

Presentation of results for GETIN Holding Group 3rd quarter 2009

Presentation for investors and analysts
of unaudited financial results

- Deposit balance increase by PLN 11 billion
- Growth of market share
 - loans to 3.8%
 - deposits to 5.2%
- Decrease of credit/deposit ratio to 88.1%
- Advanced process of merger of Getin Bank and Noble Bank - the expected date of the legal merger – 4th January 2010

Deposit balance (in billion PLN)

	30.09.09	30.09.08	Change %
GETIN Holding	27.5	16.5	66.7%
Market	528.8	462.9	14.2%
market share	5.2%	3.6%	

Credit balance (in billion PLN)

	30.09.09	30.09.08	Change %
GETIN Holding	24.2	17.4	39.1%
Market	636.2	536.9	18.5%
market share	3.8%	3.2%	

Credit/deposit ratio

	30.09.09	30.09.08	Change %
GETIN Holding	88.1%	105.6%	-17.5 p.p.
Market	120.3%	116.0%	

- Higher interest income - consistent strategy of imposing high margins on credit products and management of deposit costs
- Maintaining high income from fee and commission due to sale of credit and investment products
- Reduction of administrative costs
- Gradual stabilization of the provisions for impairment of the credit portfolio
- Net profit of PLN 46 million - above the average estimated by the sector analysts

Basic financial indicators (in million PLN)

	Q3'09	Q2'09	Change %
Net interest income	256.4	198.6	+29%
Commission income	100.1	103.2	-3%
Income	444.5	505.5	-12%
Administrative costs	(207.6)	(216.1)	-4%
Provisions for impairment	(178.0)	(168.7)	+6%
Net profit	46.0	80.5	-43%

- Increase of the net interest margin in Q3 - maintaining high margins and reduction of financing costs at the same time
- High performance - cost/income ratio (C/I) lower than the average values for the sector
- Capital adequacy ratio (CAR) for both banks higher than required by the Polish Financial Supervisory Authority

Basic financial indicators

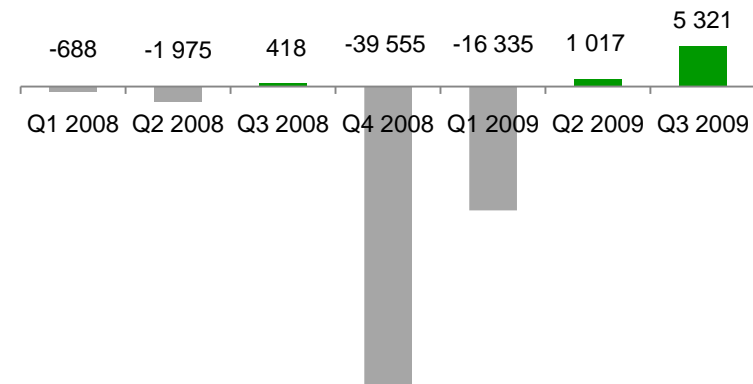
	30.09.09	30.06.09	Change %
Interest margin	3.0%	2.9%	+0.1 p.p.
C/I	41.3%	39.1%	+2.2 p.p.
CAR Getin Bank	11.9%	10.9%	1.0 p.p.
CAR Noble Bank Group	10.4%	11.4%	-1.0 p.p.

- Dynamic growth in sale of investment products in Noble Bank Group - doubled deposit balance (up to PLN 7 billion), enhancing the leader's position in the market of structured products (over 0.58 billion in 2009), growth of assets managed by Noble Funds by 18% to PLN 1.08 billion.
- Further growth of the sale networks of Getin Bank - Getin Bank has opened so far over 500 branches (including 240 franchise branches), additionally in October the Bank concluded an agreement on financing networks of over 100 GM partners (Opel, SAAB) and Chevrolet Polska, enhancing the leader's position in the car loans market.
- Established position of Europa Capital Group in the bancassurance market - 58 new partners in 2009, implementation of innovative products (101 new products), total balance sheet of PLN 4.2 billion (increase by PLN 1 billion in 2009).

Positive effects of reorganisation of foreign operations

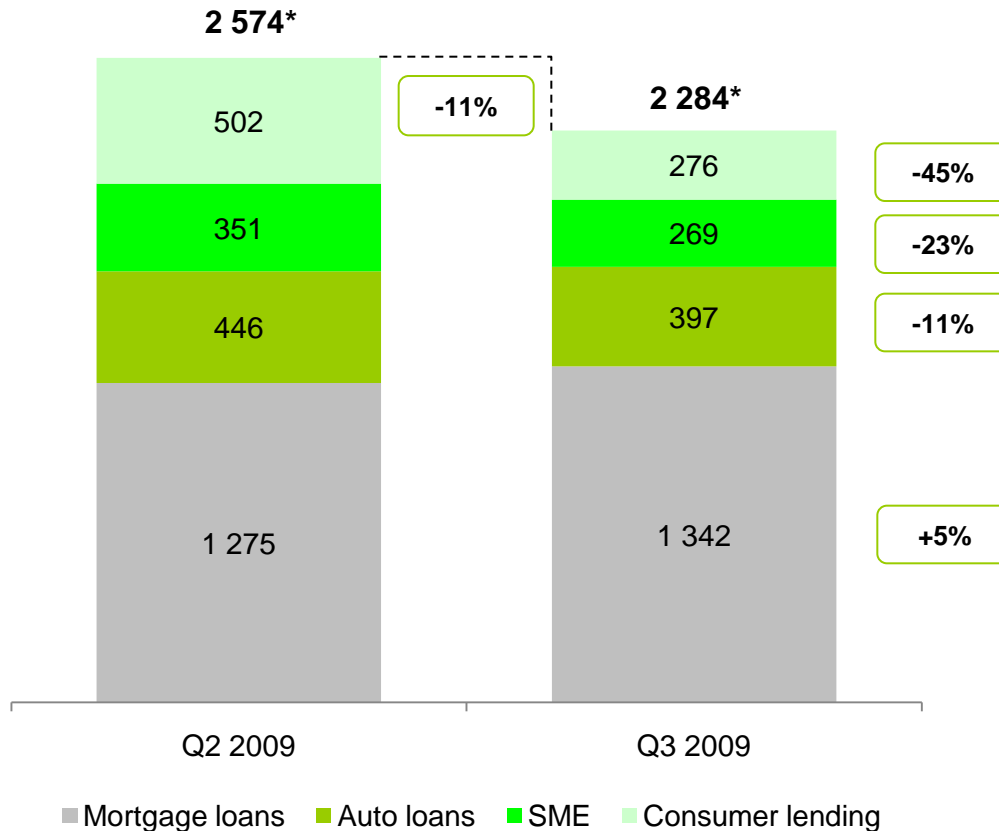
- increasing sales of loans in Ukraine and Belarus
- launching car loans project in Ukraine,
- maintaining high capital adequacy ratios in banks (Plus Bank 49.5%, SombelBank 60.9%)
- over PLN 12.6 million profit from Carcade OOO
- dividend of PLN 7.5 million (USD 2.5 million)
- Net profit from international operations in Q3 reached 5.3 mln zł,
- break even in Plus Bank in October

