense (or income)	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Consolidated income statement		
Current income tax	124 009	178 203
Current tax charge	123 447	177 996
Adjustments related to the tax from previous years	149	81
Other taxes (e.g. tax at the source)	413	126
Deferred income tax	(71 453)	(61 036)
Due to the timing differences	(71 453)	(61 036)
Tax loss from previous years	-	-
Tax charge disclosed in the consolidated profit and loss statement	52 556	117 167
Consolidated share capital		
Current income tax	-	-
Deferred income tax	(2 909)	(3)
Due to the timing differences, including:	(2 909)	(3)
related to financial instruments available for sale	(2 909)	(3)
Tax charge disclosed in the consolidated equity	(2 909)	(3)
Total	49 647	117 164

2.6. Change in provisions for impaired receivables and off-balance sheet liabilities

3 quarters of 2009	Credits and loans to clients and receivables from banks	Lease accounts receivables	Off-balance sheet liabilities	Total
Provision for losses at the beginning of the period - 01.01.2009	913 418	17 115	571	931 104
Increase	1 123 286	17 433	4 055	1 144 774
Decrease	(548 430)	(1 312)	(3 635)	(553 377)
Net provisions in P&L	574 856	16 121	420	591 397
Write-offs	(37 154)	-	-	(37 154)
Other increases	2 243	20 253	-	22 496
Other decreases	(21 688)	(1 019)	-	(22 707)
Net other increases/decreases	(19 445)	19 234	-	(211)
Provision for losses at the end of the period - 30.09.2009	1 431 675	52 470	991	1 485 136

3 quarters of 2008	Credits and loans to clients and receivables from banks	Lease accounts receivables	Off-balance sheet liabilities	Total
Provision for losses at the beginning of the period - 01.01.2008	615 607	5 148	2 901	623 656
Increase	392 631	7 358	2 189	402 178
Decrease	(181 065)	-	(4 065)	(185 130)
Net provisions in P&L	211 566	7 358	(1 876)	217 048
Write-offs	(46 738)	-	-	(46 738)
Other increases	8 010	-	-	8 010
Other decreases	(7 236)	(324)	(1)	(7 561)
Net other increases/decreases	774	(324)	(1)	449
Provision for losses at the end of the period - 30.09.2008	781 209	12 182	1 024	794 415

2.7. Loans and advances to customers

Loans and advances to customers	30.09.2009	31.12.2008
Credits and loans	25 547 801	21 490 169
Purchased receivables	94 232	798 412
Realized guarantees and commitments	474	476
Payment cards receivables	17 711	8 929
Total gross	25 660 218	22 297 986
Impairment provisions (-)	(1 431 665)	(913 011)
Total net	24 228 553	21 384 975

As at 30 September 2009	Gross value not impaired loans	Gross value impaired loans	Impairment charges for not impaired loans IBNR	Impairment charges for impaired loans	Total net value
- corporation credits	908 748	164 330	(22 185)	(119 472)	931 421
- car credits	3 341 214	331 378	(57 616)	(203 396)	3 411 580
- mortgages	16 466 451	344 211	(36 955)	(100 197)	16 673 510
- consumer credits	3 127 564	976 322	(179 338)	(712 506)	3 212 042
Total	23 843 977	1 816 241	(296 094)	(1 135 571)	24 228 553

As at 31 December 2008	Gross value not impaired loans	Gross value impaired loans	Impairment charges for not impaired loans IBNR	Impairment charges for impaired loans	Total net value
- corporation credits	1 274 154	149 131	(4 258)	(117 749)	1 301 278
- car credits	3 076 551	196 869	(49 163)	(126 409)	3 097 848
- mortgages	14 034 010	168 431	(43 175)	(67 234)	14 092 032
- consumer credits	2 880 540	518 300	(142 843)	(362 180)	2 893 817
Total	21 265 255	1 032 731	(239 439)	(673 572)	21 384 975

2.8. Deposits from customers

Amounts due to customers	30.09.2009	31.12.2008
Amounts due to corporate entities	2 478 139	1 421 373
Overdrafts and overnights	337 859	406 320
Term deposits	2 140 280	1 015 053
Amounts due to state budget entities	1 271 791	975 446
Overdrafts and overnights	786 518	839 463
Term deposits	485 273	135 983
Amounts due to individuals	23 755 496	17 655 179
Overdrafts and overnights	3 618 127	1 033 236
Term deposits	17 423 588	14 593 355
Investment agreements	2 669 811	2 024 601
Other	43 970	3 987
Total of liabilities	27 505 426	20 051 998

Amounts due to customers by maturity based on the remaining period at the balance sheet date to date of repayment	30.09.2009	31.12.2008
Overdrafts and overnights	4 742 504	2 279 019
Term liabilities by maturity:	22 718 952	17 768 992
up to 1 month	4 161 111	2 148 139
from 1 to 3 months	8 157 166	6 990 432
from 3 months to 1 year	7 102 362	6 308 597
from 1 to 5 years	3 298 096	2 321 410
more than 5 years	217	414
Other	43 970	3 987
Total	27 505 426	20 051 998

The amounts due to customers include the deposits of the customers of Noble Bank carried at fair value through profit and loss that include the deposits with a fixed interest rate denominated to PLN that were concluded between 01.04.2008 to 30.06.2008 for a period longer than one year. As at 30.09.2009 the value of the amounts due to customers carried at fair value through profit and loss totaled to PLN 6 815T (as at 31.12.2008 PLN 37 457T).

2.9. Information on provisions and deferred income tax asset and liability

	30.09.2009	31.12.2008	Change
1. Deferred income tax assets	271 000	193 651	77 349
2. Deferred income tax provision	66 390	77 323	(10 933)
3. Technical and insurance provisions	572 936	480 186	92 750
4. Provisions, including:	36 341	46 697	(10 356)
Restructuring provision	358	-	358
Provisions for claims	-	5 257	(5 257)
Provisions for retirement benefits	545	521	24
Provisions for granted liabilities and guarantees	991	571	420
Other provisions	644	615	29
Accrued insurance bonuses	33 803	39 733	(5 930)

2.10. Provisions for impaired assets

Total provisions for impaired assets	30.09.2009	31.12.2008	Change
Tangible fixed assets	42	9 807	(9 765)
Investment property	480	598	(118)
Intangible assets	27 221	27 187	34
Credits and loans granted to clients	1 431 665	913 011	518 654
Amounts due from banks	10	407	(397)
Financial lease receivables	52 470	17 115	35 355
Financial assets available for sale	21 160	14 472	6 688
Other assets	27 503	15 392	12 111
Total provisions for impaired assets	1 560 551	997 989	562 562

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

	30.09.2009	31.12.2008
1. Given contingent liabilities	1 120 721	1 162 218
a) financial	1 104 390	1 148 685
b) guarantee	16 331	13 533
2. Received contingent liabilities	528 067	444 745
a) financial	280 000	216 000
b) guarantee	248 067	228 745
3. Liabilities concerned with realisation of buy/sell transactions*	26 236 810	28 818 560
4. Other off-balance sheet items	1 187 180	1 104 217
TOTAL OFF-BALANCE SHEET ITEMS	29 072 778	31 529 740

*mostly buy/sell of derivative instruments and foreign exchange currency

2.12. Components of other comprehensive income

Other comprehensive income	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Exchange differences from evaluation of foreign subsidiaries	(19 996)	(20 687)
Valuation of available for sale financial instruments, including:	(12 424)	2 279
<i>Profit (loss) for the period</i>	(12 424)	2 279
Write-downs on the value of cash flow hedge	(30 945)	-
Participation in an associate result on sale of Issuer shares	2 148	-
Total of other comprehensive income	(61 217)	(18 408)

