

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

**CONSOLIDATED QUARTERLY FINANCIAL REPORT
FOR THE 9 MONTH PERIOD ENDED 30 SEPTEMBER 2010**

Wrocław, 10th November 2010

1. Selected financial data	3
2. Interim condensed consolidated financial statement of the Getin Holding Group	4
2.1. Basic information concerning Getin Holding Capital Group.....	10
2.1.1. Basic data of the Issuer.....	10
2.1.2. Description of organization of the Getin Holding Group with the identification of the consolidated entities	11
2.1.3. Organisation chart of the Getin Holding Group and employment as of 30.09.2010.....	12
2.1.4. Information of rules applied at preparation of interim condensed consolidated financial statements	13
2.1.5. Financial results of Getin Holding Group for the 3 rd quarter of 2010	17
2.2. Interest income and interest expense.....	18
2.3. Fee and commission income and expenses.....	19
2.4. Overhead costs	20
2.5. Income tax.....	20
2.6. Change in provisions for impaired receivables and off-balance sheet liabilities	21
2.7. Loans and advances to customers.....	21
2.8. Deposits from customers.....	22
2.9. Information on provisions and deferred income tax asset and liability.....	23
2.10. Provisions for impaired assets.....	23
2.11. Information regarding the contingent liabilities or the contingent assets of the Company, which occurred from the end of the last financial year.....	24
2.12. Components of other comprehensive income	24
2.13. Calculation of solvency ratio for Getin Noble Bank Group.....	25
2.14. Revenues and results per individual business segments	26
2.15. Information concerning issue, purchase, and redemption of non-share and equity securities	29
2.16. Information concerning dividend in the Getin Holding Group	30
2.17. After balance sheet date events	30
3. Interim condensed financial statements of Getin Holding S.A.	32
3.1. Information of rules applied at preparation of financial statement	36
3.2. Investments in subsidiaries and associates	36
3.3. Dividends received.....	36
4. Report on operations of the Capital Group and the Issuer	37
4.1. The main successes and failures of Getin Holding Capital Group in Q3 2010	37
4.2. Description of material unusual events or factors that considerably affected Getin Holding Group's financial results.....	39
4.3. Seasonal and cyclical nature of the Group's operation in Q3 2010	40
4.4. List of consequences of changes in the Capital Group structure.....	40
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	41
4.6. Information about changes of ownership of significant blocks of shares	41
4.7. List of changes of the number of shares owned by managers and supervisors	42
4.8. List of pending court proceedings.....	42
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	42
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	42
4.11. List of factors that in the Issuer's opinion will affect its results in at least one quarter to come	42
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	44

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand
Selected financial data

1. Selected financial data

data relating to interim consolidated financial statements	in thousand PLN		in thousand EUR	
	01.01.2010- 30.09.2010	01.01.2009- 30.09.2009	01.01.2010- 30.09.2010	01.01.2009- 30.09.2009
	(unaudited)	(unaudited)	(unaudited)	(unaudited)
Interest income	2 266 010	2 127 171	566 120	483 525
Fee and commission income	540 162	408 142	134 949	92 774
Insurance premiums	418 110	371 469	104 457	84 438
Operating profit	274 625	327 638	68 610	74 475
Profit from continued activity before income tax	270 083	327 426	67 475	74 427
Net profit for the period from continued and discontinued activity	299 676	274 747	74 868	62 452
Net profit attributable to equity holders of the parent	271 116	229 625	67 733	52 196
Net profit attributable to non-controlling interest	28 560	45 122	7 135	10 257
Earnings per share - basic for the period (in PLN/EUR)	0.38	0.32	0.09	0.07
Earnings per share - diluted for the period (in PLN/EUR)	0.38	0.32	0.09	0.07
Net cash from operating activities	2 884 109	2 578 096	720 541	586 024
Net cash used in investing activities	(193 015)	(56 669)	(48 221)	(12 881)
Net cash used in financing activities	(1 548 839)	(1 797 201)	(386 949)	(408 520)
Total net cash	1 142 255	724 226	285 371	164 623

	30.09.2010	31.12.2009	30.09.2010	31.12.2009
	(unaudited)		(unaudited)	
Total assets	42 482 864	35 559 331	10 655 346	8 655 696
Total liabilities	38 035 170	31 506 187	9 539 797	7 669 098
Amounts due to other banks and finance institutions	590 434	822 498	148 090	200 209
Deposits from customers	34 735 270	28 241 496	8 712 132	6 874 421
Technical provisions	702 486	612 165	176 194	149 011
Total equity	4 447 694	4 053 144	1 115 549	986 599
Equity attributable to equity holders of the parent company	4 112 283	3 828 820	1 031 423	931 995
Non-controlling interest	335 411	224 324	84 126	54 604
Share capital	713 785	712 416	179 028	173 413
Number of shares	713 785 319	712 415 981	713 785 319	712 415 981

data relating to interim financial statements	01.01.2010- 30.09.2010	01.01.2009- 30.09.2009	01.01.2010- 30.09.2010	01.01.2009- 30.09.2009
	(unaudited)	(unaudited)	(unaudited)	(unaudited)
	Sales income	45	23	11
Gross sales profit (loss)	(18 078)	(10 087)	(4 516)	(2 293)
Profit (loss) before income tax	(9 262)	91 863	(2 314)	20 881
Net profit (loss) for the period	(9 199)	87 692	(2 298)	19 933
Net cash from operating activities	(55 644)	50 847	(13 902)	11 558
Net cash used in investing activities	(70 003)	71 085	(17 489)	16 158
Net cash used in financing activities	853	7 696	213	1 749
Net change in cash and cash equivalents	(124 794)	129 628	(31 178)	29 466
Earnings per share - basic for the period (in PLN/EUR)	(0.01)	0.12	0.00	0.03
Earnings per share - diluted for the period (in PLN/EUR)	(0.01)	0.12	0.00	0.03

	30.09.2010	31.12.2009	30.09.2010	31.12.2009
	(unaudited)		(unaudited)	
Total assets	2 551 375	2 603 723	639 924	633 787
Current liabilities	86 499	139 707	21 695	34 007
Total equity	2 464 876	2 464 016	618 228	599 780
Share capital	713 785	712 416	179 028	173 413
Number of shares	713 785 319	712 415 981	713 785 319	712 415 981

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 30.09.2010: amounting to 3.9870 PLN and valid on 31.12.2009: amounting to 4.1082 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 30.09.2010 and on 30.09.2009 (respectively: 4.0027 PLN and 4.3993 PLN)

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand
Interim condensed consolidated financial statement of the Getin Holding Capital Group

2. Interim condensed consolidated financial statement of the Getin Holding Group

INTERIM CONSOLIDATED INCOME STATEMENT

		01.07.2010- 30.09.2010 (unaudited)	01.01.2010- 30.09.2010 (unaudited)	01.07.2009- 30.09.2009 (unaudited)	Comparable data 01.01.2009- 30.09.2009 (unaudited)
Continued activity					
Interest income	2.2	784 149	2 266 010	702 119	2 127 171
Interest expense	2.2	(461 820)	(1 339 148)	(445 680)	(1 423 843)
Net interest income		322 329	926 862	256 439	703 328
Fee and commission income	2.3	214 504	540 162	122 766	408 142
Fee and commission expense	2.3	(76 063)	(174 149)	(38 002)	(133 666)
Net fee and commission income		138 441	366 013	84 764	274 476
Insurance premiums		148 247	418 110	114 237	371 469
Dividend received		13	2 757	1	2 182
Result on financial instruments measured to fair value		(19 977)	734	(28 241)	133 249
Other financial instruments		(3 485)	(2 885)	(180)	(1 577)
Foreign exchange result		23 090	97 742	8 199	84 486
Claims and benefits paid		(2 815)	(21 764)	(651)	(21 414)
Change of the value of insurance provisions		2 229	12 298	5 316	(16 079)
Other operating income		20 873	90 089	36 058	81 363
Other operating expenses		(57 659)	(119 095)	(42 991)	(104 616)
Net other operating income		110 516	477 986	91 748	529 063
Net operating income		571 286	1 770 861	432 951	1 506 867
Impairment losses on loans and NIL	2.6	(257 423)	(832 553)	(181 811)	(581 060)
Administrative expenses	2.4	(227 155)	(663 683)	(192 268)	(598 169)
Operating profit		86 708	274 625	58 872	327 638
Share in net profit (loss) of associates		(2 905)	(4 542)	(55)	(212)
Profit / (loss) before income tax		83 803	270 083	58 817	327 426
Corporate income tax	2.5	(18 567)	29 593	4 253	(52 556)
Net profit / (loss) for the period from continued activity		65 236	299 676	63 070	274 870
Discontinued activity					
Result on discontinued activity		-	-	(35)	(123)
Net profit / (loss) for the period from continued and discontinued activity		65 236	299 676	63 035	274 747
Attributable to equity holders of the parent		56 084	271 116	45 994	229 625
Attributable to non-controlling interest		9 152	28 560	17 041	45 122
Earnings per share:					
- basic for the period (in PLN)		0.08	0.38	0.06	0.32
- diluted for the period (in PLN)		0.08	0.38	0.06	0.32
- basic from discontinued activity for the period (in PLN)		0.00	0.00	0.00	0.00
- diluted from discontinued activity for the period (in PLN)		0.00	0.00	0.00	0.00

		01.07.2010- 30.09.2010 (unaudited)	01.01.2010- 30.09.2010 (unaudited)	01.07.2009- 30.09.2009 (unaudited)	Comparable data 01.01.2009- 30.09.2009 (unaudited)
Profit per share					
Net profit for the period for ordinary shareholders (in thousand PLN)		56 084	271 116	45 994	229 625
Weighted average of issued ordinary shares applied to the basic calculation of the profit per share		713 413 216	712 752 046	710 930 354	710 930 354
Basic profit per share (in PLN)		0.08	0.38	0.06	0.32
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		712 049 508	711 982 266	711 718 698	711 589 508
Diluted profit per share (in PLN)		0.08	0.38	0.06	0.32
Diluted profit per share from discontinued activity (in PLN)		0.00	0.00	0.00	0.00

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand
Interim condensed consolidated financial statement of the Getin Holding Capital Group

INTERIM CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	01.07.2010- 30.09.2010 (unaudited)	01.01.2010- 30.09.2010 (unaudited)	01.07.2009- 30.09.2009 (unaudited)	01.01.2009- 30.09.2009 (unaudited)
Profit / (Loss) for the period	65 236	299 676	63 035	274 747
Exchange differences from evaluation of foreign subsidiaries	(40 625)	(935)	(24 855)	(19 996)
Valuation of available for sale investments	15 651	5 674	(5 336)	(15 333)
The effect of cash flow hedge accounting	(61 438)	(90 558)	(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	8 698	16 123	1 013	2 909
Other comprehensive income	2.12 (77 714)	(69 696)	(57 975)	(61 217)
Total of comprehensive income for the period	(12 478)	229 980	5 060	213 530
Attributable to equity holders of the parent	(17 040)	206 347	(12 248)	173 145
Attributable to non-controlling interest	4 562	23 633	17 308	40 385