Net profit from international operations (PLN m)



Key sales indicators Getin Holding Group

New loans (PLN m)



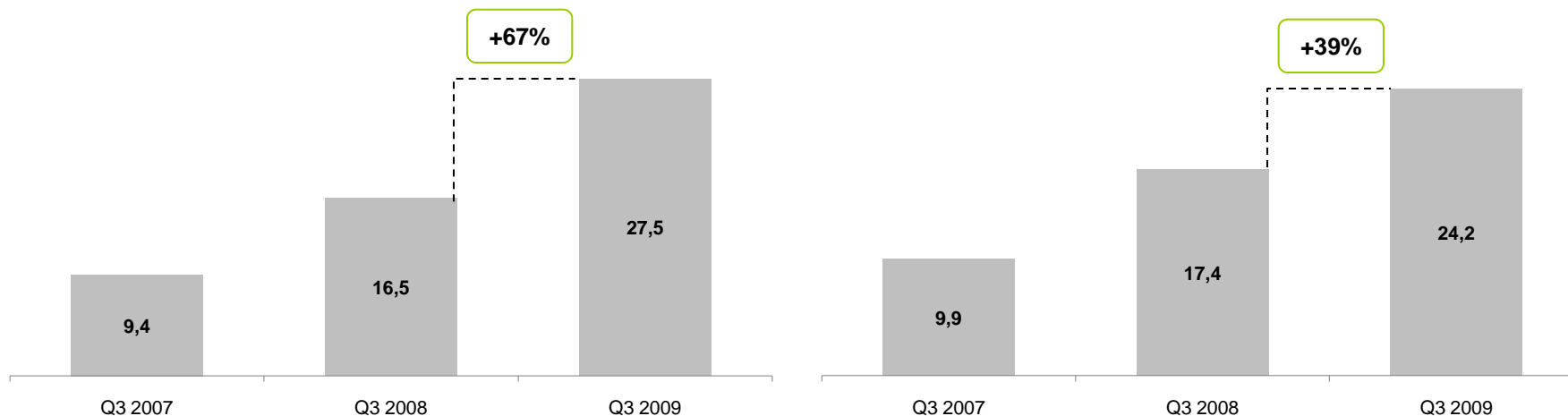
% share separately		
Q2 2009	Q3 2009	
20%	12%	Consumer lending
14%	12%	SME
17%	17%	Auto loans
49%	59%	Mortgage loans

* w/o loans for purchase of shares (IPO)

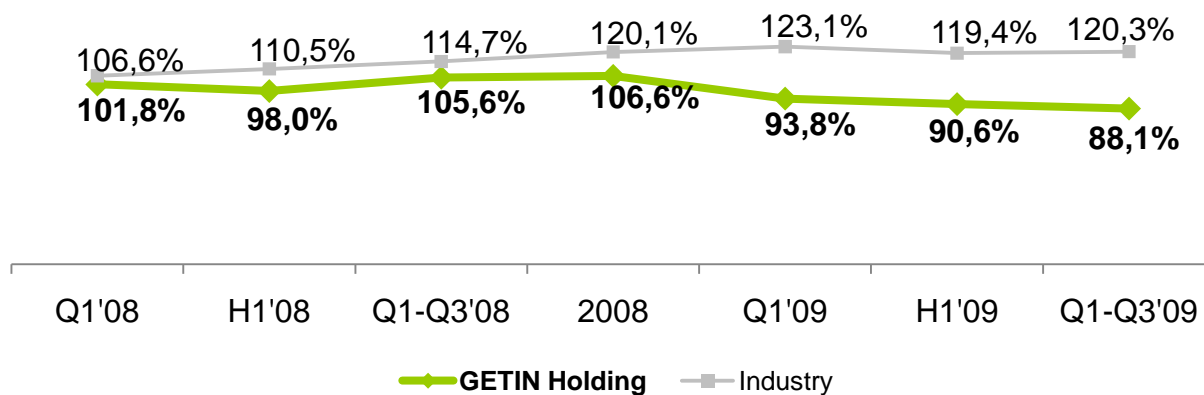
Key sales indicators Getin Holding Group

Deposit balance (PLN b)

Net loans (PLN b)

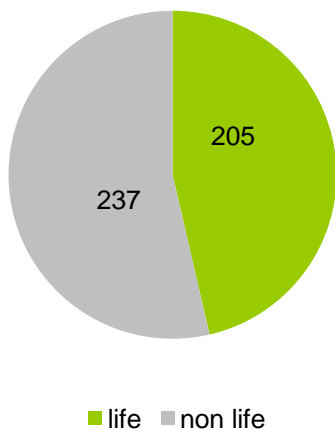


Credits/Deposits ratio(%)