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Income tax relating to components of other comprehensive income	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Exchange differences from evaluation of foreign subsidiaries - amount not taxable	(19 996)	(20 687)
Valuation of available for sale financial instruments	(12 424)	2 279
Amount before income tax	(15 333)	2 276
Income tax amount	2 909	3
Write-downs on the value of cash flow hedge - amount not taxable	(30 945)	-
Participation in an associate result on sale of Issuer shares - amount after income tax*	2 148	-
Total of income tax relating to other comprehensive income	2 909	3

* according to equity method the participation in result on shares sale after tax

2.13. Calculation of solvency ratio for Getin Bank and Noble Bank

Solvency	30.09.2009	
	Getin Bank S.A.	Noble Bank Group
Equity capital		
Share capital	349 856	215 178
Reserved capital	1 589 219	407 268
General fund for bank risk	32 500	-
Revaluation capital	-	(3 570)
Audited profit for 2008	124 855	82 860
Adjustment of shares in financial institutions	(25 237)	-
Intangible assets adjustment	(86 168)	(116 841)
Funds adjustments of non-realised losses on debt securities classified as available for sale - 100%	(67)	-
Retained earnings from prior years	-	7 228
Short-term capital	-	-
Total equity capital	1 984 958	592 123
Risk weighted assets		
Risk exposure at the level of 0%	4 268 969	1 778 273
Risk exposure at the level of 20%	819 067	787 653
Risk exposure at the level of 35%	512	77 845
Risk exposure at the level of 50%	91 963	390 309
Risk exposure at the level of 75%	18 025 555	4 014 816
Risk exposure at the level of 100%	1 029 641	1 789 191
Risk exposure at the level of 150%	138 391	78 226
Total risk weighted assets	14 966 368	5 297 573
Risk weighted off balance liabilities		
Risk exposure at the level of 0%	295 249	-
Risk exposure at the level of 0.2%	1 877 644	-
Risk exposure at the level of 0.5%	575 205	-
Risk exposure at the level of 1%	5 188 799	-
Risk exposure at the level of 2.5%	1 370 954	-
Risk exposure at the level of 5%	1 835 753	-
Risk exposure at the level of 20%	226 782	12 211
Risk exposure at the level of 35%	-	506
Risk exposure at the level of 50%	64 092	165 115
Risk exposure at the level of 75%	185 539	133 801
Risk exposure at the level of 100%	1 708	12 352
Total risk weighted off balance liabilities	402 845	197 880
Total risk weighted assets and off - balance liabilities	15 369 213	5 495 453
Capital requirements:		
Credit risks	1 229 537	439 636
Contractor credit risks	-	-
Operational risks	106 600	16 331
Solvency ratio	11.88%	10.39%

As at 31.12.2008 the solvency ratio for Getin Bank S.A. amounted to 11.84% and for the Group of Noble Bank 13.83%. The solvency ratio for PlusBank S.A. as at 30.09.2009 amounts to 49.47% (as at 31.12.2008: 28.61%), in Sombelbank S.A. 60.9% (as at 31.12.2008: 59.9%).

2.14. Revenues and results per individual business segments

For management purposes, the Group segment reporting was prepared in accordance with IFRS 8.11 and IFRS 8.12 based on entities combined because of similarity of economic characteristics, offered products and services, process of providing of services, type or category of customers, the distribution methods and the nature of the regulatory environment.

Management monitors the operating results of business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profit or loss.

The operating activity of the Capital Group has been divided into five segments:

Retail Banking Segment covers services in the field of loans and credits, guarantees and warranties, and acceptance of deposits rendered by Getin Bank S.A., Plus Bank S.A., and Sombelbank S.A.

Affluent Banking Services Segment covers the services rendered by the Capital Group of Noble Bank (except for the financial agency services) within the scope of planning and consulting, investment products as well as the credit solutions adapted to the need of the affluent clients.

The Leasing Services Segment comprises services rendered by Carcade OOO and Getin Leasing S.A. in the field of temporary transfer of leased assets by one entity to another entity, in exchange for periodical payments.

The Financial Agency Segment deals with sale of products and services of banks, insurance companies, investment funds, and stockbrokerage.

The Insurance and Bancassurance Segment covers financial insurance, automobile insurance and other life and non-life insurance offered by TU Europa S.A. as well as life insurance contracts and Bancassurance contracts offered by TUnŻ Europa S.A.

The income and expenses of this segment include the income and expenses from the sale to external clients or from the transactions with other segments in the Group. Assets and liabilities of the segment are operating assets and liabilities used by the segment in its operating activity. It is possible to assign them to a given segment in a direct way or based on rational premises. Profit and assets in a segment were determined after attributable to segment inter-segment and consolidation adjustments. The internal prices in the inter-segment transactions do not differ materially from the market prices.

The Group carries out its activity mainly in Poland (retail banking services segment and affluent banking services segment, insurance segment, leasing services segment and financial agency segment), in the Russian Federation (leasing services segment), in Ukraine (retail banking services), Belarus (retail banking services), and Romania (financial agency); the geographical segments overlap with the industry segments, except for the banks operating in retail banking industry: PlusBank S.A. that carries out its activity in Ukraine, Sombelbank in Belarus, and S.C. Perfect Finance that carries out its consulting activity in Romania. Due to the fact that the extent of the activity carried out by the companies is not significant, their activity in Ukraine, Belarus, and Romania are not presented separately.

The activities of the Companies of the Group in Poland do not differ from region to region with respect to risk and level of return on capital expenditures incurred.

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Consolidated income statement for Q3 2009 cumulatively per segments

	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
	Poland, Ukraine, Belarus	Poland	Poland, Ukraine, Romania	Russian Federation, Ukraine	Poland	Poland, Luxembourg	
Interest income	1 612 420	347 844	4 904	148 841	144 427	(150 930)	2 107 506
External	1 592 119	346 751	213	148 497	19 869	57	2 107 506
Internal	20 301	1 093	4 691	344	124 558	(150 987)	0
Interest expense	(1 085 027)	(332 899)	(3 688)	(39 104)	(102 928)	159 468	(1 404 178)
External	(1 040 543)	(240 572)	(163)	(18 874)	(102 928)	(1 098)	(1 404 178)
Internal	(44 484)	(92 327)	(3 525)	(20 230)	0	160 566	0
Net interest income	527 393	14 945	1 216	109 737	41 499	8 538	703 328
External	551 576	106 179	50	129 623	(83 059)	(1 041)	703 328
Internal	(24 183)	(91 234)	1 166	(19 886)	124 558	9 579	0
Fee and commission income	254 293	231 983	143 838	13 865	6 924	(242 761)	408 142
External	95 304	170 749	121 408	13 656	6 924	101	408 142
Internal	158 989	61 234	22 430	209	0	(242 862)	0
Fee and commission expense	(46 970)	(10 938)	(33 164)	(1)	(209)	5 368	(85 914)
External	(45 763)	(10 695)	(33 162)	0	3 729	(23)	(85 914)
Internal	(1 207)	(243)	(2)	(1)	(3 938)	5 391	0
Net fee and commission income	207 323	221 045	110 674	13 864	6 715	(237 393)	322 228
External	49 541	160 054	88 246	13 656	10 653	78	322 228
Internal	157 782	60 991	22 428	208	(3 938)	(237 471)	0
Net operating income	250 403	(16 519)	3 236	25 090	96 770	180 420	539 400
External	247 960	(16 571)	3 033	25 073	264 125	15 780	539 400
Internal	2 443	52	203	17	(167 355)	164 640	0
Provisions for impairment losses	(566 165)	(9 908)	0	(16 122)	0	798	(591 397)
External	(566 098)	(7 907)	0	(16 122)	0	(1 270)	(591 397)
Internal	(67)	(2 001)	0	0	0	2 068	0
Administrative expenses	(331 078)	(122 268)	(75 925)	(71 291)	(33 956)	(11 403)	(645 921)
External	(331 067)	(121 770)	(75 872)	(70 474)	(33 956)	(12 782)	(645 921)
Internal	(11)	(498)	(53)	(817)	0	1 379	0
Operating profit	87 876	87 295	39 201	61 278	111 028	(59 040)	327 638
External	(48 088)	119 985	15 457	81 756	157 763	765	327 638
Internal	135 964	(32 690)	23 744	(20 478)	(46 735)	(59 805)	0
Profit / (loss) before income tax	87 876	87 295	39 201	61 278	111 028	(59 252)	327 426
External	(49 449)	119 985	15 457	81 756	157 763	1 914	327 426
Internal	137 325	(32 690)	23 744	(20 478)	(46 735)	(61 166)	0
Net profit / (loss) for the period on continued activity	59 955	92 564	31 132	56 732	89 811	(55 324)	274 870
External	(75 135)	132 462	10 038	77 210	136 691	(6 396)	274 870
Internal	135 090	(39 898)	21 094	(20 478)	(46 880)	(48 928)	0
Net profit / (loss) for the period on discontinued activity	0	0	0	(123)	0	0	(123)
External	0	0	0	(123)	0	0	(123)
Internal	0	0	0	0	0	0	0
Net profit / (loss) for the period on continued and discontinued activity	59 955	92 564	31 132	56 609	89 811	(55 324)	274 747
External	(75 135)	132 462	10 038	77 087	136 691	(6 396)	274 747
Internal	135 090	(39 898)	21 094	(20 478)	(46 880)	(48 928)	0