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

INTERIM CONSOLIDATED BALANCE SHEET

	30.09.2010	Comparable data
	unaudited	31.12.2009
ASSETS		
Cash and balances with the Central Bank	2 013 276	934 649
Bills of exchange eligible for rediscounting with the Central Bank	19 563	-
Amounts due from banks and financial institutions	2 398 126	1 762 285
Financial assets held for trading	24 295	45 376
Derivative financial instruments	401 481	420 101
Financial instruments at fair value through profit or loss	625 464	332 797
Loans and advances to customers	2.7 30 915 529	25 597 373
Finance lease receivables	860 731	819 673
Financial instruments	2 833 227	3 727 760
1. Available for sale	2 799 573	3 715 165
2. Held to maturity	33 654	12 595
Share of reinsurer in insurance provisions	9 433	12 214
Investments in associates	33 246	18 072
Intangible assets	976 910	1 034 119
Property, plant and equipment	198 997	167 381
Investment properties	7 132	4 255
Non current assets classified as held for sale	2 401	24 614
Tax assets	412 017	298 129
1. Current tax assets	4 320	11 320
2. Deferred tax assets	2.9 407 697	286 809
Other assets	751 036	360 533
TOTAL ASSETS	42 482 864	35 559 331
LIABILITIES AND EQUITY		
Liabilities		
Amounts due to Central Bank	-	-
Amounts due to other banks and finance institutions	590 434	822 498
Derivative financial instruments	427 794	161 095
Other financial liabilities at fair value through profit or loss	638 409	319 746
Deposits from customers	2.8 34 735 270	28 241 496
Issued debt securities	106 211	901 000
Corporate income tax payable	33 041	19 799
Other liabilities	750 226	365 087
Technical and insurance provisions	2.9 702 486	612 165
Deferred tax liabilities	2.9 29 502	26 256
Other provisions	2.9 21 797	37 045
TOTAL LIABILITIES	38 035 170	31 506 187
Equity attributable to equity holders of the parent company	4 112 283	3 828 820
Share capital	713 785	712 416
Net (loss) profit	271 116	276 024
Other reserves	3 127 382	2 840 380
Non-controlling interest	335 411	224 324
Total equity	4 447 694	4 053 144
TOTAL EQUITY AND LIABILITIES	42 482 864	35 559 331

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand

Interim condensed consolidated financial statement of the Getin Holding Capital Group

INTERIM STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 9 month period ended 30.09.2010 (unaudited)

	Share capital	Reserve capital and retained earnings	Revaluation reserve	Own shares	Exchange differences	Convertible bonds	Other capital	Net (loss) profit	Attributable to equity holders of the parent company	Non-controlling interest	Total equity
At 01.01.2010	712 416	2 911 819	(14 138)	(10 621)	(63 374)	17 626	-	276 024	3 829 752	224 324	4 054 076
Opening balance adjustment		(932)							(932)		(932)
At 01.01.2010 after adjustment	712 416	2 910 887	(14 138)	(10 621)	(63 374)	17 626		276 024	3 828 820	224 324	4 053 144
Total comprehensive income for the period	-	-	(64 438)	-	(331)	-	-	271 116	206 347	23 633	229 980
Equity issued	1 369								1 369	-	1 369
Costs of equity issue		(29)							(29)	-	(29)
Transfer of profit for previous year to retained earnings		276 024						(276 024)	-		-
Merger of Getin Noble Bank		(2 111)					21 187		19 076	(21 187)	(2 111)
Managerial options						9 999			9 999		9 999
Sombelbank capital increase									-	1 063	1 063
Decrease of TU Europa non-controlling interest as a result of Noble Bank and Getin Bank merger							6 062		6 062	(6 062)	-
Result on sale of TU Europa shares by Getin Noble Bank							51 651		51 651	100 149	151 800
Non-controlling interest in the result on sale of TU Europa shares by Getin Noble Bank							(5 004)		(5 004)	5 004	-
Acquisition of GMAC S.A. shares		9 348							9 348	1 049	10 397
Acquisition and capital increase of MW Trade							(268)		(268)	15 492	15 224
Put options to the non-controlling shareholders		(13 730)							(13 730)	(4 134)	(17 864)
Dividends payable to non-controlling shareholders									-	(3 920)	(3 920)
Other		(1 385)					27		(1 358)	-	(1 358)
At 30.09.2010	713 785	3 179 004	(78 576)	(10 621)	(63 705)	27 625	73 655	271 116	4 112 283	335 411	4 447 694

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand

Interim condensed consolidated financial statement of the Getin Holding Capital Group

INTERIM STATEMENT OF CHANGES IN CONSOLIDATED EQUITY
For the 9 month period ended 30.09.2009 (unaudited)

	Share capital	Reserve capital and retained earnings	Revaluation reserve	Own shares	Exchange differences	Convertible bonds	Net (loss) profit	Attributable to equity holders of the parent company	Non-controlling interest	Total equity
At 01.01.2009	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)	-		-
Own shares purchase to remit				(2 243)				(2 243)		(2 243)
Managerial options						1 627		1 627		1 627
Acquisition of TU Europa S.A. shares								-	(72)	(72)
Acquisition of Getin Leasing S.A. shares								-	486	486
Acquisition of Getin Bank S.A. shares								-	(15)	(15)
sale								-	(1 338)	(1 338)
Dividends due to non-controlling interests								-	(18 759)	(18 759)
Share decrease as a result of sale of TU Europa shares to Getin Bank and Noble Bank								-	(8 126)	(8 126)
Own shares of Noble Bank S.A. purchase for resale		(5 265)						(5 265)	(1 884)	(7 149)
Other		(465)						(465)	465	-
At 30.09.2009	710 930	2 911 845	(36 930)	(10 621)	(60 110)	16 487	229 625	3 761 226	229 615	3 990 841

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand
Interim condensed consolidated financial statement of the Getin Holding Capital Group

INTERIM CONSOLIDATED CASH FLOW STATEMENT	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited)
Cash flows from operating activities		
Net profit (loss)	299 676	274 747
Total adjustments:	2 584 433	2 303 349
Depreciation	46 952	45 021
Share in net profits (losses) of associates	4 542	212
Foreign exchange (profits)/losses	40	(2 050)
(Profit) loss on investing activities	(79 108)	(215)
Interest and dividend	31 535	73 651
Change in receivables from banks	(593 607)	1 290 960
Change in financial assets held for trading and financial assets at fair value through profit or loss	(271 586)	(88 638)
Change in derivative financial instruments (asset)	(25 548)	(228 006)
Change in loans and advances to customers	(5 233 698)	(2 858 737)
Change in finance lease receivables	(39 875)	305 865
Change in financial instruments available for sale	919 981	(1 404 469)
Change in deferred tax assets	(117 803)	(63 724)
Change in share of reinsurer in insurance provisions	2 781	1 171
Change in other assets	(38 938)	(110 233)
Change in amounts due to other banks and finance institutions	469 692	(717 636)
Change in derivative financial instruments (liability) and financial liabilities at fair value through profit or loss	556 159	(1 544 282)
Change in amounts due to customers	6 497 386	7 446 128
Change in liabilities from the issue of debt securities	(31 807)	178 955
Change in provisions and deferred tax liabilities	(12 145)	(22 208)
Change in technical provisions	90 321	92 750
Change in other liabilities	353 183	30 178
Other adjustments	36 736	(6 045)
Income tax paid	(67 398)	(239 308)
Current tax expense	86 638	124 009
Net cash from operating activities	2 884 109	2 578 096
Cash flows from investing activities		
Inflows	10 642	16 936
Sale of investment securities	-	5 315
Proceeds from sale of intangible assets and tangible fixed assets	7 421	1 625
Interests received	-	7 418
Dividends received	2 744	2 074
Other investing inflows	477	504
Outflows	(203 657)	(73 605)
Purchase of subsidiaries, net of cash acquired	(113 002)	(15 716)
Purchase of associates	(19 715)	(4 030)
Purchase of investment securities	(21 005)	-
Purchase of intangible assets and tangible fixed assets	(49 935)	(45 478)
Other investing outflows	-	(8 381)
Net cash used in investing activities	(193 015)	(56 669)
Cash flows from financing activities		
Issue of shares	1 369	-
Redemption of debt securities issued	(797 500)	(1 693 005)
Dividends paid	(3 922)	(18 759)
Interest paid	(34 279)	(83 149)
Repayment of loan from the Bank Guarantee Fund	(723 610)	-
Other net financing inflows / outflows	9 103	(2 288)
Net cash from (used in) financing activities	(1 548 839)	(1 797 201)
Net change in cash and cash equivalents	1 142 255	724 226
Net foreign exchange differences	(877)	(9 200)
Cash and cash equivalents at the beginning of the period	1 390 195	959 055
Cash and cash equivalents at the end of the period	2 531 573	1 674 081
of which is restricted use	-	-

Additional notes to the interim condensed consolidated financial statement presented on pages 10 to 44 are its integral part

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 000004335

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.

*Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand*

Interim condensed consolidated financial statement of the Getin Holding Capital Group

2.1.2. Description of organization of the Getin Holding Group with the identification of the consolidated entities

The interim condensed consolidated financial statement for the 9 month period ended 30.09.2010 concerns Getin Holding and the following companies of the Getin Holding Group:

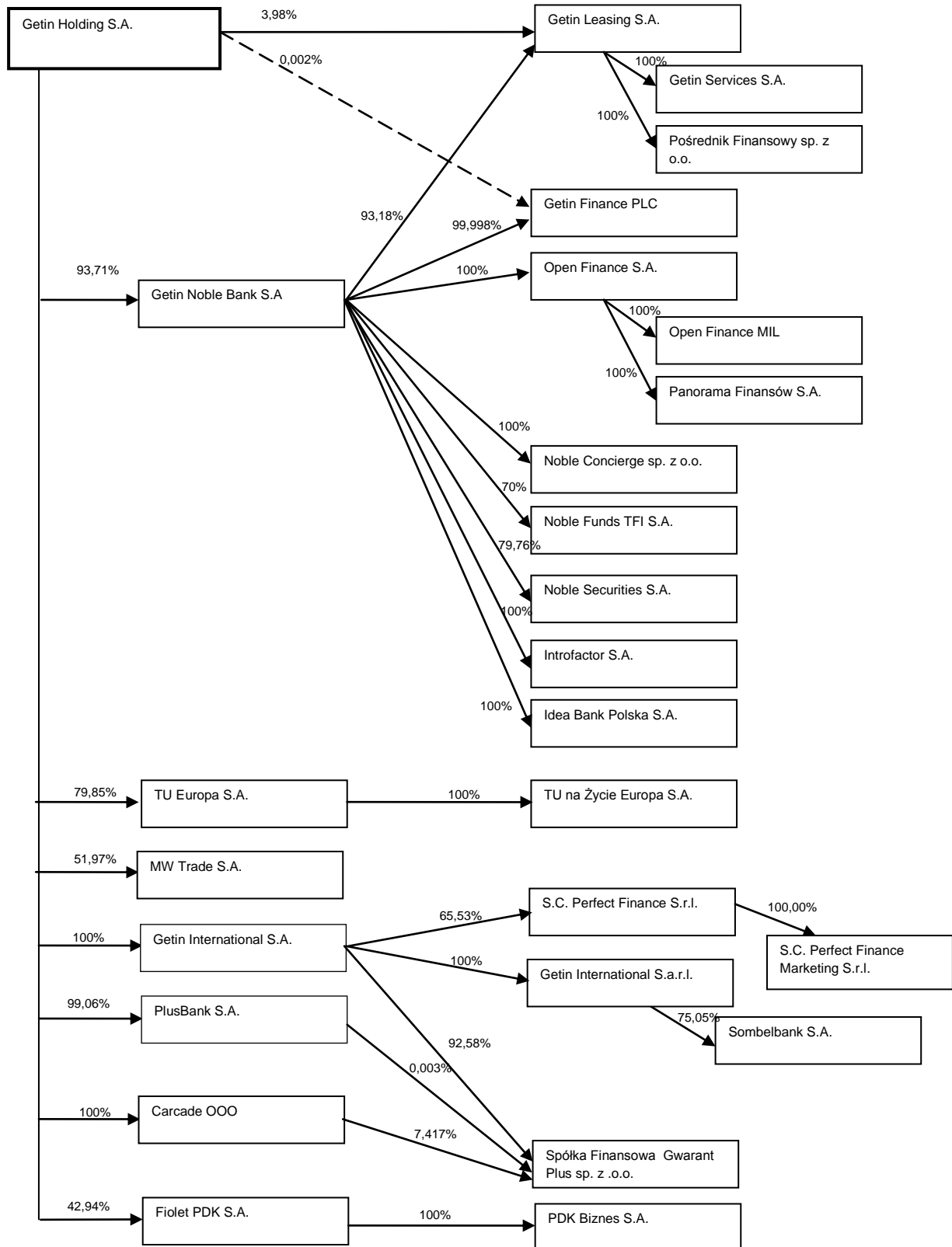
Subsidiaries consolidated full method:

Company name	Type of activity	Share in capital	Additional information
Getin Noble Bank S.A. with its registered office in Warsaw	Banking	93.71%	On 4.01.2010 Nobel Bank S.A. and Getin Bank S.A. were joined by transfer of assets from Getin Bank S.A. to Noble Bank S.A.
Idea Bank Polska S.A. with its registered office in Warsaw	Banking	93.71%	Company in 100% is owned by Getin Noble Bank S.A. (to 12.10.2010 company operated under the name GMAC Bank Polska S.A.)
Open Finance S.A. with its registered office in Warsaw	Financial consulting	93.71%	Getin Noble Bank S.A. owns 100% shares
Noble Funds TFI S.A. with its registered office in Warsaw	Financial and investment consulting	65.60%	Getin Noble Bank S.A. owns 70% shares
Noble Securities S.A. with its registered office in Krakow	Brokerage	74.74%	Company in 79.76% is owned by Getin Noble Bank S.A.
Getin Leasing S.A. with its registered office in Wroclaw	Lease	91.30%	93.18% shares are held by Getin Noble Bank S.A., and 3.98% by Getin Holding S.A.
Getin Services S.A. with its registered office in Wroclaw	Activities auxiliary to insurance	91.30%	Company in 100% is owned by Getin Leasing S.A.
Pośrednik Finansowy sp. z o.o. with its registered office in Wroclaw	Intermediation in the lease agreements	91.30%	Company in 100% is owned by Getin Leasing S.A.
Panorama Finansów S.A. with its registered office in Warsaw	Financial consulting	93.71%	Open Finance S.A. owns 100% shares in Panorama Finansów S.A. (from 21.10.2010 Getin Holding owns 100% shares in Panorama Finansów S.A.)
Noble Concierge sp. z o.o. with its registered office in Warsaw	Prestige concierge services for parent company clients	93.71%	Company in 100% is owned by Getin Noble Bank S.A.
Open Finance MIL with its registered office in Dublin (Ireland Republic)	Customers acquiring and marketing activity on behalf of parent company	93.71%	Open Finance S.A. owns 100% shares
Introfactor S.A. with its registered office in Warsaw	Factoring services	93.71%	Company in 100% is owned by Getin Noble Bank S.A.
Getin Finance PLC with its registered office in London (Great Britain)	Financial services	93.71%	99.998% shares are held by Getin Bank S.A., and 0.002% by Getin Holding S.A.
TU Europa S.A. with its registered office in Wroclaw	Insurance services	79.85%	
TU Europa na Życie S.A. with its registered office in Wroclaw	Insurance services	79.85%	Company in 100% is owned by TU Europa S.A.
MW Trade S.A., with its registered office in Wroclaw	Financial services	51.97%	
Carcade OOO with its registered office in Kaliningrad (Russian Federation)	Lease	100.00%	
PlusBank S.A. with its registered office in Iwano-Frankowsk (Ukraine)	Banking	99.06%	
Spółka Finansowa Gwarant Plus sp. z o.o. with its registered office in Kiev (Ukraine)	Factoring, guaranting activity and financial agency	100.00%	Company in 92.58% owned by Getin International S.A., in 0.003% owned by PlusBank S.A. and in 7.417% owned by Carcade OOO
Sombelbank S.A. with its registered office in Minsk (Belorussia)	Banking	75.05%	Company in 75.05% owned by Getin Interantional S.a.r.l.
Getin International S.A. with its registered office in Wroclaw	Holding activity for foreign subordinates	100.00%	
Getin International S.a.r.l. with its registered office in Luxembourg (Grand Duchy of Luxembourg)	Holding activity for foreign subordinates	100.00%	Company in 100% is owned by Getin International S.A.
S.C. Perfect Finance S.r.l. with its registered office in Bukarest (Romania)	Financial and investment services	65.53%	Company in 65.53% owned by Getin International S.A.
S.C. Perfect Finance Marketing S.r.l. with its registered office in Bukarest	Market and public opinion research	65.53%	Company in 100% owned by S.C. Perfect Finance S.r.l.

Subsidiaries shown by equity method:

Company name	Type of activity	Share in capital	Additional information
Fiolet Pow szeczny Dom Kredytowy S.A. with its registered office in Wroclaw	Financial and insurance agency	42.94%	From 07.10.2010 Getin Holding owns 100 % shares
Pow szeczny Dom Kredytowy Biznes sp. z o.o. with its registered office in Wroclaw	Financial agency	42.94%	Company in 100% is owned by Fiolet PDK S.A.

2.1.3. Organisation chart of the Getin Holding Group and employment as of 30.09.2010



Employment (full-time posts) at companies of the Getin Holding Capital Group	30.09.2010 (unaudited)	31.12.2009	Change
Getin Holding S.A.	20	23	(3)
Getin Noble Bank Group*	5 345	4 409	936
TU Europa Group	194	160	34
Carcade OOO	440	399	41
Getin International**	5	8	(3)
Sombelbank S.A.	239	164	75
PlusBank S.A.	598	403	195
SC Perfect Finance S.r.l.	23	33	(10)
Spółka Finansowa Gwarant Plus sp. z o.o.	4	2	2
Total	6 868	5 601	1 267
including:			
Poland	5 559	4 592	967
International activities	1 309	1 009	300

* value at 31.12.2009 it is a sum of employment in copmanies of Noble Bank Group and Getin Bank Group

** Getin International S.A., Getin International S.a.r.l.

2.1.4. 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 30.09.2010 and contains comparable data for the period of 9 month ended 30.09.2009, which were not subject to review by an independent auditor and financial data as at 31.12.2009, which were reviewed by a key auditor acting on behalf of the eligible entity, Ernst & Young Audit Ltd.. Additionally consolidated financial income statement and consolidated statement of comprehensive income include data for the 3 month period ending 30.09.2010 and comparative data for 3 month period ending 30.09.2009, which were not subject to review or audit by an independent auditor.

This interim condensed consolidated financial statement was approved for publication by the Management Board on 10.11.2010.

This interim condensed consolidated financial statement has been prepared in accordance with International Financial Reporting Standards approved by the European Union ("IFRS-EU") in particular in accordance with International Accounting Standard ("IAS") 34 "Interim Financial Reporting". 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-UE 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.

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 31.12.2009.

Getin Holding Capital Group
Consolidated financial report for the 9 month period ended 30.09.2010
data given in PLN thousand

Interim condensed consolidated financial statement of the Getin Holding Capital Group

Accounting policies implemented to interim condensed consolidated financial statement preparation are coherent, to those implemented to annual consolidated financial statement for the year ended 31.12.2009.

Changes in presentation of financial data

In order to ensure comparability of financial data the Group made the following significant revisions at comparable data as at 31.12.2009 and for the period 01.01-30.09.2009.

Income statement

1. The adjustment of interest income and expense in the amount of 19,665T PLN concerning the separate presentation of interest income and expense associated with derivatives.
2. The adjustment of fee and commission expense and administrative expenses in the amount of 47,752T PLN concerning a commission fees of the Open Finance' employees presentation, reported in the previous periods as the administrative expenses.
3. The adjustment of foreign exchange result and result on impairment losses on credits, loans and off-balance sheet liabilities in the amount of 10,337T PLN resulting from a change in the presentation of foreign exchange for impairment.

CONSOLIDATED INCOME STATEMENT	Historical data 01.01.2009- 30.09.2009 ¹⁾	Presentation adjustment no.1	Presentation adjustment no.2	Presentation adjustment no.3	Comparable data 01.01.2009- 30.09.2009 ²⁾
Continued activity					
Interest income	2 107 506	19 665			2 127 171
Interest expense	(1 404 178)	(19 665)			(1 423 843)
Net interest income	703 328	-	-	-	703 328
Fee and commission income	408 142				408 142
Fee and commission expense	(85 914)		(47 752)		(133 666)
Net fee and commission income	322 228	-	(47 752)	-	274 476
Insurance premiums	371 469				371 469
Dividend received	2 182				2 182
Result on financial instruments measured to fair value	133 249				133 249
Result on investment securities	(1 577)				(1 577)
Foreign exchange result	94 823			(10 337)	84 486
Claims and benefits paid	(21 414)				(21 414)
Change of the value of insurance provisions	(16 079)				(16 079)
Other operating income	81 363				81 363
Other operating expenses	(104 616)				(104 616)
Net other operating income	539 400	-	-	(10 337)	529 063
Net operating income	1 564 956	-	(47 752)	(10 337)	1 506 867
Result on provision for NIL and other accounts receivable	(591 397)			10 337	(581 060)
Administrative expenses	(645 921)		47 752		(598 169)
Operating profit	327 638	-	-	-	327 638
Share in net profit (loss) of associates	(212)				(212)
Profit / (loss) before income tax	327 426	-	-	-	327 426
Corporate income tax	(52 556)				(52 556)
Net profit / (loss) for the period from continued activity	274 870	-	-	-	274 870
Discontinued activity					
Result on discontinued activity	(123)				(123)
Net profit / (loss) for the period from continued and discontinued activity	274 747	-	-	-	274 747
Attributable to equity holders of the parent	229 625				229 625
Attributable to non-controlling interest	45 122				45 122

¹⁾ disclosed in the consolidated quarterly financial statement for the 9 month period ended 30.09.2009

²⁾ disclosed in this interim condensed consolidated financial statement

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

The table below shows the adjustment of foreign exchange result on impairment losses in the following quarters of 2010:

	01.01.2010- 31.03.2010	01.04.2010- 30.06.2010	01.07.2010- 30.09.2010	01.01.2010- 30.09.2010
Changes in presentation of financial data in the period:	Q1	Q2	Q3	Q3 cumulatively
Historical data presented in consolidated financial statement of Getin Holding Group				
Foreign exchange result	28 647	71 587	23 090	123 324
Result on impairment losses on credits	(279 357)	(321 355)	(257 423)	(858 135)
The adjustment of foreign exchange result on impairment losses in Getin Noble Bank				
Foreign exchange result	2 334	(27 916)	-	(25 582)
Result on impairment losses on credits	(2 334)	27 916	-	25 582
Data after presentation adjustment				
Foreign exchange result	30 981	43 671	23 090	97 742
Result on impairment losses on credits	(281 691)	(293 439)	(257 423)	(832 553)

Balance sheet

1. Adjustment of retained earnings in the amount of 932T PLN concerning costs related to the acquisition by Getin Noble Bank shares of others entities in the amount of 1,044T PLN less deferred tax in the amount of 112T PLN.
2. Adjustment of derivative financial instruments (reclassification to the position of loans and advances to customers) by a margin of deferred credits in the amount of 35,542T PLN.