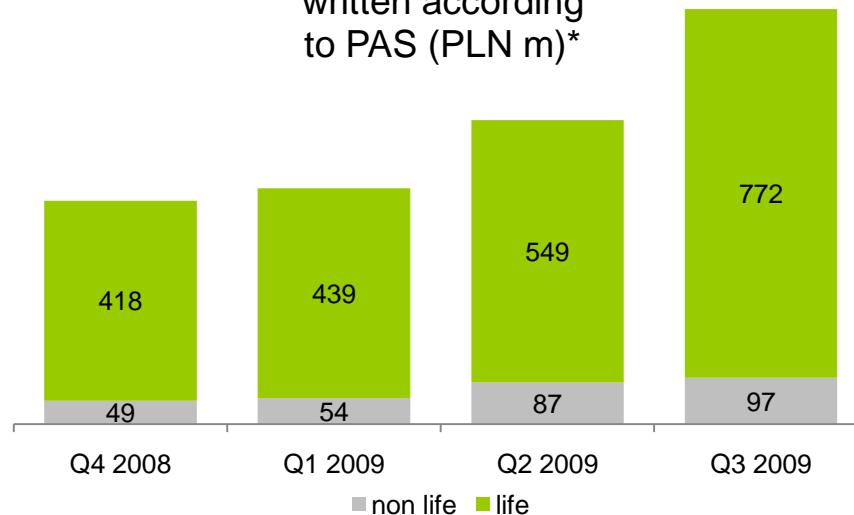


Value of premiums TU Europa Group

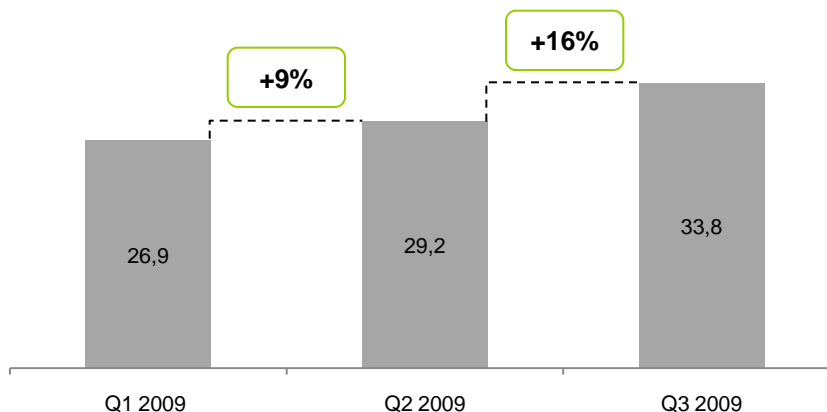
Gross premium written according to IFRS Q1-Q3 2009 (PLN m)



Sales volume gross premiums written according to PAS (PLN m)*



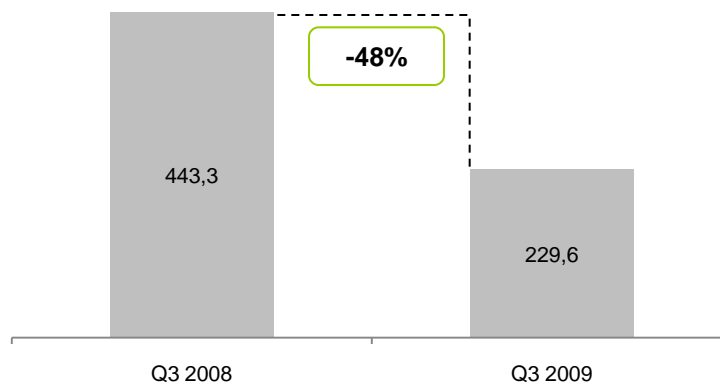
Net profit(PLN m)*



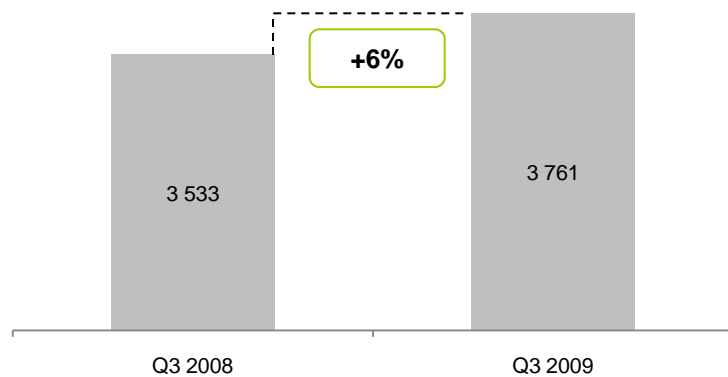
Sales volume of gross premiums written amounted to PLN 2.0 billion in 3 quarters of 2009.

*quarters separately

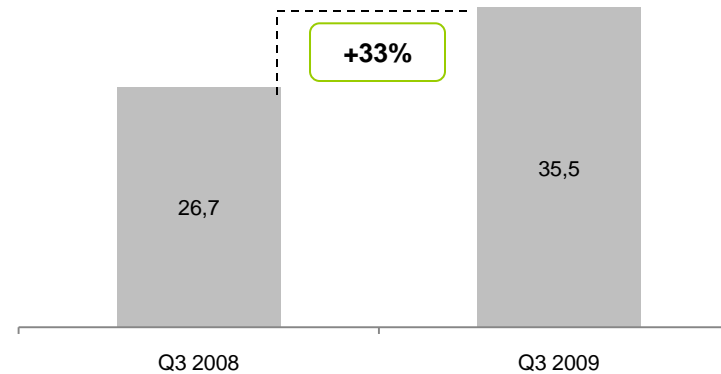
Net profit (PLN m)*



Total equity w/o minority interest (PLN m)



Total assets (PLN b)