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Consolidated income statement for Q3 2008 cumulatively per segments

	Retail banking services	Affluent banking services	Financial agency services	Lease Services	Insurance services	Consolidation adjustments	Getin Holding Capital Group
	Poland, Ukraine	Poland	Poland, Ukraine, Romania	Russian Federation, Ukraine	Poland	Poland, Luxemburg	
Interest income	1 348 745	168 371	714	91 019	77 248	(61 095)	1 625 002
<i>External</i>	1 344 894	166 131	440	91 019	2 156	958	1 625 002
<i>Internal</i>	3 851	2 240	274	0	55 688	(62 053)	0
Interest expense	(808 492)	(1 117 482)	(468)	(30 189)	(42 920)	75 547	(924 004)
<i>External</i>	(773 119)	(92 871)	(126)	(14 762)	(42 920)	(206)	(924 004)
<i>Internal</i>	(35 373)	(24 611)	(342)	(15 427)	0	75 753	0
Net interest income	540 253	50 889	246	60 830	34 328	14 452	700 998
<i>External</i>	571 775	73 260	314	76 257	(21 360)	752	700 998
<i>Internal</i>	(31 522)	(22 371)	(68)	(15 427)	55 688	13 700	0
Fee and commission income	275 535	21 878	136 858	9 202	18 333	(218 059)	243 747
<i>External</i>	91 315	(6 912)	131 809	9 202	18 333	0	243 747
<i>Internal</i>	184 220	28 790	5 049	0	0	(218 059)	0
Fee and commission expense	(29 396)	(2 586)	(19 589)	(1)	(271)	3 871	(47 972)
<i>External</i>	(27 961)	(2 586)	(19 589)	66	2 115	(35)	(47 972)
<i>Internal</i>	(1 435)	(18)	0	(67)	(2 386)	3 906	0
Net fee and commission income	246 139	19 292	117 269	9 201	18 062	(214 188)	195 775
<i>External</i>	63 354	(9 480)	112 220	9 268	20 448	(35)	195 775
<i>Internal</i>	182 785	28 772	5 049	(67)	(2 386)	(214 153)	0
Net operating income	155 729	99 490	(761)	1 583	80 754	147 369	484 164
<i>External</i>	155 449	99 310	(894)	1 503	233 425	(4 629)	484 164
<i>Internal</i>	280	175	138	80	(152 671)	151 998	0
Provisions for impairment losses	(205 029)	(4 631)	(30)	(7 358)	0	0	(217 048)
<i>External</i>	(205 029)	(4 631)	(30)	(7 358)	0	0	(217 048)
<i>Internal</i>	0	0	0	0	0	0	0
Administrative expenses	(344 939)	(47 467)	(82 723)	(40 534)	(37 117)	(13 499)	(566 279)
<i>External</i>	(344 880)	(47 210)	(82 696)	(40 460)	(37 117)	(13 916)	(566 279)
<i>Internal</i>	(59)	(257)	(27)	(74)	0	417	0
Operating profit	392 153	117 568	34 006	23 722	96 027	(65 866)	597 610
<i>External</i>	240 669	111 249	28 914	39 210	195 396	(17 828)	597 610
<i>Internal</i>	151 484	6 319	5 092	(15 488)	(99 369)	(48 038)	0
Profit / (loss) before income tax	392 153	117 568	34 006	23 722	96 027	(62 012)	601 464
<i>External</i>	232 961	111 249	28 914	39 210	195 396	(6 266)	601 464
<i>Internal</i>	159 192	6 319	5 092	(15 488)	(99 369)	(55 746)	0
Net profit / (loss) for the period on continued activity	319 475	95 070	26 605	17 093	77 434	(51 380)	484 297
<i>External</i>	169 140	89 250	22 244	32 581	176 947	(5 865)	484 297
<i>Internal</i>	150 335	5 820	4 361	(15 488)	(99 513)	(45 515)	0
Net profit / (loss) for the period on discontinued activity	0	0	375	0	0	0	375
<i>External</i>	0	0	375	0	0	0	375
<i>Internal</i>	0	0	0	0	0	0	0
Net profit / (loss) for the period on continued and discontinued activity	319 475	95 070	26 980	17 093	77 434	(51 380)	484 672
<i>External</i>	169 140	89 250	22 619	32 581	176 947	(5 865)	484 672
<i>Internal</i>	150 335	5 820	4 361	(15 488)	(99 513)	(45 515)	0

2.15. Information concerning issue, purchase, and redemption of non-share and equity securities

On 08.09.2009, Getin Bank redeemed 128 own coupon bonds of the total nominal value amounting to 64M PLN issued on 09.09.2006 as a part of the programme executed in cooperation with BRE Bank S.A.

2.16. Information concerning dividend in the Getin Holding Group

On 07.07.2009 Getin Holding, as the sole shareholder of Carcade, resolved to assign the profit for years 2007-2008 for a dividend. The dividend of 2,500T USD (7,523T PLN) was paid on 23.07.2009.

Dividends paid by the companies of the Capital Group in H1 2009 were described in details in point 2.19. of the consolidated financial report published on 31.08.2009.

2.17. Post balance sheet date events

The events presented below took place after 30.09.2009, but did not require any adjustments hereto.

Mr. Krzysztof Rosiński – currently holding the position of the President of Getin Holding Management Board and Mr. Radosław Stefurak – currently holding the position of the Member of Getin Holding Management Board were appointed Members of the Management Boards of Noble Bank and Getin Bank, effective 31.10.2009 and resigned from their membership in the Supervisory Boards of the banks, effective 30.10.2009.