CONSOLIDATED BALANCE SHEET	Historical data 31.12.2009	Presentation adjustment no.1	Presentation adjustment no.2	Comparable data 31.12.2009 ¹⁾
ASSETS				
Derivative financial instruments	455 643	-	(35 542)	420 101
Loans and advances to customers	25 561 831	-	35 542	25 597 373
Tax assets	298 017	112	-	298 129
Other assets	361 577	(1 044)	-	360 533
Other assets (except titles shown above)	8 883 195	-	-	8 883 195
TOTAL ASSETS	35 560 263	(932)		35 559 331
LIABILITIES AND EQUITY				
TOTAL LIABILITIES	31 506 187			31 506 187
Equity (attributable to equity holders of the parent company), including	3 829 752	(932)		3 828 820
Other reserves	2 841 312	(932)		2 840 380
Non-controlling interest	224 324			224 324
Total equity	4 054 076	(932)	-	4 053 144
TOTAL EQUITY AND LIABILITIES	35 560 263	(932)	-	35 559 331

¹⁾ disclosed in this interim condensed consolidated financial statement

Acquisition settlement of subsidiary

On 03.08.2010 Getin Holding signed an agreement on purchasing 52.49% shares of MW Trade S.A. ("MW Trade"), based in Wroclaw, which entitles to 52.49% of votes at the general meeting of shareholders of that company. The total purchase price of these shares amounted to 26,864T PLN and was fully paid by Getin Holding on 03.08.2010. Costs related to the Company's acquisition amounted to 233T PLN.

The acquisition was calculated under IFRS 3. Result on the provisional acquisition settlement of the subsidiary is shown in the table below.

Acquisition settlement of MW Trade S.A.

Assets at the moment of acquisition	115 884
Liabilities at the moment of acquisition	<u>83 649</u>
Net assets at the moment of acquisition	<u>32 234</u>
Non-controlling interest	15 314
Capital Group share in net assets	<u>26 864</u>
Goodwill	9 944

Investment agreements

On the basis of the Investment Contract dated 31.03.2006 and agreements of 21.10.2009 between Getin Noble Bank S.A. and the private persons who were the shareholders of Noble Funds TFI S.A. as at 30.09.2010, Getin Noble Bank S.A. has the right (between 28.06.2007 and 31.12.2012) to summon all the aforesaid private persons to sell all the shares for the benefit of Getin Noble Bank S.A. The possible purchase price depends among others on the way of action of Noble Funds TFI S.A., net value of the assets and the results as at the day of the option realization as well as the financial results for the period of 12 months preceding the day of the option realization. Simultaneously the private persons mentioned above have the right to summon Getin Noble Bank S.A. to buy the shares hold by them. The said right is subject to possible execution between 01.01.2012 to 31.12.2012. The sales price depends among others on the way of action of Noble Funds TFI S.A., net value of the assets and the financial results in the years in which the option is possible to be realized.

The calculation of a possible purchase price takes into account multiplier, which is constant during the contract period and does not depend on other market conditions. In the opinion of Management of Getin Noble Bank, in connection with dependence of valuation on the predetermined multiplier, the valuation does not reflect any changes in Noble Funds TFI fair value and therefore does not fall within the scope of IFRS 2. As a put option held by non-controlling shareholders, it is recognized in accordance with the adopted by the Group accounting policy for this type of transaction ie at each balance sheet date Getin Holding Group effectively recognizes liabilities for anticipated payments under the option, which as at 30.09.2010 amounts to 32,958T PLN.

On the basis of an agreement concluded by Getin Noble Bank S.A. with Getin Holding on the 12.08.2009 concerning acceding by Getin Noble Bank S.A. of rights and duties of Getin Holding arising from the investment agreement of 30.06.2008, amended by a subsequent arrangement of 12.08.2009. Mr Jarosław Augustyniak, Mr Maurycy Kuhn and Mr Krzysztof Spyra, who were members of the Management Board of Getin Noble Bank S.A. as at 30.09.2010, were assigned an option to purchase shares in Noble Securities with the following limits: no more shares than 5% for Mr Jarosław Augustyniak, 5% for Mr Maurycy Kuhn and 10% for Mr Krzysztof Spyra respectively, calculated as percentage of the total number of shares in Noble Securities. The condition for the exercise of the option is to achieve a minimum consolidated net profit in 2009 or 2009-2010.

At the same time, according to the agreement, Mr Jarosław Augustyniak and Mr Maurycy Kuhn acquired a right to claim Getin Noble Bank by agency of their subsidiaries to buy back all shares in Noble Securities held by these subsidiaries, as of the date of conclusion of the arrangement. The right to exercise of the option depends among others on the level of budget execution in Noble Securities in 2009-2011, repayment of loans by this persons in entities of Getin Holding Group, cooperation with at least one of the companies of the Getin Holding Group on existing conditions, commitment to the

prohibition of voluntary work in the financial sector outside the Getin Holding Group in 2 years period from exercise of the option. The calculation of a possible purchase price, as in the case of call option of Noble Funds TFI shares, is recognized effectively at each balance sheet date. Getin Holding Group recognizes liabilities for anticipated payments under the option in the amount of 16,058T PLN as at 30.09.2010

Option Program

Under the agreement concluded on 18.11.2009 between Getin Holding and Mr. Krzysztof Rosiński – President of the Management Board of Getin Noble Bank as at 30.09.2010, 1,000,000 shares of the Company were allocated to Mr. Krzysztof Rosiński in scope of the Management Stock Options Programme. The right to sell those shares is limited and it depends, among other things, on performing the functions of the President of the Management Board of Getin Noble Bank and on the financial situation of Getin Noble Bank S.A. between 2010 and 2011. In consolidated financial statement the cost of this option is recognized with probability of meeting the criteria included in the above agreement and in proportion to the vesting period. Until 30.09.2010 the Group recognized on this account the cost in the amount of 1,280T PLN. In addition in 2010 the Group recognized the cost of granting in 2010 the remaining shares under the Management Stock Options Programme, adopted on 28.03.2008 in the amount of 8,719T PLN. Cumulatively, in three quarters of 2010 the cost of Options Programme amounts to 9,999T PLN and is included in salary costs and other reserves.

2.1.5. Financial results of Getin Holding Group for the 3rd quarter of 2010

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

Selected Income Statement data	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited)	% Change
Net interest income	926 862	703 328	31.78%
Net fee and commission income	366 013	274 476	33.35%
Net profit (loss):	299 676	274 747	9.07%
Attributable to equity holders of the Company	271 116	229 625	18.07%
Attributable to non-controlling interest	28 560	45 122	(36.70%)

Selected Balance Sheet data	30.09.2010 (unaudited)	31.12.2009	% Change
Loans and advances to customers	30 915 529	25 597 373	20.78%
Deposits from customers	34 735 270	28 241 496	22.99%
Total assets	42 482 864	35 559 331	19.47%

Key ratios	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited)	% Change
Cost / income	37.48%	39.70%	(2.22%)
Net interest income / Total income	52.34%	46.67%	5.67%
Net fee & commission income / Total income	20.67%	18.22%	2.45%
ROAA ⁽¹⁾	1.02%	1.10%	(0.08%)
ROAE ⁽²⁾	9.43%	8.59%	0.83%

- (1) Net profit for Q3 2010 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 30.09.2010 generated a net profit at the level of 299,676T PLN, including profit attributable to the shareholders of the parent company amounting to 271,116T PLN, and to the non-controlling shareholders at the level of 28,560T PLN. The highest influence on the result of the Group had the profit generated by Getin Bank Group amounting to 348,476T PLN. The results generated by the other companies covered under full consolidation during the 9 month period ending on 30.09.2010 are as follows:

- Getin Holding – net loss of 9,199T PLN;
- TU Europa Group – net profit of 108,872T PLN;
- Getin International S.A. and Getin International S.a.r.l. – net loss of 1,292T PLN;
- Carcade – net profit of 16,395T PLN;
- PlusBank Group – net profit of 12,832T PLN (including net loss of Akkord Plus in the amount of 432T PLN);
- Sombelbank – net profit of 7,957T PLN;
- S.C. Perfect Finance – net loss of 1,901T PLN;
- MW Trade – net profit (from the acquisition date 03.08.2010) of 1,496T PLN.

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 Noble Bank and Open Finance of -94,204T PLN;
- elimination of transaction between Fiolet PDK S.A and Getin Noble Bank of -6,342T PLN;
- non-controlling interest in the Group's companies' results of -28,560T PLN;
- elimination of dividend inside the Group -4,343T PLN
- elimination of the result on sale 19.94% shares of TU Europa by Getin Noble Bank in the amount of -79,582T PLN. In consolidated financial statement the result on sale amounts to 51,651T PLN in accordance with IAS 27.30 this result is presented directly in equity of Getin Holding Group.

2.2. Interest income and interest expense

Interest income	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited, transformed)
Income on loans to customers	1 482 524	1 254 735
Income on the investment securities	153 564	164 287
Income on placements in other banks	46 263	64 014
Interest on financial lease	112 707	147 081
Obligatory provision interests	22 708	20 774
Income on other placements on money market	3 808	3 438
Other interest	9 209	3 857
Total	1 830 783	1 658 186
Income on derivative financial instruments	435 227	468 985
Total	2 266 010	2 127 171

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

Interest expense	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited, transformed)
Expense on amounts due to customers	1 182 891	1 177 344
Expense on other deposits on the money market	12	7 462
Expense on debt securities issued	23 708	89 319
Expense on credits	18 911	41 845
Expense on other bank's deposits	3 885	11 594
Expense on financial lease interest	68	212
Other interest expense	237	978
Total	1 229 712	1 328 754
Expense on derivative financial instruments	109 436	95 089
Total	1 339 148	1 423 843

2.3. Fee and commission income and expenses

Fee and commission income	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited, transformed)
From intermediations in sales of credits, investment products and sales	245 129	113 401
From the credits and loans granted	162 551	224 908
From the accounts maintenance	19 455	19 058
From units of participation sale	24 739	14 812
From asset management fees	47 146	3 738
<i>management fees for Europa Capital Group</i>	<i>45 908</i>	<i>1 911</i>
From insurance sale	8 013	10 401
From the payment and credit cards	14 068	10 892
From the clearing and cash operations	4 391	3 427
From the guarantees and similar operations	2 807	1 593
Other	11 863	5 912
Total	540 162	408 142

Fee and commission expense	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited, transformed)
Due to intermediations in sales of credits, investment products and sales of insurance	127 695	111 580
Due to loans and credits	28 072	8 520
Due to the payment and credit cards	10 211	9 627
Due to clearing and cash operations	1 289	1 370
Other	6 882	2 569
Total	174 149	133 666

2.4. Overhead costs

Overhead costs	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited, transformed)
Payroll/employee benefits	274 241	226 812
Materials and energy consumption	25 900	22 362
Third party services, including:	269 751	252 669
- marketing, representation and advertisement	76 099	64 940
- IT services	16 710	12 247
- rent	86 959	88 979
- security and cash processing services	6 718	8 389
- maintenance and repairs	7 228	5 430
- telcommunication and post	40 690	34 360
- legal services	2 347	3 052
- advisory services	6 958	7 205
- insurance	1 130	1 695
- other	24 912	26 372
Other real cost	5 553	15 246
Taxes and charges	9 853	10 663
Annual Bank Guarantee Fund and Financial Supervision Commission fee	13 832	11 160
Acquisition commissions expense	8 531	11 294
Cost of insurance activity payments	3 287	1 272
Depreciation	46 952	45 021
Other	5 783	1 670
Total	663 683	598 169

2.5. Income tax

Major components of tax expense (or income)	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited)
Consolidated income statement		
Current income tax	67 971	124 009
Current tax charge	72 479	123 447
Adjustments related to the tax from previous years	(4 852)	149
Other taxes (e.g. tax at the source)	344	413
Deferred income tax	(97 564)	(71 453)
Due to the timing differences	(165 093)	(71 453)
Tax loss from previous years	67 529	-
Tax charge disclosed in the consolidated profit and loss statement	(29 593)	52 556
Consolidated share capital		
Current income tax	18 667	-
Tax result of capital cost increase	18 667	-
Deferred income tax	(16 729)	(2 909)
Due to the timing differences, including:	(16 729)	(2 909)
related to financial instruments available for sale	1 083	(2 909)
related with the value of cash flow hedges	(17 206)	-
other	(606)	-
Tax charge disclosed in the consolidated equity	1 938	(2 909)
Total basic components of tax expense	(27 655)	49 647

Tax shown in the income statement in the period from January to September 2010 shows a positive value.