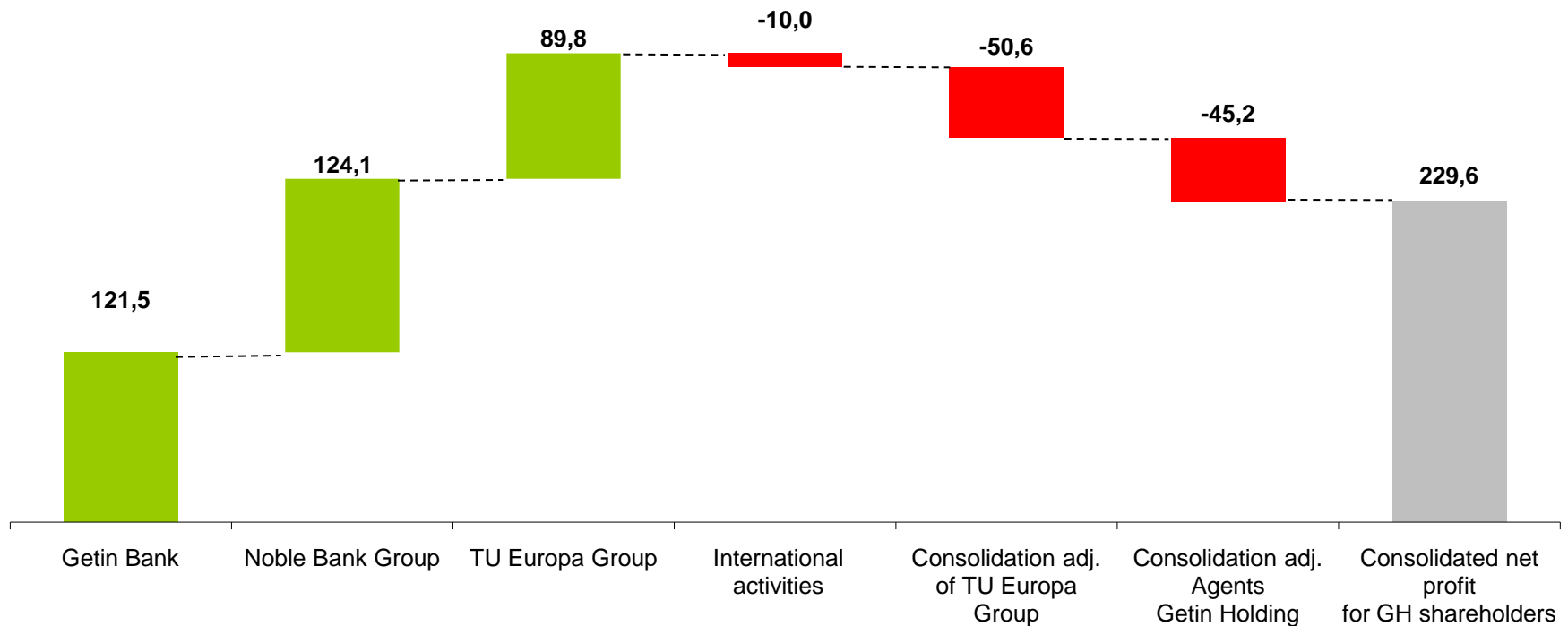


* for GH shareholders

Source: Based on Getin Holding consolidated financial statements. IFRS.

Contribution to Getin Holding Group Q1-Q3 2009 Results

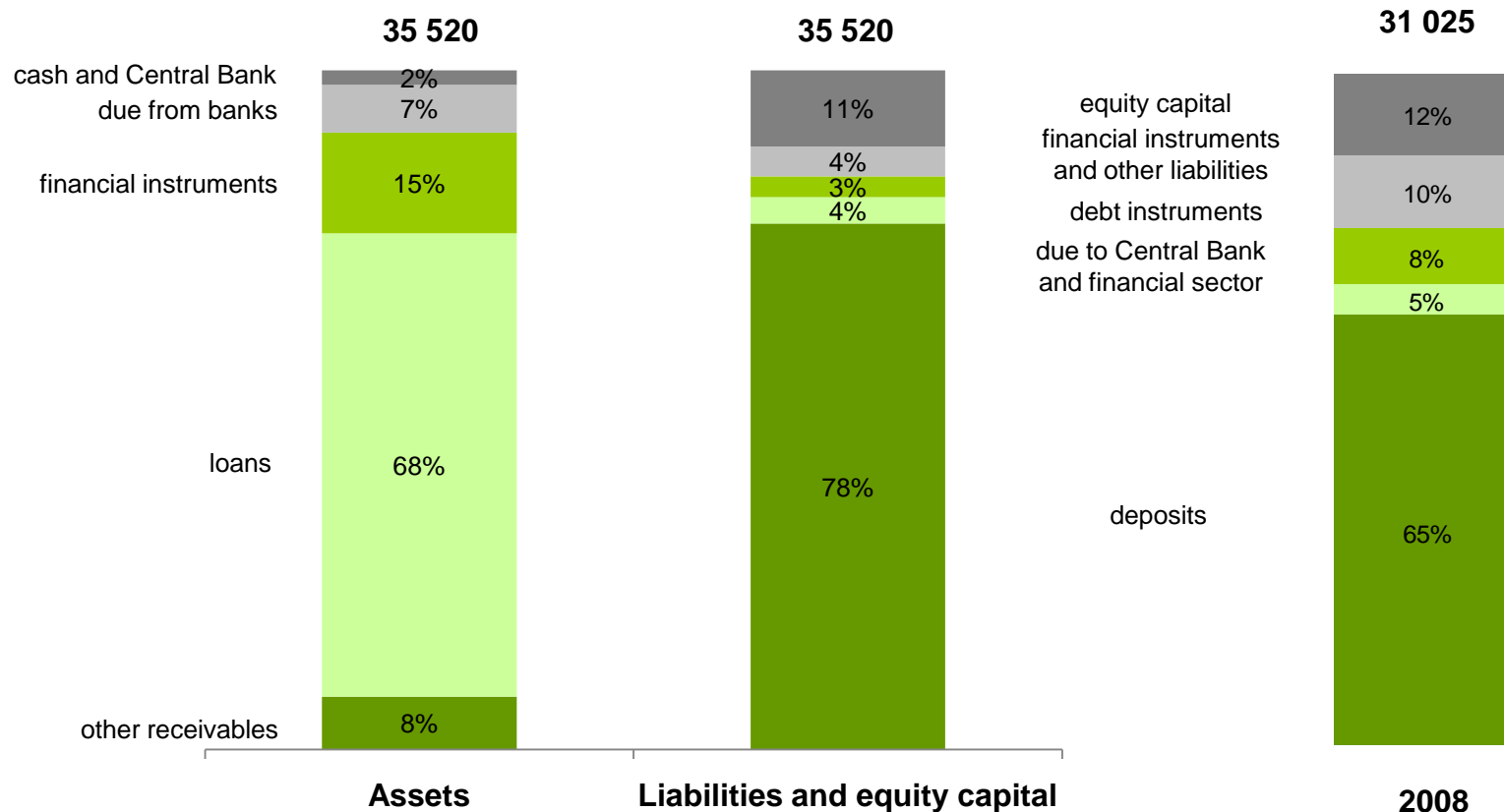
Net profit for GH shareholders Q1-Q3 2009 (PLN m)