In connection with the foregoing, upon registration of Noble Bank and Getin Bank merger in the Register of Entrepreneurs of the National Court Register, provided that the Polish Financial Supervision Authority issues permits as provided for by the banking law, it is planned that the following persons will become members of Getin Noble Bank Management Board:

- Mr. Krzysztof Rosiński – candidate for the President of the Management Board,
- Mr. Jarosław Augustyniak – presently the President of the Management Board of Noble Bank, candidate for the first Vice-President, responsible for the current activities within the operations of Noble Bank and its subsidiaries,
- Mr. Maurycy Kuhn – presently Member of Noble Bank Management Board,
- Mr. Krzysztof Spyra – presently Member of Noble Bank Management Board,
- Mr. Radosław Stefurak – presently Member of Getin Holding Management Board and Financial Director,
- Mr. Grzegorz Tracz – presently Member of Getin Bank Management Board.

In consequence, Mr. Krzysztof Rosiński will hold the position of the President of Getin Holding Management Board until 31.12.2009 and Mr. Radosław Stefurak will hold the position of the Member of Getin Holding Management Board until closing the financial year and audits of the Issuer's financial results for 2009.

At the meeting of Getin Holding Supervisory Board on 20.10.2009, Mr. Radosław Boniecki and Ms. Katarzyna Beuch were appointed Members of Getin Holding Management Board, effective 20.10.2009. Therefore, Ms. Katarzyna Beuch was removed from the position of the Issuer's Commercial Proxy.

On 19.10.2009 and on 26.10.2009, due to pending liquidation proceedings, shareholders of Getin International Polska sp. z o.o. in liquidation, i.e. Getin International S.a.r.l. and Getin Holding were paid the total amount of 299T PLN.

On 20.10.2009 the sole shareholder of Getin International S.a.r.l., i.e. Getin International S.A. decided to increase the share capital of Getin International S.a.r.l. by 840T EUR (3,508T PLN) by issuing

33,600 new shares of the value of 25 EUR each (104 PLN). The company's increased capital totals 18,893T EUR (78,895 PLN) All new shares were subscribed against pecuniary contribution by Getin International S.A.

On 09.10.2009 a share sale agreement and increase of share capital of S.C. Perfect Finance to 375T RON (374T PLN) was registered . The capital structure as of the date hereof is as follows:

Getin International S.A. holds 233 shares of 1,000 RON (996 PLN) each accounting for 62.13% of the share capital, ASK Investments S.A. holds 75 shares accounting for 20% of the company's share capital, CE Invest sp. z o. o. holds 55 shares accounting for 14.67% of the share capital, Mr. Cristian Motca holds 12 shares accounting for 3.2% of the share capital.

On 28.09.2009, Unicredit Bank increased Carcade's credit facility to the amount of 780M RUB (74,724T PLN), which will allow the Company to increase sale of leasing services denominated in rubles in the next quarter.

On 26.10.2009, Noble Bank concluded an agreement with Mr. Klaudiusz Sytek, Marek Kołtun, Piotr Osipiuk and Factor Management Team Sp. z o. o., a company with its registered office in Warsaw, under which the Investment Contract concluded between Noble Bank and the aforementioned persons and Factor Management Team sp. z o. o. was terminated effective 26.10.2009. The Investment Contract provided for co-operation in establishing and running Introfactor S.A. - Noble Bank subsidiary company. The foregoing decision was made by the parties to the aforementioned Investment Contract in the face of changed economic conditions as compared with the conditions on the date of concluding the Investment Contract.

Furthermore, pursuant to the provisions of the aforementioned agreement, Noble Bank concluded with Factor Management Team sp. z o. o. as a purchaser a separate conditional sale agreement providing for sale of 100% of registered shares of Introfactor S.A. Transferring ownership and possession of the shares of Introfactor S.A. to Factor Management Team sp. z o. o. may take place on 31.01.2010, provided that before 30.01.2010 Introfactor S.A. pays back the working capital facility granted by Noble Bank.

On 29.10.2009 the Polish Financial Supervision Authority decided not to express any objections to the planned direct acquisition by Noble Bank of Noble Securities shares in a number resulting in exceeding 50% votes at general meetings of shareholders.

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3. Interim condensed financial statements of Getin Holding S.A.

CONDENSED INCOME STATEMENT

	01.07.2009- 30.09.2009	01.01.2009- 30.09.2009	01.07.2008- 30.09.2008	01.01.2008- 30.09.2008
Net income from sale of services	8	23	8	23
Net income form sale of merchandise and finished products	-	-	-	-
Net sales	8	23	8	23
Cost of goods sold	-	-	-	-
Profit on sale	8	23	8	23
Cost of sales	-	-	-	-
Other operational revenues	4	95	38	231
Administrative expenses	(5 036)	(10 110)	(3 025)	(8 095)
Other operational expenses	(3)	(20)	(15)	(141)
Operational net loss	(5 027)	(10 012)	(2 994)	(7 982)
Financial income	30 234	103 213	1 328	60 737
Financial expenses	(567)	(1 338)	(276)	(284)
Gross profit (loss)	24 640	91 863	(1 942)	52 471
Income tax	(5 096)	(4 171)	449	627
Net profit (loss)	19 544	87 692	(1 493)	53 098
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	710 930 354	710 930 354	709 786 986	709 786 986
Earnings per share - basic for the period (in PLN)	0.03	0.12	0.00	0.07
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	711 718 698	711 589 508	713 363 202	712 260 126
Earnings per share - diluted for the period (in PLN)	0.03	0.12	0.00	0.07

CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	01.07.2009- 30.09.2009	01.01.2009- 30.09.2009	01.07.2008- 30.09.2008	01.01.2008- 30.09.2008
Profit / (Loss) for the period	19 544	87 692	(1 493)	53 098
Other comprehensive income	-	-	-	-
Total of comprehensive income for the period	19 544	87 692	(1 493)	53 098

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CONDENSED BALANCE SHEET

	30.09.2009	31.12.2008
Assets		
Fixed Assets	2 448 544	2 508 055
Property, plant & equipment	971	1 102
Intangible assets	24	53
Investments in subsidiaries	2 425 339	2 485 422
Investments in associates	7 896	3 866
Financial assets available for sale	0	3 260
Deferred tax assets	14 314	14 352
Current Assets	167 508	31 785
Corporate income tax receivable	1 527	4 907
Trade receivables and other receivables	12 612	511
Prepayments	103	89
Short-term loans	-	2 640
Cash and cash equivalents	153 266	23 638
Total Assets	2 616 052	2 539 840
Equity and Liabilities		
Shareholders' Equity	2 460 389	2 373 402
Share capital	710 930	710 930
Share premium	1 532 255	1 532 255
Own shares	(10 621)	(8 378)
Other reserves	144 671	143 133
Retained financial profit (loss)	(4 538)	-
Net profit (loss)	87 692	(4 538)
Current liabilities	155 663	166 438
Trade liabilities and other liabilities	153 996	164 911
Accrued liabilities	1 667	1 527
Total Equity and liabilities	2 616 052	2 539 840

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CONDENSED STATEMENT OF CHANGES IN EQUITY
for the 9 month period ended 30 September 2009

	Share capital	Share premium	Own shares	Other reserves capital	Retained earnings	Net profit (loss)	Total equity
At 1 January 2009	710 930	1 532 255	(8 378)	143 133	-	(4 538)	2 373 402
Net profit (loss) for the period						87 692	87 692
Transfer of profit for previous year to retained earnings					(4 538)	4 538	-
Own shares purchase			(2 243)				(2 243)
Managerial options				1 538			1 538
At 30 September 2009	710 930	1 532 255	(10 621)	144 671	(4 538)	87 692	2 460 389

CONDENSED STATEMENT OF CHANGES IN EQUITY
for the 9 month period ended 30 September 2008