In January 2010 Getin Noble Bank S.A. changed the calculation method for foreign exchange differences which was used for calculating the current income tax from tax method to accounting method. This change leads the necessity to identify in 2010 tax deductible revenue/expenses from accrued in 2009 foreign exchange differences. According to received interpretations of tax law, the recognition covers only the foreign exchange differences that have affected the financial result of 2009. This means that the foreign exchange differences accrued before 2009 will not increase taxable income.

As a result of this change in the 1st half of 2010 Getin Noble Bank Group dissolved deferred income tax reserves, associated with the aforementioned foreign exchange differences, in the amount of 88,624T PLN.

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

3 quarters of 2010 (unaudited)	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 - 01.01.2010	1 654 293	55 605	913	1 710 811
Increase	1 542 095	14 279	3 082	1 559 456
Decrease	(723 226)	(1 312)	(2 365)	(726 903)
Net provisions in P&L	818 869	12 967	717	832 553
Write-offs	(13 784)	-	-	(13 784)
Other increases	11 507	1 401	-	12 908
Other decreases	(34 485)	-	-	(34 485)
Net other increases/decreases	(22 978)	1 401	-	(21 577)
Provision for losses at the end of the period - 30.09.2010	2 436 400	69 973	1 630	2 508 003

3 quarters of 2009 (unaudited, transformed)	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	1 112 949	17 433	4 055	1 134 437
Decrease	(548 430)	(1 312)	(3 635)	(553 377)
Net provisions in P&L	564 519	16 121	420	581 060
Write-offs	(37 154)	-	-	(37 154)
Other increases	13 117	20 253	-	33 370
Other decreases	(22 225)	(1 019)	-	(23 244)
Net other increases/decreases	(9 108)	19 234	-	10 126
Provision for losses at the end of the period - 30.09.2009	1 431 675	52 470	991	1 485 136

2.7. Loans and advances to customers

Loans and advances to customers	30.09.2010 (unaudited)	31.12.2009
Credits and loans	32 834 736	26 990 771
Purchased receivables	297 354	237 929
Realized guarantees and commitments	197	124
Payment cards receivables	219 631	22 118
Total gross	33 351 918	27 250 942
Impairment provisions (-)	(2 436 389)	(1 653 569)
Total net	30 915 529	25 597 373

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

As at 30.09.2010 (unaudited)	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	1 328 025	184 618	(19 311)	(135 141)	1 358 191
- car credits	3 525 462	651 565	(70 573)	(421 712)	3 684 742
- mortgages	22 815 437	1 046 873	(145 886)	(343 938)	23 372 486
- consumer credits	2 243 720	1 556 218	(103 354)	(1 196 474)	2 500 110
Total	29 912 644	3 439 274	(339 124)	(2 097 265)	30 915 529

As at 31.12.2009	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	939 081	153 585	(6 200)	(118 865)	967 601
- car credits	3 340 365	385 972	(58 290)	(236 097)	3 431 950
- mortgages	18 517 858	427 218	(51 693)	(118 934)	18 774 449
- consumer credits	2 293 035	1 193 828	(181 478)	(882 012)	2 423 373
Total	25 090 339	2 160 603	(297 661)	(1 355 908)	25 597 373

2.8. Deposits from customers

Amounts due to customers	30.09.2010 (unaudited)	31.12.2009
Amounts due to corporate entities	3 927 012	2 763 023
Overdrafts and overnights	380 577	313 777
Term deposits	3 545 218	2 449 246
Other	1 217	-
Amounts due to state budget entities	1 319 201	1 012 950
Overdrafts and overnights	554 259	648 603
Term deposits	764 942	364 347
Amounts due to individuals	29 489 057	24 465 523
Overdrafts and overnights	3 336 088	3 592 868
Term deposits	21 306 643	17 783 343
Investment agreements	4 845 901	3 086 958
Other	425	2 354
Total of liabilities	34 735 270	28 241 496

Amounts due to customers by maturity based on the remaining period at the balance sheet date to date of repayment	30.09.2010 (unaudited)	31.12.2009
Overdrafts and overnights	4 270 924	4 555 248
Term liabilities by maturity:	30 462 704	23 683 894
up to 1 month	5 012 788	4 491 279
from 1 to 3 months	7 478 328	6 542 272
from 3 to 6 months	7 434 922	6 971 886
from 6 months to 1 year	8 104 997	2 402 819
from 1 to 5 years	2 427 805	3 275 446
more than 5 years	3 864	192
Other	1 642	2 354
Total	34 735 270	28 241 496

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

Amounts due to customers according to the initial maturities	30.09.2010 (unaudited)	%
Overdrafts and overnights	4 270 924	12.3%
Term liabilities by maturity:	30 462 704	87.7%
up to 1 month	614 766	1.8%
from 1 to 3 months	5 016 670	14.4%
from 3 to 6 months	8 213 547	23.6%
from 6 months to 1 year	11 999 350	34.6%
from 1 to 5 years	4 586 774	13.2%
more than 5 years	31 597	0.1%
Other	1 642	0.0%
Total	34 735 270	100%

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

	30.09.2010 (unaudited)	31.12.2009	Change
1. Deferred income tax assets	407 697	286 809	120 888
2. Deferred income tax provision	29 502	26 256	3 246
3. Technical and insurance provisions	702 486	612 165	90 321
4. Provisions, including:	21 797	37 045	(15 248)
Accrued insurance bonuses	19 478	35 341	(15 863)
Provisions for retirement benefits	592	593	(1)
Provisions for granted liabilities and guarantees	1 630	913	717
Other provisions	97	198	(101)

2.10. Provisions for impaired assets

	30.09.2010 (unaudited)	31.12.2009	Change
Total provisions for impaired assets			
Tangible fixed assets	10 015	298	9 717
Investment property	295	480	(185)
Intangible assets	28 038	27 209	829
Credits and loans granted to clients	2 436 389	1 653 569	782 820
Amounts due from banks	11	724	(713)
Financial lease receivables	69 973	55 605	14 368
Financial assets available for sale	1 128	3 063	(1 935)
Other assets	16 922	18 922	(2 000)
Total provisions for impaired assets	2 562 771	1 759 870	802 901

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

	30.09.2010 (unaudited)	31.12.2009
1. Given contingent liabilities	1 215 869	979 824
a) financial	1 199 221	964 540
b) guarantee	16 648	15 284
2. Received contingent liabilities	662 401	548 886
a) financial	463 691	297 500
b) guarantee	198 710	251 386
3. Liabilities concerned with realisation of buy/sell transactions*	35 096 692	25 795 572
4. Other off-balance sheet items	6 246 464	1 201 285
TOTAL OFF-BALANCE SHEET ITEMS	43 221 426	28 525 567

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

2.12. Components of other comprehensive income

	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited)
Other comprehensive income		
Exchange differences from evaluation of foreign subsidiaries	(935)	(19 996)
Valuation of available for sale financial instruments, including:	4 591	(12 424)
<i>Profit (loss) for the period</i>	4 591	(12 424)
Write-downs on the value of cash flow hedge	(73 352)	(30 945)
Participation in an associate result on sale of Issuer shares	-	2 148
Total of other comprehensive income	(69 696)	(61 217)

	01.01.2010- 30.09.2010 (unaudited)	01.01.2009- 30.09.2009 (unaudited)
Income tax relating to components of other comprehensive income		
Exchange differences from evaluation of foreign subsidiaries - amount not taxable	(935)	(19 996)
Amount before income tax	(935)	(19 996)
Income tax amount	-	-
Valuation of available for sale financial instruments	4 591	(12 424)
Amount before income tax	5 674	(15 333)
Income tax amount	(1 083)	2 909
Write-downs on the value of cash flow hedge - amount not taxable	(73 352)	(30 945)
Amount before income tax	(90 558)	(30 945)
Income tax amount	17 206	-
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	16 123	2 909

2.13. Calculation of solvency ratio for Getin Noble Bank Group

Solvency of Getin Noble Bank Group	30.09.2010	31.12.2009
Equity capital		
Share capital	953 763	953 763
Reserved capital	1 936 386	1 603 007
Own shares (-)	(696)	(2 635)
Other reserve capital	37 493	-
Audited profit	208 089	206 420
General fund for bank risk	-	32 500
Exchange differences	561	564
Intangible assets adjustment	(218 860)	(220 477)
Funds adjustments of non-realised losses on debt securities classified as available for sale - 100%	(1 726)	(6 342)
Retained earnings from prior years	(32 531)	5 235
Short-term capital	366	3
Total equity capital	2 882 845	2 572 038
Risk weighted assets		
Risk exposure at the level of 0%	5 530 790	5 454 680
Risk exposure at the level of 20%	1 242 889	1 094 358
Risk exposure at the level of 35%	434 529	99 569
Risk exposure at the level of 50%	308 217	170 393
Risk exposure at the level of 75%	26 663 094	22 982 285
Risk exposure at the level of 100%	4 705 318	3 089 943
Risk exposure at the level of 150%	105 777	235 338
Total risk weighted assets	25 416 075	21 018 581
Risk weighted off balance liabilities		
Risk exposure at the level of 0%	2 377 677	364 950
Risk exposure at the level of 0.2%	4 346 984	2 185 713
Risk exposure at the level of 0.25%	184 000	-
Risk exposure at the level of 0.5%	1 781 845	749 305
Risk exposure at the level of 1%	4 904 641	4 447 936
Risk exposure at the level of 1.2%	15 291	-
Risk exposure at the level of 1.5%	597 500	-
Risk exposure at the level of 1.6%	41 227	-
Risk exposure at the level of 2.5%	3 678 383	1 406 692
Risk exposure at the level of 3.5%	7 238	-
Risk exposure at the level of 5%	240 887	1 866 483
Risk exposure at the level of 6%	11 849	-
Risk exposure at the level of 20%	208 268	103 875
Risk exposure at the level of 35%	-	1 477
Risk exposure at the level of 50%	10 372	246 711
Risk exposure at the level of 75%	268 534	322 128
Risk exposure at the level of 100%	27 749	16 258
Risk exposure at the level of 150%	-	25
Total risk weighted off balance liabilities	457 872	583 628
Total risk weighted assets and off - balance liabilities	25 873 947	21 602 209
Capital requirements:		
Credit risks	2 069 886	1 728 177
Contractor credit risks	30	-
Operational risks	165 749	122 931
Interest rate general risks	336	2
Solvency ratio	10.32%	11.12%

As at 30.09.2010 the solvency ratio for PlusBank S.A. amounts to 35.01% (as at 31.12.2009: 44.75%), in Sombelbank S.A. 68.6% (as at 31.12.2009: 59.3%).

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 evaluation is based on operating profit or loss.