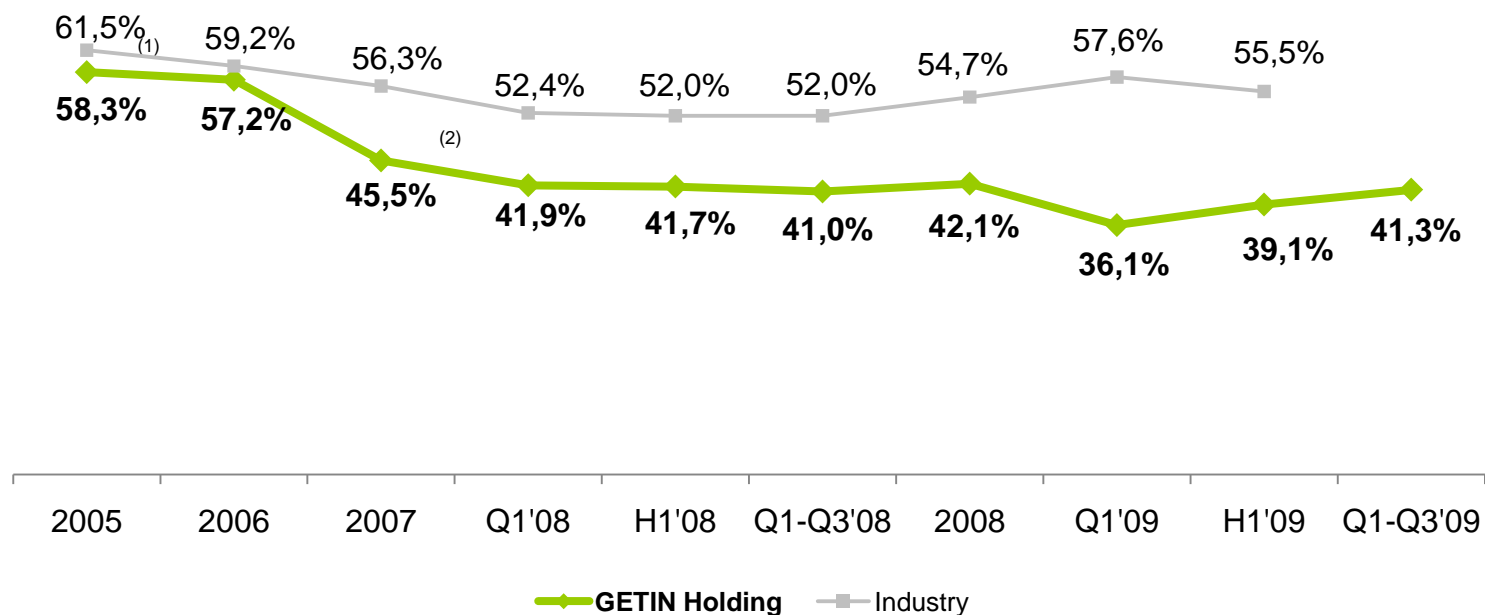
Assets and funding structure in Getin Holding Group



Structure of Getin Holding assets and funding profile – 30.09.2009 (PLN m)



Cost/Income ratio(%)

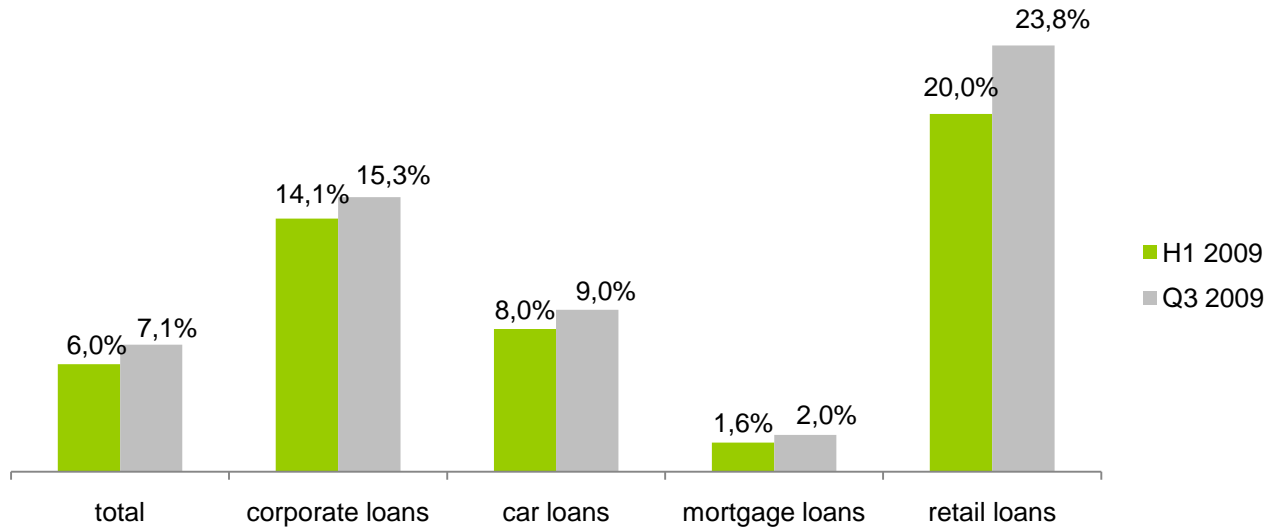


Source: Based on Getin Holding consolidated financial statements. IFRS. Market data calculated on the basis of data published by the Financial Supervision Authority for the banking sector.

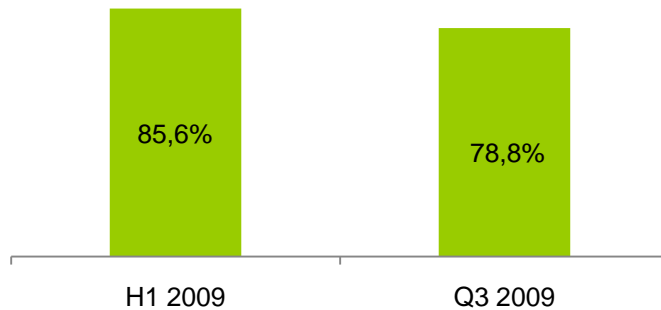
(1) Based on restated net profit for 2005 as comparatives presented in 2006 financial statements