	Share capital	Share premium	Own shares	Other reserves capital	Retained earnings	Net profit (loss)	Total equity
At 1 January 2008	709 787	1 532 341	-	24 731	-	118 258	2 385 117
Net profit (loss) for the period						53 098	53 098
Transfer of profit for previous year to retained earnings				118 258	-	(118 258)	-
Own shares purchase			(3 582)				(3 582)
Managerial options				773			773
At 30 September 2008	709 787	1 532 341	(3 582)	143 762	-	53 098	2 435 406

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CONDENSED CASH FLOW STATEMENT

	01.01.2009- 30.09.2009	01.01.2008- 30.09.2008
Cash flows from operating activities - indirect method		
Gross profit (loss)	91 863	52 471
Total adjustments:	(41 016)	162 654
1. Depreciation	287	301
2. Foreign exchange (profits)/losses	-	(1 033)
3. Net Interest	(320)	(20)
4. (Profit) loss on investing activities	(21 228)	9
5. Change in receivables	343	277
6. Change in liabilities, except loans and credits	(21 009)	164 656
7. Change in prepayments	126	655
8. Income tax paid	(753)	(2 964)
9. Other	1 538	773
Net cash from operating activities	50 847	215 125
Cash flows from investing activities		
1. Sale of intangible assets and tangible fixed assets	72	3
2. Purchase of intangible assets and tangible fixed assets	(127)	(508)
3. Sale of financial assets	134 612	50 246
4. Purchase of financial assets	(54 143)	(253 242)
5. Interest received	71	-
6. Repayment of loans	2 600	9 897
7. Loans granted	(12 000)	(11 464)
Net cash used in investing activities	71 085	(205 068)
Cash flows from financing activities		
1. Repayment of amounts due from lease	(61)	(34)
2. Issue of debt securities	10 000	40
3. Own shares purchase	(2 243)	-
4. Other	-	(3 582)
Net cash used in financing activities	7 696	(3 576)
Increase in cash and cash equivalents	129 628	6 481
- Net foreign exchange differences	-	-
Cash at the beginning of the period	23 638	81 559
Cash at the end of the period, of which	153 266	88 040
- of which is restricted use	-	-

3.1. Information of rules applied at preparation of financial statement

The interim condensed financial statement of the Getin Holding S.A. includes the period of 9 month ended 30.09.2009 and contains comparable financial data for the period of 9 month ended 30.09.2008 and as at 31.12.2008. Financial income statement and statement of comprehensive income include data for the 3 and 9 month period ending 30.09.2009 and comparative data for 3 and 9 month period ending 30.09.2008.

This interim condensed financial statement was approved for publication by the Management Board on 13 November 2009.

This interim condensed consolidated financial statements have been prepared in accordance with International Financial Reporting Standards ("IFRS"), in particular in accordance with International Accounting Standard ("IAS") 34 "Interim Financial Reporting" and IFRSs endorsed by the European Union.

The interim condensed financial statement does not include all the information and disclosures required in annual financial statement and should be read in conjunction with the annual financial statements of Getin Holding for the year ended 31.12.2008.

Accounting policies implemented to interim condensed financial statement preparation are coherent, to those implemented to annual financial statement for the year ended 31.12.2008, excluding changes of the standards and new interpretations which are mandatory for the annual periods beginning from 01.01.2009, which are described in note 2.1.5 of interim condensed consolidated financial statement of Getin Holding Group presented in this financial report.

3.2. Investments in subsidiaries and associates

In the period of 9 months ended 30.09.2009 there were no significant changes in the Company's investments in subsidiaries and associates. The description of companies of the Getin Holding Capital Group is presented in note 2.1.3 of this quarterly report.

3.3. Dividends received

Dividends received are described in details in note 2.16 of this quarterly report.

4. Report on operations of the Capital Group and the Issuer

4.1. The main successes and failures of Getin Holding Capital Group in Q3 2009

Noble Bank and Getin Bank merger process

The merger of the two banks, that constitute the Group's important assets, has been of vital importance to Getin Holding Capital Group for the recent months. In the reported period, within that process, on 08.07.2009 the Polish Financial Supervision Authority agreed for the merger of Noble Bank and Getin Bank by transfer of Getin Bank assets to Noble Bank in return for the shares of Noble Bank, as per the Merger Schedule agreed by the Management Boards of the banks and approved by the General Meeting of Shareholders of 18.06.2009. Simultaneously, the Polish Financial Supervisory Authority granted Mr. Leszek Czarnecki a permit for execution through Getin Holding a voting right arising from the shares of Noble Bank and entitling to over 75% votes at general meetings of shareholders. Furthermore, on 10.07.2009 the Polish Financial Supervisory Authority granted a permit to amend Noble Bank Articles of Association with relation to the merger.

Obligations of Mr. Leszek Czarnecki and Getin Holding assumed in the course of procedure before the Polish Financial Supervisory Authority

Mr. Leszek Czarnecki and Getin Holding in the course of the procedure of obtaining the aforementioned permits committed themselves, among others:

- not to take any actions aiming at withdrawal of shares of Getin Noble Bank from the Warsaw Stock Exchange. Should such a necessity arise, applicants agreed to make such a decision in agreement with the competent financial supervision authority.
- in three and a half years after the banks merger date, the shares of the bank established as a result of the planned merger shall reach such liquidity that at least 15% of shares of Getin Noble Bank will be held by shareholders other than the applicants or their subsidiaries. Getin Holding assumed also an obligation to ensure that Getin Noble Bank dividend policy guarantees appropriate remuneration for its shareholders while keeping necessary and adequate level of the capital necessary to finance the growth and current needs of the merged entity. In connection with the aforementioned obligation, Getin Holding stated it was planning to earmark up to 50% of the profit for the dividend, excluding exceptionally positive results and a high solvency ratio when payment of a higher dividend may be considered.

Changes in Getin Holding, Getin Bank and Noble Bank Management Boards

Due to implementation of the planned merger of Noble Bank and Getin Bank, on August 28, 2009, the composition of Getin Bank Management Board was expanded by three persons who simultaneously perform their functions in Noble Bank Management Board. This decision aims at providing optimal conditions for legal and organizational merger of the banks.

Further changes in the composition of the Management Boards of the Issuer, Getin Bank and Noble Bank are presented in 2.17. of this Quarterly Report.

Other successes and failures

In the reported period, the Issuer conducted non-exclusive negotiations with AIG Consumer Finance Group Inc., a company with its registered office in Wilmington, Delaware, USA, aiming at acquisition by the Issuer or one of its subsidiaries of a considerable block of shares of AIG Bank Polska S.A., a company with its registered office in Wrocław (99.92%) and shares of AIG Credit S.A., a company with its registered office in Wrocław (100%). The negotiations did not lead to the acquisition of the aforementioned entities by the Issuer since on 28.07.2009 American International Group Inc. announced that it concluded an agreement under which its consumer finance operations in Poland run by AIG Polska S.A. were to merge with the operations of Santander Consumer Finance S.A. run by Santander Consumer Bank S.A., a company with its registered office in Wrocław.

On 12.08.2009, the Issuer concluded with Messrs. Jarosław Augustyniak, Maurycy Kuhn and Krzysztof Spyra, members of Noble Bank Management Board, an agreement concerning entering into and amending the investment contract dated 30.06.2008 concerning, among others, implementation of Noble Securities business plan. Pursuant to the agreement Mr. Krzysztof Spyra entered into the Investment Contract and the aforementioned gentlemen were granted, on conditions specified in the agreement, a call option for shares of Noble Securities in the maximum amount of 5% for Mr. Jarosław Augustyniak, 5% for Mr. Maurycy Kuhn and 10% of the total shares of Noble Securities for Mr. Krzysztof Spyra, respectively. Simultaneously, pursuant to the agreement, Mr. Jarosław Augustyniak and Mr. Maurycy Kuhn obtained the right to demand, by their subsidiaries, that Getin Holding buy out shares of Noble Securities held by these entities on the day of signing the agreement.