As a result of merger of Getin Bank and Noble Bank and because of that for management purposes Getin Noble Bank doesn't analyze separately affluent banking services, since the beginning of 2010 both segments of retail and affluent banking services have been combined, and additionally assets and funds management segment was extracted. For the year 2009 there were also made data adjustments in order to provide its comparability with the current period.

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

Banking Segment covers services in the field of loans and credits, guarantees and warranties, and acceptance of deposits also in the field of planning and consulting and investment products provided by Getin Noble Bank S.A., Plus Bank S.A. Group and Sombelbank S.A.

Assets and Funds Management Segment includes services related to placement of funds by offering units, trading of securities consulting, contracted securities package management, creation and management of investment funds: treasure, capital and mixed.

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, stockbrokerage, financial services in medical sector and debt collection.

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 bank assurance 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. They can be attributed directly or on a reasonable basis to the segment. 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 (banking services segment, insurance segment, leasing services segment, financial agency segment and assets and funds management segment), in the Russian Federation (leasing services segment), in Ukraine (banking services), Belarus (banking services), and Romania (financial agency). 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.

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

Consolidated income statement for Q3 2010 cumulatively per segments (unaudited)

	Banking	Assets and funds management	Financial agency services	Lease Services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
	Poland, Ukraine, Belarus	Poland	Poland, Ukraine, Romania	Poland, Russian Federation	Poland	Poland, Luxemburg	
Interest income	2 155 879	468	7 103	113 021	215 349	(225 810)	2 266 010
External	2 108 113	33	4 479	112 526	40 152	707	2 266 010
Internal	47 766	435	2 624	495	175 197	(226 517)	-
Interest expense	(1 369 208)	(52)	(1 944)	(57 121)	(147 041)	236 218	(1 339 148)
External	(1 180 185)	(3)	(866)	(11 614)	(147 041)	561	(1 339 148)
Internal	(189 023)	(49)	(1 078)	(45 507)	-	235 657	-
Net interest income	786 671	416	5 159	55 900	68 308	10 408	926 862
External	927 928	30	3 613	100 912	(106 889)	1 268	926 862
Internal	(141 257)	386	1 546	(45 012)	175 197	9 140	-
Fee and commission income	748 018	24 911	278 844	16 626	48 942	(577 179)	540 162
External	348 031	23 514	106 309	15 981	45 981	346	540 162
Internal	399 987	1 397	172 535	645	2 961	(577 525)	-
Fee and commission expense	(181 529)	(5 744)	(103 730)	(219)	(40 396)	157 469	(174 149)
External	(117 223)	(2 196)	(68 756)	-	(463)	14 489	(174 149)
Internal	(64 306)	(3 548)	(34 974)	(219)	(39 933)	142 980	-
Net fee and commission income	566 489	19 167	175 114	16 407	8 546	(419 710)	366 013
External	230 808	21 318	37 553	15 981	45 518	14 835	366 013
Internal	335 681	(2 151)	137 561	426	(36 972)	(434 545)	-
Other net operating expense and income	265 933	264	8 833	17 094	100 325	85 537	477 986
External	203 074	260	7 597	17 327	350 415	(100 687)	477 986
Internal	62 859	4	1 236	(233)	(250 090)	186 224	-
Net operating income	1 619 093	19 847	189 106	89 401	177 179	(323 765)	1 770 861
External	1 361 810	21 608	48 763	134 220	289 044	(84 584)	1 770 861
Internal	257 283	(1 761)	140 343	(44 819)	(111 865)	(239 181)	-
Provisions for impairment losses	(828 315)	-	-	(12 947)	-	8 709	(832 553)
Including internal	(8 729)	-	-	-	-	8 729	-
Administrative expenses	(454 571)	(4 350)	(99 772)	(54 409)	(42 479)	(8 102)	(663 683)
Including internal	(3 998)	(400)	(3 221)	(777)	(4 902)	13 298	-
Operating profit	336 207	15 497	89 334	22 045	134 700	(323 158)	274 625
Profit / (loss) before income tax	336 207	15 497	89 334	22 045	134 700	(327 700)	270 083
Net profit / (loss) for the period on continued activity	370 651	12 543	71 675	17 802	108 872	(281 867)	299 676
Net profit / (loss) for the period on discontinued activity	-	-	-	-	-	-	-
Net profit / (loss) for the period on continued and discontinued activity	370 651	12 543	71 675	17 802	108 872	(281 867)	299 676

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed consolidated financial statement of the Getin Holding Capital Group

Consolidated income statement for Q3 2009 cumulatively per segments (unaudited)

	Banking	Assets and funds management	Financial agency services	Lease Services	Insurance services	Holding companies and consolidation adjustments	Getin Holding Capital Group
	Poland, Ukraine, Belarus	Poland	Poland, Ukraine, Romania	Poland, Russian Federation	Poland	Poland, Luxemburg	
Interest income	2 010 522	849	6 288	149 189	144 427	(184 104)	2 127 171
External	1 916 019	32	554	148 158	19 869	42 539	2 127 171
Internal	94 503	817	5 734	1 031	124 558	(226 643)	-
Interest expense	(1 424 240)	(55)	(4 083)	(79 828)	(102 928)	187 291	(1 423 843)
External	(1 252 910)	(55)	(558)	(19 199)	(102 928)	(48 193)	(1 423 843)
Internal	(171 330)	-	(3 525)	(60 629)	-	235 484	-
Net interest income	586 282	794	2 205	69 361	41 499	3 187	703 328
External	663 109	(23)	(4)	128 959	(83 059)	(5 654)	703 328
Internal	(76 827)	817	2 209	(59 598)	124 558	8 841	-
Fee and commission income	535 891	17 219	212 638	13 865	6 924	(378 395)	408 142
External	311 440	17 219	58 802	13 656	6 924	101	408 142
Internal	224 451	-	153 836	209	-	(378 496)	-
Fee and commission expense	(157 834)	(4 259)	(15 376)	(1)	(209)	44 013	(133 666)
External	(90 035)	(1 757)	404	-	3 729	(46 007)	(133 666)
Internal	(67 799)	(2 502)	(15 780)	(1)	(3 938)	90 020	-
Net fee and commission income	378 057	12 960	197 262	13 864	6 715	(334 382)	274 476
External	221 405	15 462	59 206	13 656	10 653	(45 906)	274 476
Internal	156 652	(2 502)	138 056	208	(3 938)	(288 476)	-
Other net operating expense and income	286 842	129	7 579	24 580	96 770	113 163	529 063
External	234 754	126	7 194	24 481	264 125	(1 617)	529 063
Internal	52 088	3	385	99	(167 355)	114 780	-
Net operating income	1 251 181	13 883	207 046	107 805	144 984	(218 032)	1 506 867
External	1 119 268	15 565	66 396	167 096	191 719	(53 177)	1 506 867
Internal	131 913	(1 682)	140 650	(59 291)	(46 735)	(164 855)	-
Provisions for impairment losses	(576 073)	-	-	(16 122)	-	11 135	(581 060)
Including internal	(67)	-	-	-	-	67	-
Administrative expenses	(408 893)	(3 554)	(133 324)	(71 453)	(33 956)	53 011	(598 169)
Including internal	(445)	-	(2 277)	(979)	-	3 701	-
Operating profit	266 215	10 329	73 722	20 230	111 028	(153 886)	327 638
Profit / (loss) before income tax	266 215	10 329	73 722	20 230	111 028	(154 098)	327 426
Net profit / (loss) for the period on continued activity	243 763	8 357	58 951	15 746	89 811	(141 758)	274 870
Net profit / (loss) for the period on discontinued activity	-	-	-	(123)	-	-	(123)
Net profit / (loss) for the period on continued and discontinued activity	243 763	8 357	58 951	15 623	89 811	(141 758)	274 747

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

On 24.09.2010 a subscription for 1,575 thousand H-series ordinary bearer shares of TU Europa with the nominal value of PLN 4 each was closed. The shares had been issued pursuant to a resolution adopted by the Company's Extraordinary General Meeting on 10.02.2010. The new shares issue excluded pre-emptive rights of the present shareholders of TU Europa. The shares were offered within a public offering based on the prospectus approved by the Polish Financial Supervision Authority. Furthermore, within the aforementioned public offering, all shares of TU Europa held by Getin Noble Bank were offered i.e. 1,570,400 ordinary bearer shares, which is reported in detail in 4.2 hereof. The said shares were sold for PLN 152 each. On 08.10.2010 1,575 thousand rights to the aforementioned H-series shares were admitted to trading. On 25.10.2010 the District Court for Wrocław-Fabryczna recorded increase by PLN 6,300 thousand in the share capital of TU Europa by means of issue of H-series shares.

On 06.07.2010 the Company purchased from TUnŻ Europa 10 P-series registered bonds with the nominal value of PLN 1 million each. The bonds had been issued by the Company on 07.08.2009. On the same date the Company issued 10 Q-series registered bonds with the nominal value of PLN 1 million each. The bonds were subscribed for by TUnŻ Europa. The Q-series floating rate bonds shall be purchased on 06.07.2011 or earlier.

On 26.08.2010 1,369,338 N-series shares of Getin Holding with the nominal value of PLN 1 each were admitted to trading. The shares had been issued as part of a conditional top-up of the Company's share capital approved by Annual General Meeting on 28.03.2008. The said shares were subscribed for under the Management Options Scheme. The Company completed the Scheme within 2008 - 2010.

On 09.07.2010 the District Court for Wrocław-Fabryczna recorded increase of the share capital of TUnŻ Europa by PLN 600,000,000 by means of issue of 600,000 G-series ordinary registered shares with the nominal value of PLN 100 each. The said shares had been issued as part of a closed subscription, all the new shares were taken up by TU Europa.

Within the reported period MW Trade:

- on 08.07.2010 issued and on 28.09.2010 purchased 6 Q-series zero-coupon bonds with the nominal value of PLN 500 thousand each;
- on 19.08.2010 issued 40 R-series coupon bonds with the nominal value of PLN 500 thousand each; the purchase date of the bonds shall fall on 19.08.2013;
- on 28.08.2010 the company purchased 658 I-series coupon bonds with the nominal value of PLN 10 thousand each, the bonds had been issued on 28.08.2009;
- on 10.09.2010 issued and on 29.09.2010 purchased 2 registered bonds with the nominal value of PLN 265 thousand each;
- on 17.09.2010 issued 3 T-series registered bonds with the nominal value of PLN 250 thousand each; the purchase date of the bonds shall fall on 17.09.2011;
- on 18.09.2010 the company purchased 6 G-series registered bonds with the nominal value of PLN 100 thousand each and 3 O-series registered bonds with the nominal value of PLN 100 thousand each; the bonds had been issued respectively on 18.06.2009 and 18.05.2010.

Furthermore, on 08.09.2010 81,600 D-series shares of MW Trade with the nominal value of PLN 0.1 each were admitted to trading. The shares had been issued as part of conditional top-up of the company's share capital endorsed by the Extraordinary General Meeting on 29.10.2009. As of the date hereof the company's share capital totals PLN 827,020.

2.16. Information concerning dividend in the Getin Holding Group

On 30.09.2010 Open Finance paid Getin Noble Bank the II tranche of dividend worth PLN 17,500 thousand. A resolution on dividend payment was adopted by the company's GM on 22.04.2010. The dividend totals PLN 55,000 thousand and the final tranche of PLN 20,000 thousand shall be paid by the end of December 2010.

2.17. After balance sheet date events

Below we present the events that occurred after 30.09.2010 and might have influence on the future results of the Group, but they did not require making any corrections in this statement.