(2) Without one-off Noble IPO effect

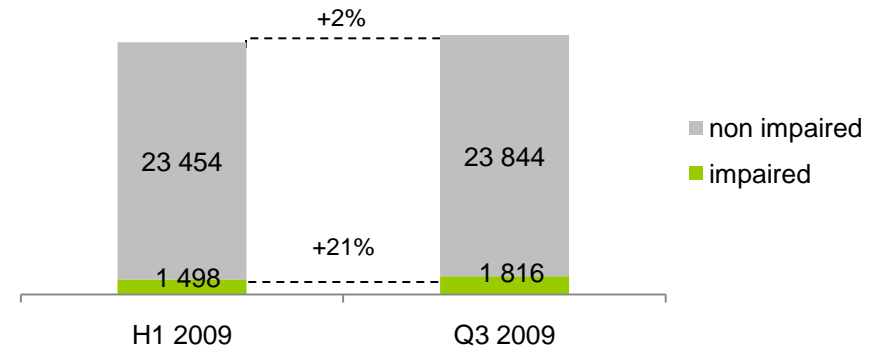
Non-performing (impaired) loans



Provisions/NPL

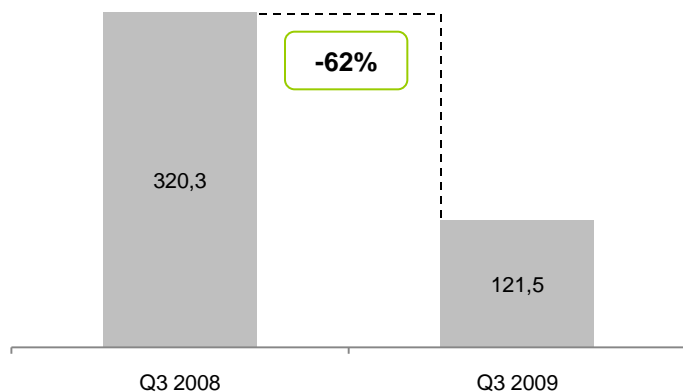


Credit portfolio gross

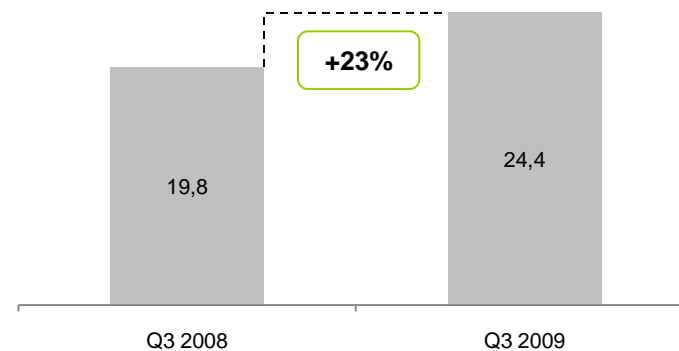


- Appendix 1 – Key financial indicators Getin Bank S.A
- Appendix 2 – Key financial indicators Noble Bank Group
- Appendix 3 – Deposits –balance and market share
- Appendix 4 – Credits –balance and market share
- Appendix 5 – Key financial indicators TU Europa Group
- Appendix 6 – Consolidated P&L account Getin Holding Group

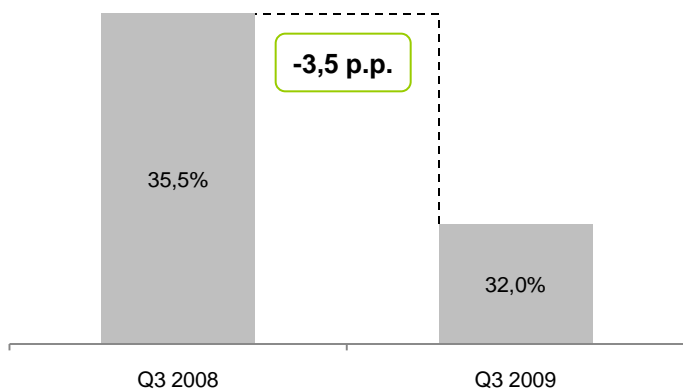
Net profit (PLN m)*



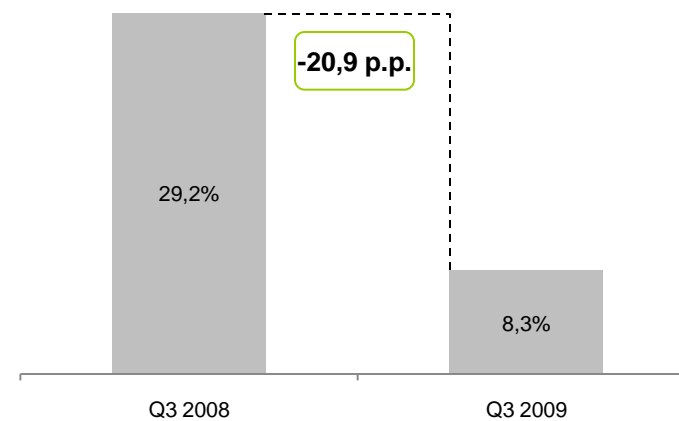
Total assets (PLN b)



C/I

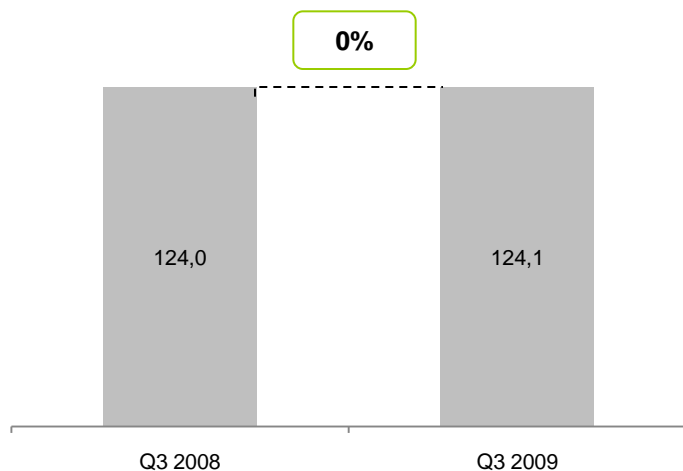


ROAE (p.a.)