On 13.08.2009, the Issuer concluded an agreement with Noble Bank under which Noble Bank assumed the rights and obligations of Getin Holding arising from the aforementioned investment contract. Noble Bank shall assume the rights and obligations of Getin Holding provided the conditional sale agreement concluded by the Issuer and Noble Bank on the same date is executed. The scope of the agreement covers selling Noble Bank all registered shares of Noble Securities owned by Getin Holding, i.e. 2,787,289 shares accounting for 79.76% of the share capital and entitling to 10,328,593 (82.73%) votes at general meetings of shareholders of Noble Securities. The sale price was established at 4.28 PLN per share, which totals 11,930T PLN. The agreement was concluded under conditions precedent. On 29.10.2009, the Issuer was informed that the Polish Financial Supervision Authority did not object Noble Bank's acquisition of Noble Securities, which is reported in detail in 2.17 of the Quarterly Report.

In consequence of transactions concluded pursuant to agreements of 13.07.2009, Getin Holding sold Noble Bank and Getin Bank 785,200 ordinary bearer shares of TU Europa, accounting for 9.97% of its share capital. The foregoing transaction is reported in detail in 4.4 of the Quarterly Report.

On 12.08.2009, Getin Holding acquired 39,900 shares of Fiolet Powszechny Dom Kredytowy accounting for 7.20% its share capital. The foregoing transaction is reported in detail in 4.4 of the Quarterly Report.

In Q3 2009, Getin Bank managed to maintain a considerable share in the market of individuals' deposits - 5.2%, as of 31.08.2009. Increasing financing costs, including higher deposit interest rates enforced by the market, impacted Getin Bank net result which totalled 121,674T PLN for the period of months ending on 30.09.2009 as compared to 320,315T PLN in the corresponding period in 2008. The bank solvency ratio stood at 11.88%.

In Q3 2009 Getin Leasing – Getin Bank's subsidiary company, acquired 100% shares in Pośrednik Finansowy sp. z o.o. This acquisition is reported in detail in 4.4. of the Quarterly Report.

During 9 months ending on 30.09.2009, Noble Bank Group made a consolidated net profit of 126,611T PLN as compared to 126,945T PLN in the corresponding period in 2008. The result was possible mainly because of extending the product range as well as effective distribution of products, both as regards bank loans and deposits. Consequently, thanks to increase of the deposit base, in the reported period the bank liquidity ratio stabilized. The solvency ratio of Noble Bank Group stood at 10.39%.

In the reported period, Open Finance reported sales increase, which consequently resulted in increase of its financial result amounting to 60,930T PLN at the end of Q3 2009 as compared to 25,092T PLN in the corresponding period in 2008. To a large degree, the profit resulted from effective use of the Open Finance sales networks in distribution of products launched by Noble Bank, especially of deposit-type products.

For the first 9 months of 2009, Noble Funds TFI reported a net financial result of 8,357T PLN as compared to 9 677T PLN in the corresponding period in 2008. In the reported period, assets of the funds offered by Noble Funds TFI increased from 854.2M PLN to 933.9M PLN, which means 9.33%

growth. So did the total value of assets of asset management clients - from 142.9m PLN to 143.4M PLN. As at the end of Q3 2009, the company accumulated assets of investment funds and asset management clients worth 1,077.3M PLN. The company maintains high profitability of most of the offered products, which ensures financing its operating costs with current income as well as earning surplus monies.

Revenues from commission due to stock exchange transactions carried out for clients by Noble Securities remain the main source of the company's income. In consequence of the implemented development strategy and improving situation in exchange markets, the company Management Board expects further increase in revenues in this segment. The turnover for the reported period and application of a strict attitude to the generated overhead costs allowed for accomplishing an accrued financial net result of 901T PLN as compared to 61T PLN in the corresponding period in 2008.

Consolidated net profit of Europa Capital Group companies totalled 89,811T PLN for the first 9 months of 2009 as compared to 77,434T PLN for the corresponding period in the previous year. In Q3 2009, companies of Europa Capital Group continued sale of bancassurance products while extending their portfolio of investment products, in particular structured products and short-term life and endowment insurance (insurance-like deposits). Credit-related insurance policies, especially mortgage loan insurance, are still source of considerable income for the companies belonging to Europa Capital Group, however written amounts for these products in Q3 2009 were lower than in the corresponding period in 2008. Premiums for the period of 9 first months ending on 30.09.2009, amounted to 114,737T PLN. In Q3 2009, the share capital of TU na Życie Europa was increased, which is reported in detail in 4.4. of the Quarterly Report.

On 23.07.2009 the Fitch Rating Agency downgraded the international IFS rating of Europa Capital Group from BBB- to BB. Fitch also downgraded the domestic rating for the two companies from A to BBB. The rating forecast was revised from stable to negative. In spite of downgrading the rating, Fitch emphasises good operational and financial standing of both companies. The Rating Agency appreciated low exposition of the investment portfolio to the market risk, due to the fact that less than 10% of the assets are invested in shares and bonds, while most resources are invested in bank deposits and cash.

In Q3 2009, upon completion of the reorganisation process in June, Plus Bank launched a strategy of gradual increase of credit sale while developing new banking products. A new project of car loans was started. The company created basis for a substantial sales growth in this sector by expanding its distribution networks and starting co-operation with car dealers and importers. Simultaneously, Plus Bank reported a dynamic growth of revenues from fees and commissions. In spite of tough economic conditions, Plus Bank reports a good financial standing as regards its liquidity, while complying with all requirements of the National Bank of Ukraine. The intensive debt recovery programme implemented by the company brought about tangible results, which considerably improved credit repayment rate. Plus Bank reported a loss of 54,744T UAH (22,034T PLN) for the first 9 months of 2009, as compared to loss of 5,071T UAH (2,345T PLN) for a corresponding period in 2008. Plus Bank solvency ratio stood at 49.47%.

In Q3 2009, Sombelbank was carrying out a dynamic advertising campaign, which resulted in a considerable increase in credit sale. Simultaneously, in the reported period, the bank complied with all standards of secure operations required by the National Bank of Belarus. For the first 9 months ending on September 30, 2009, Sombelbank's net profit totalled 3,878M BYR (4,436T PLN), as compared to 1,431M BYR (1,505T PLN) in the corresponding period in the previous year. The bank solvency ratio stood at 60.9%.

In the reported period, Carcade's sales results were comparable to the expected and the company managed to make a profit of 127,517T RUB (12,611T PLN) for the first 9 months of 2009 as compared to 189,210T RUB (17,692T PLN) for a corresponding period in 2008. In the reported period the company paid dividend of USD 2,500T, which is reported in detail in 2.16. of this Quarterly Report.

In Q3 2009, Perfect Finance was gradually increasing its income from commission due to loans that it sold as an intermediary. A small number of mortgage loans sold, strict bank requirements as well as increasing unemployment rate still have a negative impact on the company's operations.

4.2. Description of material unusual events or factors that considerably affected Getin Holding Group's financial results

In Q3 2009, Noble Bank released part of provisions made for deferred income tax amounting to 22,100T PLN due to an advantageous decision made by the Tax Chamber, which had an impact on the company's financial result.

The result for Q3 2009 of Sombelbank was affected by release of the provision of 2,578M BYR (9,447T PLN) due to loan repayment by the bank's debtor.