On 06.10.2010 the share capital of Getin International S.a.r.l. was increased by EUR 8,650 thousand (PLN 34,062 thousand) by issue of 346,000 new shares of 25 EUR (98 PLN) each. All shares were subscribed for by the company's sole shareholder - Getin International S.A. and fully paid up. Upon the increase Getin International S.A. held 1,241,713 shares of EUR 25 (PLN 98) each, that accounts for 100% of the share capital of Getin International s.a.r.l. As at the date hereof the share capital of Getin International s.a.r.l totals EUR 31,043 thousand (PLN 122,240 thousand).

On 07.10.2010 the Company concluded agreements to purchase a total number of 316,136 shares of Fiolet PDK of PLN 100 each, accounting for 57.06% of Fiolet PKD's share capital and carrying 316 136 (57.06%) votes in the company's general meetings. The purchase price for the aforementioned shares totalled PLN 114,120 thousand. Pursuant to the said agreements, the Company acquired in transactions carried out by a brokerage:

- from Mr. Leszek Czarnecki 31,690 (5.72%) shares of Fiolet PDK for PLN 11,440 thousand;
- from LC Corp B.V., a company seated in Amsterdam, 195,031 (35.20%) shares of Fiolet PDK for PLN 70,403 thousand;
- from RB Investcom Sp. z o.o., a company seated in Wrocław, 89,415 (16.14%) shares of Fiolet PDK for PLN 32,277 thousand;

Upon completion of the transaction, the Company holds 554,000 (100%) shares of Fiolet PKD carrying 554,000 (100%) votes in the company's general meeting.

On 08.10.2010 Carcade concluded preliminary agreements to purchase shares of a bank operating in the Russian market. The agreements were concluded with the bank's current shareholders and cover purchase of 60,514,944 bank's shares with the nominal value of RUB 1 (PLN 0.10) each, accounting to 75.64% of the Bank's share capital for the total amount of RUB 36,309 thousand (PLN 3,475 thousand PLN), i.e. for RUB 0.60 (PLN 0.06) for each share.

Conclusion of final agreements under which the said bank's shares shall be purchased depends on fulfilment of specific terms and conditions set forth in the Agreements, such as in particular obtaining all permits and licenses from the banking market supervision authorities, including the Central Bank of the Russian Federation.

On 21.10.2010 the Company concluded with Open Finance an agreement to purchase 500 (100%) shares of Panorama Finansów with the nominal value of PLN 1 thousand each, for the total price of PLN 150 thousand. On 29.10.2010 the Extraordinary General Meeting of Panorama Finansów endorsed a resolution concerning the increase of share capital amounting to 3 million PLN by issuing 3 thousand B-series shares of a nominal value of 1 thousand PLN each. All B-series shares were acquired by Getin Holding. Aforementioned Extraordinary General Meeting resolved to widen the range of company's operations by adding leasing services.

Due to registration of the top-up of the share capital of TU Europa on 25.10.2010, as reported in 2.15 hereof, the Company's share in the share capital of TU Europa declined to 66.54%. Before the registration the Company had held 79.85% of shares of TU Europa.

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed financial statement of the Getin Holding S.A.

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

INTERIM INCOME STATEMENT

	01.07.2010- 30.09.2010 unaudited	01.01.2010- 30.09.2010 unaudited	01.07.2009- 30.09.2009 unaudited	01.01.2009- 30.09.2009 unaudited
Net income from sale of services	15	45	8	23
Operational expenses	(7 582)	(18 123)	(5 036)	(10 110)
Loss on sale	(7 567)	(18 078)	(5 028)	(10 087)
Other operational revenues	16	48	-	89
Other operational expenses	(1)	(7)	1	(14)
Operational net loss	(7 552)	(18 037)	(5 027)	(10 012)
Financial income	1 920	6 224	22 711	23 120
Income from dividends	-	4 343	7 523	80 093
Financial expenses	(571)	(1 792)	(567)	(1 338)
Gross profit (loss)	(6 203)	(9 262)	24 640	91 863
Income tax	305	63	(5 096)	(4 171)
Net profit (loss)	(5 898)	(9 199)	19 544	87 692

Weighted average of issued ordinary shares applied to the basic calculation of the profit per share	713 413 216	712 752 046	710 930 354	710 930 354
Earnings per share - basic for the period (in PLN)	(0.01)	(0.01)	0.03	0.12
Weighted average quantity of issued ordinary shares applied to the calculation of diluted profit per share	712 049 508	711 982 266	711 718 698	711 589 508
Earnings per share - diluted for the period (in PLN)	(0.01)	(0.01)	0.03	0.12

INTERIM STATEMENT OF COMPREHENSIVE INCOME

	01.07.2010- 30.09.2010 unaudited	01.01.2010- 30.09.2010 unaudited	01.07.2009- 30.09.2009 unaudited	01.01.2009- 30.09.2009 unaudited
Profit / (Loss) for the period	(5 898)	(9 199)	19 544	87 692
Other comprehensive income	-	-	-	-
Total of comprehensive income for the period	(5 898)	(9 199)	19 544	87 692

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed financial statement of the Getin Holding S.A.

INTERIM BALANCE SHEET

	30.09.2010 unaudited	31.12.2009
ASSETS		
Fixed Assets	2 507 052	2 448 324
Property, plant & equipment	739	906
Intangible assets	10	17
Investments in subsidiaries	2 440 518	2 413 420
Investments in associates	27 715	7 896
Deferred tax assets	14 148	14 085
Long-term loans granted	23 922	12 000
Current Assets	44 323	155 399
Corporate income tax receivable	2 249	1 796
Trade receivables and other receivables	199	164
Prepayments	215	75
Short-term loans granted	13 014	575
Other financial assets	651	-
Cash and cash equivalents	27 995	152 789
Total Assets	2 551 375	2 603 723
EQUITY AND LIABILITIES		
Shareholders' Equity	2 464 876	2 464 016
Share capital	713 785	712 416
Share premium	1 532 200	1 532 229
Own shares	(10 621)	(10 621)
Other reserves	238 711	145 784
Retained financial profit (loss)	-	(4 538)
Net profit (loss)	(9 199)	88 746
Current liabilities	86 499	139 707
Trade liabilities and other liabilities	73 605	127 006
Financial liabilities at amortised cost	10 160	10 169
Accrued liabilities	2 734	2 532
Total Equity and liabilities	2 551 375	2 603 723

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed financial statement of the Getin Holding S.A.

INTERIM STATEMENT OF CHANGES IN EQUITY (unaudited)
 for the 9 month period ended 30 September 2010

	Share capital	Share premium	Own shares	Other reserves capital	Retained earnings	Net profit (loss)	Total equity
At 1 January 2010	712 416	1 532 229	(10 621)	145 784	(4 538)	88 746	2 464 016
Net profit (loss) for the period						(9 199)	(9 199)
Transfer of profit from retained earnings to other reserves capital				84 208	4 538	(88 746)	-
Issue of shares	1 369						1 369
Costs of equity issue		(29)					(29)
Managerial options				8 719			8 719
At 30 September 2010	713 785	1 532 200	(10 621)	238 711	-	(9 199)	2 464 876

INTERIM STATEMENT OF CHANGES IN EQUITY (unaudited)
 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

Getin Holding Capital Group
 Consolidated financial report for the 9 month period ended 30.09.2010
 data given in PLN thousand
 Interim condensed financial statement of the Getin Holding S.A.

INTERIM STATEMENT OF CASH FLOW

	01.01.2010- 30.09.2010 unaudited	01.01.2009- 30.09.2009 unaudited
Cash flows from operating activities - indirect method		
Gross profit (loss)	(9 262)	91 863
Total adjustments:	(46 382)	(41 016)
1. Depreciation	211	287
2. Foreign exchange (profits)/losses	362	-
3. Interest	(1 847)	(320)
4. (Profit) loss on investing activities	-	(21 228)
5. Change in receivables	(35)	343
6. Change in liabilities, except loans and credits	(53 401)	(21 009)
7. Change in prepayments	62	126
8. Income withholding tax	(453)	(753)
9. Managerial options	8 719	1 538
Net cash from operating activities	(55 644)	50 847
Cash flows from investing activities		
1. Sale of intangible assets and tangible fixed assets	-	72
2. Purchase of intangible assets and tangible fixed assets	(37)	(127)
3. Sale of financial assets	-	134 612
4. Purchase of financial assets	(46 917)	(54 143)
5. Interest received	1 886	71
6. Repayment of loans	-	2 600
7. Loans granted	(24 935)	(12 000)
Net cash used in investing activities	(70 003)	71 085
Cash flows from financing activities		
1. Issue of shares	1 369	-
2. Repayment of amounts due from lease	-	(61)
3. Issue of debt securities	-	10 000
4. Interest paid	(487)	-
5. Costs of equity issue	(29)	-
6. Own shares purchase	-	(2 243)
Net cash used in financing activities	853	7 696
Increase in cash and cash equivalents	(124 794)	129 628
- Net foreign exchange differences	-	-
Cash at the beginning of the period	152 789	23 638
Cash at the end of the period, of which	27 995	153 266
- 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 30.09.2010 and contains comparable financial data for the period of 9 month ended 30.09.2009, which were not subject to review or audit by an independent auditor and data as at 31.12.2009, which were reviewed by a key auditor acting on behalf of the eligible entity, Ernst & Young Audit Ltd.. Financial income statement and statement of comprehensive income include also data for the 3 month period ending 30.09.2010 and comparative data for 3 month period ending 30.09.2009, which were not subject to review or audit by an independent auditor.

This interim condensed financial statement report was prepared by Getin Holding together with the interim condensed consolidated financial statement and was approved for publication by the Management Board on 10.11.2010.

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" 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 31.12.2009.

Accounting policies implemented to interim condensed financial statement preparation are coherent, to those implemented to annual financial statement of the Company for the year ended 31.12.2009, excluding changes of the standards and new interpretations which are mandatory for the annual periods beginning from 01.01.2010.

3.2. Investments in subsidiaries and associates

On 02.08.2010 Getin Holding acquired shares of Fiolet PDK, which constituted 10.13% of the share capital of Fiolet PDK SA and 10.13% of votes at the General Meeting of shareholders. The total acquisition price amounted to 19,715T PLN. As at 30.09.2010 Fiolet PDK shares owned by Getin Holding constituted 42.94% of share capital and 42.94% of votes at the General Meeting of shareholders.

On 03.08.2010 Getin Holding S.A. acquired shares of MW Trade S.A., total acquisition price amounted to 26,864T PLN. Acquired shares constitute, as of the date of publication of this report, 51.97% of share capital and 51.97% of votes at the General Meeting of MW Trade' shareholders.