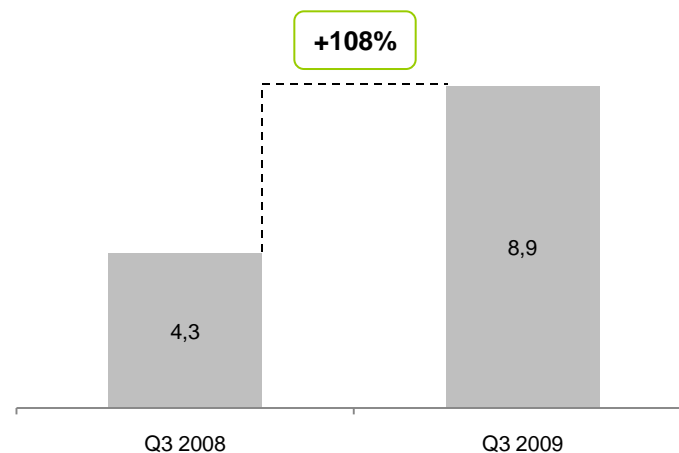


Appendix 2 – Key financial indicators Noble Bank Group

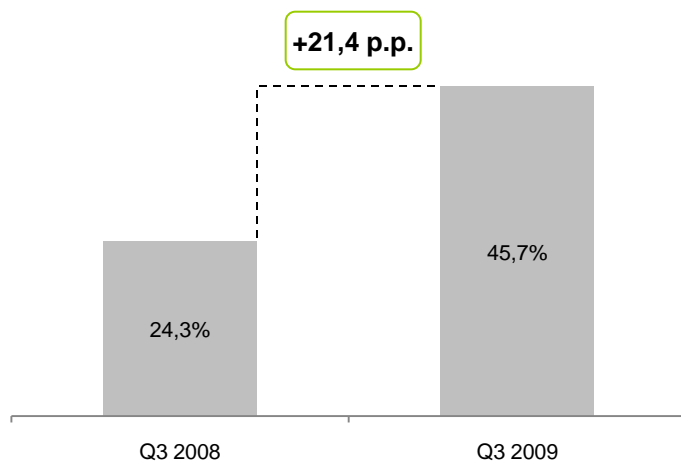
Net profit(PLN m)



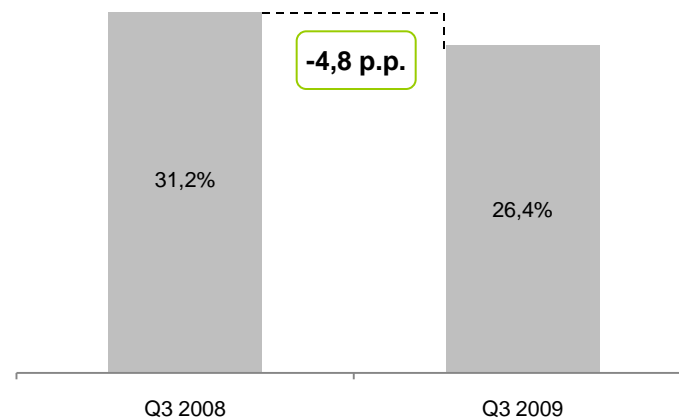
Total assets (PLN b)



C/I**

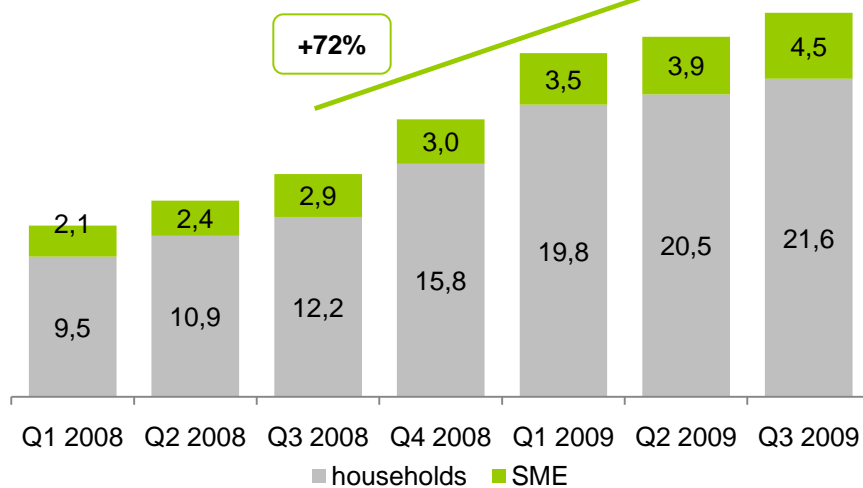


ROE (p.a.)