In the reported period, Carcade moved to new headquarters, which resulted in reducing the rent in Q3 2009 by 1,100T PLN.

Besides the foregoing, there occurred no material unusual events or factors that considerably affected the Group's financial results.

4.3. Seasonal and cyclical nature of the Group's operation in Q3 2009

Not applicable to the Getin Holding Capital Group.

4.4. List of consequences of changes in the Capital Group structure

01.07.2009 Getin Leasing purchased 5,000 shares of Pośrednik Finansowy sp. z o.o., a company with its registered office in Wrocław, of the nominal value of PLN 50 each, accounting for 100% of the company's share capital for the price of 1 PLN.

On 07.07.2009 the District Court for Wrocław-Fabryczna registered an increase of the share capital of TU na Życie Europa by the amount of 20M PLN by issuing 200,000 ordinary registered shares of the nominal value of 100 PLN each. The shares were subscribed for by TU Europa. As of the day of publishing the Report, the share capital of TU na Życie Europa totals 147,200T PLN.

In consequence of transactions concluded pursuant to agreements of 13.07.2009 Getin Holding sold Noble Bank and Getin Bank 785,200 ordinary bearer shares of TU Europa, accounting for 9.97% of the share capital and entitling to 9.97% votes at general meetings of shareholders. The price of each transaction totalled 67,056T PLN, i.e. 85.4 PLN per share. As a result of the foregoing transactions, the Issuer holds directly 6,288,414 shares of TU Europa accounting for 79.85% of the share capital, and indirectly through its subsidiaries: Getin Bank - 785,200 shares of TU Europa accounting for 9.97% of the share capital, and Noble Bank - 785,200 shares of TU Europa.

Registration on 27.07.2009 of Gwarant Plus share capital increase by 43,016T UAH (15,838T PLN) resulted in change of shares of particular shareholders in the company's share capital. As at the date hereof, Getin International's share in the share capital increased to 95,824T UAH (35,282T PLN) accounts for 91.961%, Carcade's share - 8.036%, and Plus Bank's share - 0.003%.

In Q3 2009, in share sale transactions concluded at the Warsaw Stock Exchange, Fiolet Powszechny Dom Kredytowy sold 2,451,110 ordinary bearer shares of Getin Holding accounting for 0.34% of the company's share capital and entitling to 0.34% votes at general meetings of shareholders. As at the date hereof, Fiolet Powszechny Dom Kredytowy does not hold any shares of Getin Holding.

In Q3 2009, TU na Życie Europa sold 499,948 shares of Noble Bank accounting for 0.23% of the company's share capital and entitling to 0.23% votes at general meetings of Noble Bank shareholders. As of the date hereof, TU na Życie Europa does not hold any shares of Noble Bank.

On 12.08.2009 Getin Holding bought from LC Corp B.V., a company with its registered office in Amsterdam, 39,900 ordinary registered shares of Fiolet Powszechny Dom Kredytowy of the nominal value of 100 PLN each. The purchase price totalled 3,990T PLN. As of the date hereof, the Issuer

holds 181,737 ordinary registered shares of Fiolet PKD, accounting for 32.80% of the share capital and entitling to 32.80% votes at general meetings of shareholders.

On 23.09.2009, shareholders of Akkord Plus passed a resolution on the company's liquidation. Akkord Plus operated in Ukraine as a loan intermediary specializing in cash loans for individuals. In H1 2009, in the process of reorganization, part of the assets of Akkord Plus were sold to Gwarant Plus, which resulted in Gwarant Plus taking over some personnel and the right to lease the premises in which the liquidated company conducted its activity. The decision about liquidation was made due to winding up by Akkord Plus its operations that virtually ceased upon the company's reorganization.

4.5. The Management Board's position concerning potential achievement of previously published forecasts for the given year and comparison of the data presented in the interim statement to the forecasts

Neither the Issuer nor its subsidiaries published any financial forecasts.

4.6. Information about changes of ownership of significant blocks of shares

Structure of ownership of significant blocks of shares as of the date of publication of the statement for **H1 2009** to the Issuer's knowledge:

SHAREHOLDERS ENTITLED DIRECTLY OR INDIRECTLY TO AT LEAST 5% OF THE TOTAL NUMBER OF VOTES AT THE COMPANY'S GENERAL MEETING OF SHAREHOLDERS ON THE DAY OF PUBLICATION OF THE REPORT FOR H1 2009

No.	Shareholder	Number of owned shares	Number of votes arising from the owned shares	Percent share of the share capital	Percent share of votes at the general meeting
1	Leszek Czarniecki directly and indirectly *	395,776,332	395,776,332	55.67%	55.67%
	Including:				
	LC Corp B.V., based in Amsterdam	314,699,113	314,699,113	44.27%	44.27%
2	Commercial Union Otwarty Fundusz Emerytalny BPH CU WBK	53,048,224	53,048,224	7.46%	7.46%
3	PIONEER PEKAO Investment Management S.A., based in Warsaw **	36,145,271	36,145,271	5.08%	5.08%
4	ING Otwarty Fundusz Emerytalny	36,190,213	36,190,213	5.09%	5.09%

* Mr. Leszek Czarniecki owns directly 80,678,897 shares, which constitute 11.35% of the share capital and 11.35% of votes at the General Meeting of Shareholders, and indirectly through his subsidiaries, he owns 317,182,336 shares, which constitute 44.62% of the share capital and 44.62% of votes at the General Meeting of Shareholders. Direct or indirect subsidiaries of Mr. Leszek Czarniecki are the companies LC Corp B.V., based in Amsterdam, which owns 314,699,113 shares constituting 44.27% of the share capital and 44.27% of votes at the General Meeting of Shareholders, RB Investcom sp. z o.o., based in Wrocław, which owns 32,113 shares constituting 0.0045% of the share capital and 0.0045% of votes at the General Meeting of Shareholders and Fiolet Powszechny Dom Kredytowy S.A. based in Wrocław, which owns 366,209 shares constituting 0,052% of the share capital and 0,052% of votes at the General Meeting of Shareholders .

** including PIONEER Polish Shares Open Investment Fund, PIONEER Active Allocation Open Investment Fund, PIONEER Open Investment Fund, PIONEER Stable Growth Open Investment Fund, PIONEER SME Polish Market Open Investment Fund, PIONEER Medium Size Companies Polish Market Open Investment Fund, PIONEER Secured Polish Market Open Investment Fund, PIONEER Balanced Open Investment Fund, Specialized Open Investment Fund of TP SA which hold in total 35,671,738 shares, which constitute 5.02% of the share capital and 5.02% of votes at the General Meeting of Shareholders.

Structure of ownership of significant blocks of shares as of the date of publication of the statement for Q3 2009 to the Issuer's knowledge:

SHAREHOLDERS ENTITLED DIRECTLY OR INDIRECTLY TO AT LEAST 5% OF THE TOTAL NUMBER OF VOTES AT THE COMPANY'S GENERAL MEETING OF SHAREHOLDERS ON THE DAY OF PUBLICATION OF THE REPORT FOR Q3 2009

No.	Shareholder	Number of owned shares	Number of votes arising from the owned shares	Percent share of the share capital	Percent share of votes at the general meeting
1	Leszek Czarnecki directly and indirectly *	395,410,123	395,410,123	55.62%	55.62%
	Including: LC Corp B.V., based in Amsterdam	314,699,113	314,699,113	44.27%	44.27%
2	Aviva Otwarty Fundusz Emerytalny Aviva BZ WBK based in Warsaw	53,048,224	53,048,224	7.46%	7.46%
3	PIONEER PEKAO Investment Management S.A., based in Warsaw **	36,145,271	36,145,271	5.08%	5.08%
4	ING Otwarty Fundusz Emerytalny	36,190,213	36,190,213	5.09%	5.09%

* Mr. Leszek Czarnecki owns directly 80,678,897 shares, which constitute 11.35% of the share capital and 11.35% of votes at the General Meeting of Shareholders, and indirectly through his subsidiaries, he owns 317,182,336 shares, which constitute 44.62% of the share capital and 44.62% of votes at the General Meeting of Shareholders. Direct or indirect subsidiaries of Mr. Leszek Czarnecki are the companies LC Corp B.V., based in Amsterdam, which owns 314,699,113 shares constituting 44.27% of the share capital and 44.27% of votes at the General Meeting of Shareholders and RB Investcom sp. z o.o., based in Wrocław, which owns 32,113 shares constituting 0.0045% of the share capital and 0.0045% of votes at the General Meeting of Shareholders.

** including PIONEER Polish Shares Open Investment Fund, PIONEER Active Allocation Open Investment Fund, PIONEER Open Investment Fund, PIONEER Stable Growth Open Investment Fund, PIONEER SME Polish Market Open Investment Fund, PIONEER Medium Size Companies Polish Market Open Investment Fund, PIONEER Secured Polish Market Open Investment Fund, PIONEER Balanced Open Investment Fund, Specialized Open Investment Fund of TP SA which hold in total 35,671,738 shares, which constitute 5.02% of the initial capital and 5.02% of votes at the General Meeting of Shareholders.

4.7. List of changes of the number of shares owned by managers and supervisors

Person	Position	Number of owned shares			As of the date of publication of the report for Q3 2009
		As of the date of publication of the report for H1 2009	Increases	Decreases	
Managers					
Krzysztof Rosiński	President of the Management Board	93,897	-	-	93,897
Artur Wiza	Member of the Management Board	54,763	-	-	54,763
Radosław Stefurak	Member of the Management Board	31,334	-	-	31,334
Radosław Boniecki	Member of the Management Board	n/a	n/a	n/a	19,700*
Katarzyna Beuch	Member of the Management Board	n/a	n/a	n/a	5,334*
Supervisors					
Leszek Czarnecki	President of the Supervisory Board	80,678,897**	-	-	80,678,897**
		315,097,435***	-	366,209	314,731,226***
Remigiusz Baliński	President of the Supervisory Board / Deputy President of the Supervisory Board	161,000	-	-	161,000
Ludwik Czarnecki	Member of the Supervisory Board	5,000	-	-	5,000
Marek Grzegorzewicz	Member of the Supervisory Board	171,820	-	-	171,820
Andrzej Błażejowski	Member of the Supervisory Board	7,600	-	-	7,600

* Mr. Radosław Boniecki and Ms. Katarzyna Beuch were appointed as Members of the Management Board on 20.10.2009

**Shares owned directly by Mr. Leszek Czarnecki.

***Shares owned indirectly by Mr. Leszek Czarnecki; number of shares owned indirectly by Mr Leszek Czarnecki decreased as a result of sale of 366,209 shares by Fiolet Powszechny Dom Kredytowy S.A.

4.8. List of pending court proceedings

In Q3 2009 there is no single proceeding concerning liabilities or debts of the Issuer or its subsidiaries of value at least equal to 10% of the Issuer's equity. There are no proceedings concerning liabilities or debts of the Issuer or its subsidiaries of total value of at least 10% of the Issuer's equity either.

4.9. Information about conclusion by the Issuer or its subsidiary of a single transaction or transactions with a related entity, if the transaction or transactions were substantial and concluded on non-market terms

In Q3 2009 neither Issuer nor its subsidiary concluded any substantial transaction with a related entity on terms differing from the market ones.

4.10. Information about granting by the Issuer or its subsidiary of loan or credit guarantee or about granted guarantee of the value of at least 10% of the Issuer's equity

In Q3 2009 there were no such transactions in Getin Holding Capital Group.

4.11. List of factors that in the Issuer's opinion will affect its results in at least one quarter to come

In the Issuer's opinion, continuously unstable financial markets, slowing down economic growth rate, increasing unemployment rate and crisis of mutual trust in the banking sector are the main factors that may affect its future results.

The main factors that may affect the financial standing of Getin Holding Capital Group within a period of at least a quarter include:

Banking services

An increasing cost of credit risk, resulting from deteriorating macroeconomic situation and an increasing unemployment rate, as well as financial costs resulting from worsening liquidity in the banking sector and in consequence increasing cost of deposits are the most important factors.

The dynamics of the exchange rate of PLN to foreign currencies will have considerable impacts on the Polish banks belonging to the Group, which is related to a considerable share of loans denominated in foreign currencies in the total loan portfolio.

The process of merging Noble Bank and Getin Bank will impact the financial result as well. The risk factors that have an impact on the merger include risk related to integration of IT systems, organizational integration, or the risks related to changing the bank's name. Simultaneously, activities aiming at curbing the negative impact of the foregoing factors on Noble Bank and Getin Bank merger process are adopted.

Activity of financial intermediaries

Slightly better availability of loans observed recently as well as gradual decrease of their interest rates should, within the next quarter, result in increase in their sale.

While the dynamics of sale of investment products by financial intermediaries will depend on the macroeconomic situation in Poland and in the world. This factor has a fundamental impact on the attractiveness of investments, especially in stock markets, and therefore on the present situation in the exchange markets. Maintaining good investment results plays an important role in this matter.

International markets

The main factors determining results of companies operating in the Eastern and Central Europe markets include the economic crisis, resulting in an increasing unemployment rate, decline of production or the crisis of trust to the banking sector. Furthermore, the political situation in Ukraine, in the face of presidential elections causes increasing uncertainty as regards the exchange and interest rates dynamics in the future.

Sombelbank, in the long run, may be affected by the deadline established by the National Bank of Belarus on 01.01.2010 for increasing prescription capitals of banks taking deposits from individuals.

Increased credit facility, discussed in detail in 2.17. of the Quarterly Report will allow Carcade to increase sale of leasing services denominated in roubles. The financial result of the company may also be affected by high dynamics of the exchange rate of rouble to dollar.

As for Perfect Finance, the main factors that will determine the company's results within the following months include the unstable political situation in Ukraine in the face of presidential elections and further growth of the real estate market. Furthermore, the company's operations may be influenced by stricter requirements of banks for potential clients concerning their creditworthiness and loan collaterals.

Insurance activity:

Effects of the crisis in the financial markets as well as deterioration of domestic macroeconomic indicators, including considerable increase of the unemployment rate, may have a negative impact on the claim rate of the insurance portfolio. Reduction of the sales of mortgage loans, as compared to the previous year, may be reflected in lower written premiums from bancassurance which is the main product sold by Europa Capital Group. However, Europa Capital Group sales revenue dynamics for particular months of 2009 report stable upward trend.

4.12. Other information the Issuer finds important for assessment of its employment, property, financial situation, financial result and their changes as well as information important for assessment of the Issuer's ability to pay its liabilities

Apart from the events listed in other points herein, in the reported period in the Capital Group there were no events important for assessment of its employment, property, financial situation, financial result and their changes as well as information important for assessment of the Issuer's ability to pay its liabilities.

All companies of the Group are capable of paying their liabilities and their investment are paid with their own resources. No changes are expected in this aspect.

Krzysztof Rosiński

Chairman of the Board

Radosław Stefurak

Member of the Board
Financial Director

Artur Wiza

Member of the Board

Radosław Boniecki

Member of the Board

Katarzyna Beuch

Member of the Board