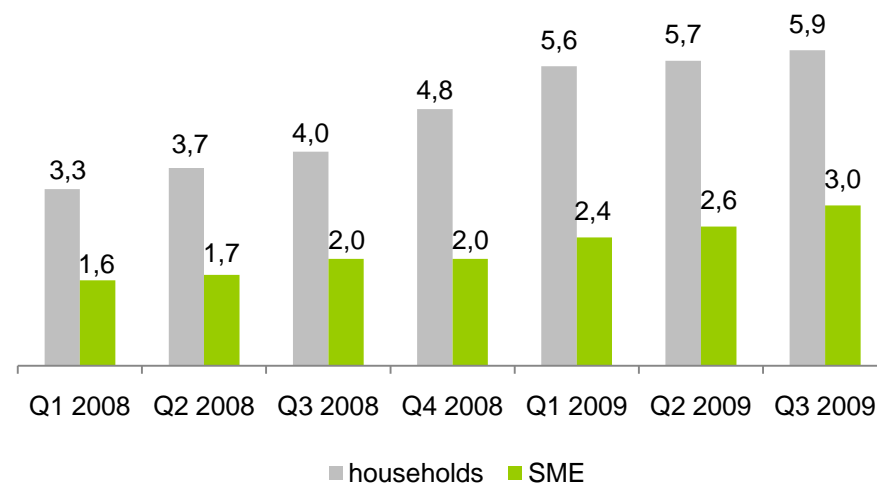


Appendix 3 – Deposits – balance and market share

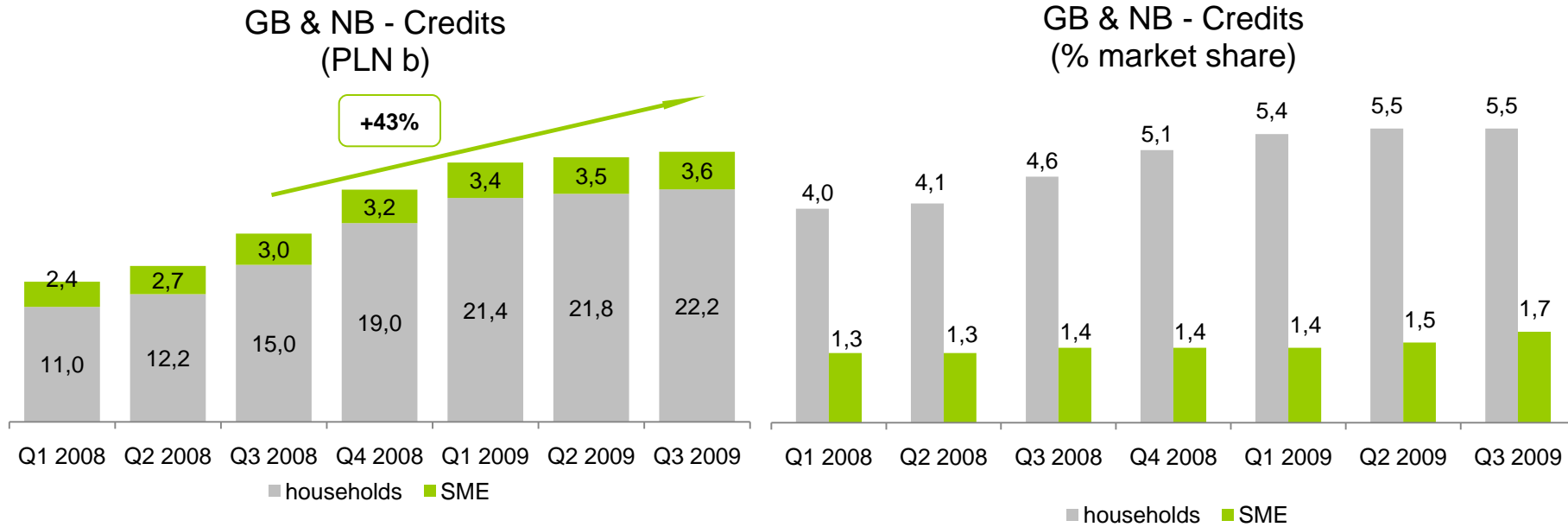
GB & NB - Deposits
(PLN b)



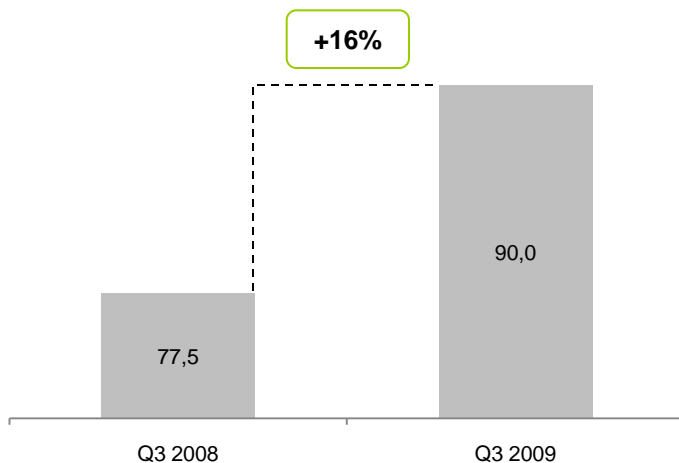
GB & NB - Deposits
(% market share)



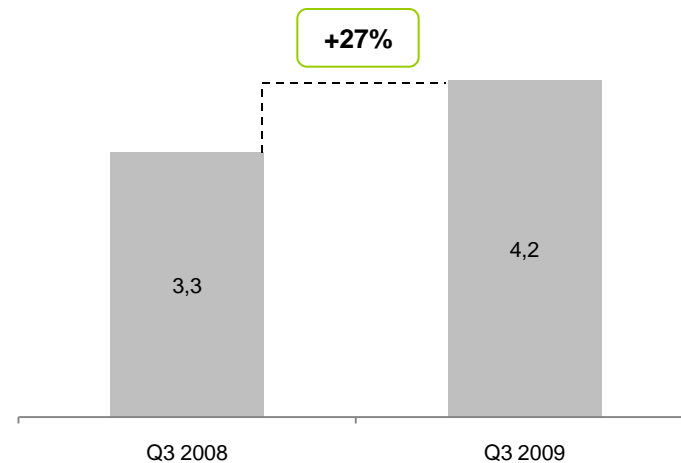
Appendix 4 – Credits –balance and market share



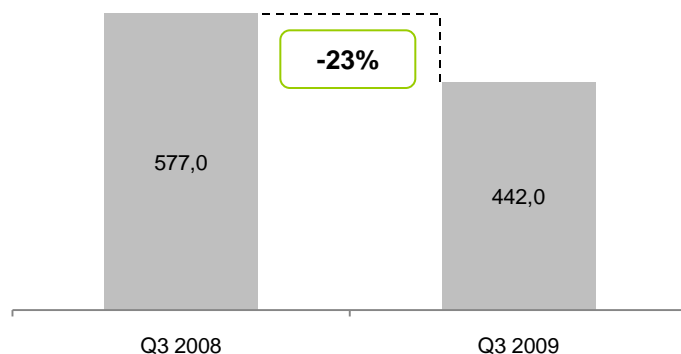
Net profit (PLN m)



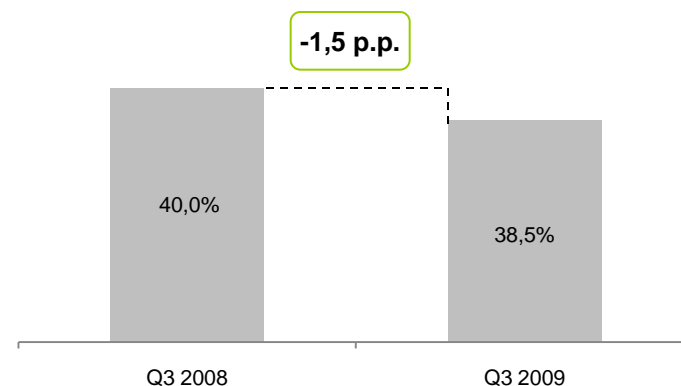
Total assets (PLN b)



Premium collected (IAS, PLN m)



ROAE



Appendix 6—Consolidated P&L Account

Getin Holding Group



PLN'000	Q3 2009*	Q2 2009*	%Q3 2009/Q2 2009
Net interest income	256 439	198 628	+29%
Net commission and fee income	100 122	103 240	-3%
Other net income and cost	87 908	203 623	-57%
Net impairment charges	(177 971)	(168 680)	+6%
General administrative costs	(207 626)	(216 078)	-4%
Operating profit	58 872	120 733	-51%
Share in profit of associated entities	(55)	(2 489)	-98%
Gross profit	58 817	118 244	-50%
Profit tax	4 253	(22 687)	-119%
Net profit before minority holdings	63 035	95 552	-34%
Minority holdings	(17 041)	(15 101)	+13%
Net profit for dominant entity shareholders	45 994	80 451	-43%

* quarters separately

Source: Based on Getin Holding consolidated financial statements; IFRS.



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