3.3. Dividends received

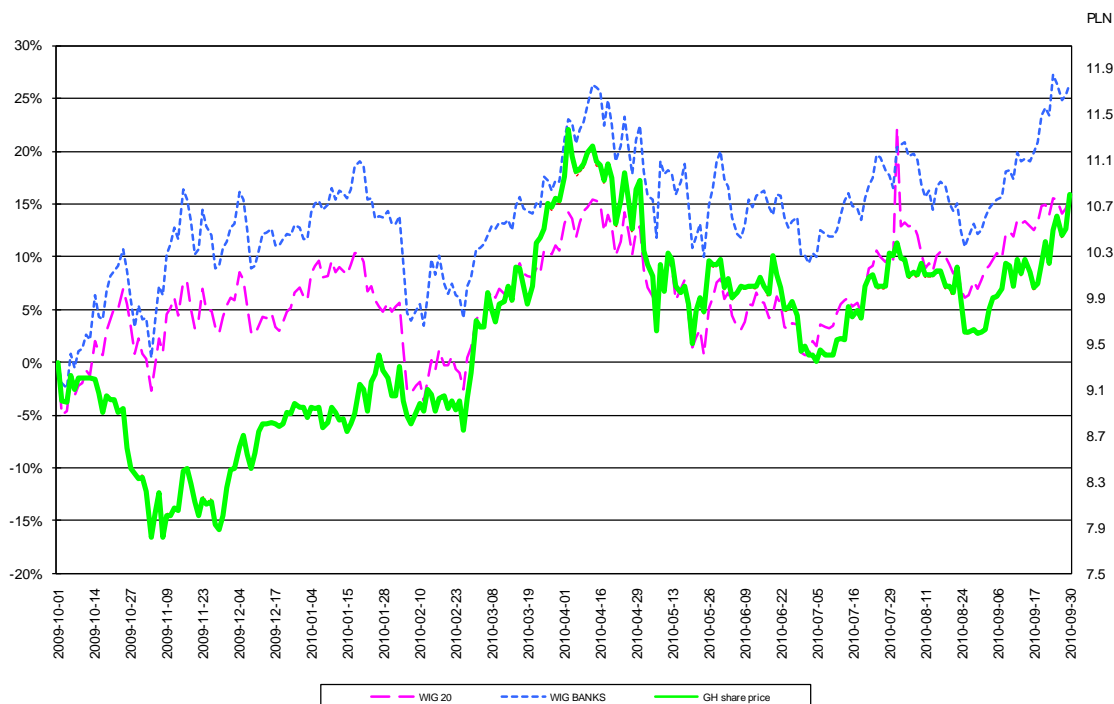
Dividends received are described in details in note 2.16 of this consolidated quarterly financial report.

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 2010

Getin Holding

Getin Holding share price:



In consequence of announcing on 17.06.2010 an offer to subscribe for maximum 5,404,476 shares of MW Trading carrying 66% votes in the company's general meeting, on 03.08.2010 the Company acquired 4,298,301 shares of MW Trading, accounting for 51.97% of the share capital, carrying as at the date hereof 4,298,301 (51.97%) votes in a general meeting of MW Trading's shareholders. The said offer was announced and executed in connection with the company's conclusion of an agreement to purchase MW Trading's shares. The purchase price for the said shares totalled PLN 26,864 thousand, i.e. PLN 6.25 for one share.

On 02.08.2010 the Company concluded with Polish Purple Investments S.a.r.l., a company seated in Luxemburg, an agreement to purchase 56,127 shares of Fiolet PDK with the nominal value of PLN 100 each, accounting for 10.13% of Fiolet PKD's share capital and carrying 56,127 (10.13%) votes at the company's general meeting. The total purchase price for the aforementioned shares was agreed at PLN 19,715 thousand. In consequence of the said transaction, as at 30.09.2010 the Company held 237,864 (42.94%) shares of Fiolet PDK carrying 237,864 (42.94%) votes in the company's general meeting. Upon the end of the reported period, the Company acquired from other shareholders of Fiolet PKD total 316,136 (57,06%) of Fiolet PKD shares, which is reported in detail in 2.17 hereof.

Due to resuming a public offering of shares of TU Europa on 10.09.2010, the Company, Getin Noble Bank and TU Europa concluded with Unicredit CAIB Poland S.A. a lockup agreement restricting sale of the said shares within 180 days upon closing the public offering of the shares of TU Europa.

Getin Noble Bank

In Q3 2010 Getin Noble Bank earned a profit of PLN 110,815 thousand. The Company's Q3 year over year profit grew by 243% (as compared to Getin Noble Bank pro-forma data for Q3 2009). The bank's YTD profit for 2010 totalled PLN 350,205 thousand (increased by 34% as compared to Getin Noble Bank pro-forma data for Q3 2009). The loan sale totalled PLN 3 billion and the loan balance stood at PLN 31,474 million on 30.09.2010. Furthermore in the reported period the bank reported further increase in its individual client loans market share to 7.1% (as at 31.08.2010), i.e. by 0.2%. Mortgage loans accounted for 62% of the sale structure. Sale of investment products in Q3 2010 totalled PLN 700 million, and the deposit balance increased by PLN 1.6 billion, incl. 76% in the segment of retail deposits. In the structure of realized increase in deposits about 86% accounted for deposits falling due within 12 month or later. As at 31.08.2010 the bank's share in the market of individuals' deposits increased by 0.1% to 6.4%. As at 30.09.2010 the solvency ratio of Getin Noble Bank Group stood at 10.32%.

Open Finance

As at the end of Q3 Open Finance reported a consolidated YTD net profit of PLN 61,178 thousand. The profit earned on agency totalled PLN 241,253 thousand, incl. 61% receipts on sale of loans and loan products to the company's present clients. The Company's leading long-term-investment product, Pareto, made PLN 63,333 thousand profit, which accounted for over 26% of the total sale. Open Finance proved successful in sale of products of Getin Noble Bank and TUnŻ Europa. The sale share for Getin Noble Bank's products in the total sale accounted for 42%, and for TUnŻ Europa - 29%.

Noble Funds TFI

Noble Funds TFI reported a financial net result of PLN 4,209 thousand in Q3 2010 (PLN 12,543 thousand YTD). In the reported period, assets of funds offered by Noble Funds TFI grew from PLN 1,132 million to PLN 1,253 million (i.e. by 10.69%). So did the total value of assets of clients who used the asset management services - from PLN 252 million to PLN 264 million (i.e. by 4.76%). In Q3 2010 the Company reported PLN 8,623 thousand profit on asset management and investment counselling services, 76% of the amount earned on a standing charge for investment fund management, calculated against the assets value in a fund, and 10% - on a standing charge for asset management services. Noble Funds TFI maintains its high profitability of most of the offered products.

Noble Securities

Q3 2010 brought about further intensive development of services offered by Noble Securities. Substantial expansion of the company translated to its results - Noble Securities reported a realized net result of PLN 6,680 thousand for Q3 2010 (YTD PLN 10,910 thousand). In the reported period the company considerably developed its offer of corporate bonds and structured products. Sale of these products was one of the main factors responsible for increase in the company's financial result. Noble Securities intends to further intensify its operations within all the aforementioned fields.

Europa Capital Group

Consolidated net profit for Q3 2010 earned by Europa Capital Group companies totalled PLN 38,518 thousand, i.e. increased by 14% as compared to Q3 2009. The Group companies earned PLN 108,872 thousand YTD. Insurance premiums in Q3 2010 totalled PLN 148,913 thousand, i.e. increased by 30% as compared to Q3 2009. In the reported period Europa Capital Group companies pursued their goals developing bancassurance products. Products offered by Europa Capital Group deserve special attention, especially structured products and products with the Insured Capital Fund.

Simultaneously, loan-related insurance policies, especially policies related to mortgage loans, are still a source of considerable income for Europa Capital Group companies.

On 10.09.2010 Management Boards of TU Europa and Getin Noble Bank, upon consulting Unicredit CAIB Poland S.A., made a decision to resume their suspended public offering of 1,575 thousand H-series shares and 1,570,400 shares of TU Europa offered by Getin Noble Bank, which is reported in detail in 2.15 hereof.

MW Trade

In the reported period, from 03.08.2010, i.e. the date of Getin Holding's purchase of MW Trade's shares, the company earned a net profit of PLN 1,496 thousand. In the reported period the company was dynamically growing and expanded sale of basic products. The company increased value of its portfolio of accounts receivable from healthcare centres by raising new funds by increase of interest bearing debt and sale of accounts receivable. The company's accounts receivable from healthcare centres totalled PLN 156 million as at the end of the quarter, i.e. increased by PLN 58 million (59%) as compared to the end of H1 2010.

Increase of the average annual value of the portfolio of the amounts receivable resulted in generating higher receipts that from the date of purchase totalled PLN 3.87 million.

Plus Bank

As at the end of Q3 2010 Plus Bank Group reported a profit of PLN 12,8323 thousand (UAH 33,299 thousand) YTD. The Bank's results considerable increase resulted from such factors as offering new products, mainly highly profitable car loans and cash loans. Furthermore, the bank's financial result in the reported period was affected by considerably higher quality of its loan portfolio related to improving economic situation in Ukraine as well as high efficiency of a debt collection programme and relevant loan strategy. The discussed efforts resulted in decrease in costs of provisions. The bank solvency ratio stood at 35.01%.

Sombelbank

As at the end of Q3 2010 Sombelbank earned a profit of PLN 7,957 thousand (BYR 7,711 million) YTD. In the reported period the bank launched new loan products, above all short-term cash loans, which improved its sales by 30%. In Q3 2010 the bank pursued expansion of the sales network by starting its cooperation with new agents and opening two new branches. The bank solvency ratio stood at 68.6%.

Carcade

As at the end of Q3 Carcade earned a net profit of PLN 16,395 thousand (RUB 162,681 thousand) YTD. The result proved to be higher than forecasted, due to increased sales, reduced costs of provisions and ensuring additional funds from commissions paid by insurance companies. After the end of Q3 2010 the company concluded preliminary agreements to purchase shares of one of banks operating in the Russian market, which is reported in detail in 2.17 hereof.

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

On 27.09.2010 Getin Noble Bank sold 1,570,400 shares of TU Europa for PLN 152 each. The transaction receipts totalled PLN 80 million (less the shares' book value, sale-related costs and due

tax). The shares were sold as part of a public offering of H-series shares of TU Europa and shares of TU Europa offered by Getin Noble Bank.

Under a master agreement concluded with Getin Noble Bank MW Trade got access to loan funds, which determined growth of the value of the company's portfolio of accounts receivable from healthcare institutions, and in consequence boosted the company's receipts and profit, which is reported in detail in 4.1 hereof.

On 09.09.2010 Getin Noble Bank concluded with Mr. Leszek Czarnecki an agreement to sell 1,939,420 bank's shares with the nominal value PLN 1 each. The shares had been purchased by the bank before 30.04.2009 as part of share buyout. As at the date of their sale, the said shares accounted for 0.2% of the bank's share capital. The shares that were subject to the agreement were sold on 10.09.2010 for the total price of PLN 10 million (PLN 5.15 for one share). The said transaction aimed at improvement of the bank's solvency ratio by increase of the bank's own funds by the amount due for the shares sold.

The result of Plus Bank was affected by release of provisions worth PLN 4,916 thousand (UAH 12,756 thousand) YTD, PLN 2,433 thousand (UAH 6 306 thousand) worth provisions were released in Q3 2010, which resulted from substantial increase of the loan portfolio quality.

The result of Sombelbank was affected by the restrictions on raising monetary funds from individuals for bank deposits to their amount reported as at 01.01.2010, imposed by the National Bank of Belorussia. The bank tabled a schedule aiming at increase of its share capital to the equivalent of EUR 25 million by 01.01.2011.

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 2010

Not applicable to the Getin Holding Capital Group.

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

On 27.09.2010 Getin Noble Bank sold 1,570,400 shares of TU Europa for PLN 152 each. The shares were sold within a public offering of H-series shares of TU Europa and shares of TU Europa offered by Getin Noble Bank.

On 03.08.2010 the Company purchased 4,298,301 shares of MW Trade (which as of the date of publication hereof account for 51.97% of company's share capital), which is reported in detail in 4.1 hereof.

On 02.08.2010 the Company concluded with Polish Purple Investments S.a.r.l., a company seated in Luxemburg, an agreement to purchase 56,127 (10.13%) ordinary registered shares of Fiolet PKD with the nominal value of PLN 100 each, which is reported in detail in 4.1. hereof.

On 19.08.2010 Akkord Plus was crossed off the Register of Entrepreneurs. Thereby the company liquidation was completed in connection with cease of its operations. In H1 2009, in the process of reorganization, part of assets of Akkord Plus were sold to Gwarant Plus, which resulted in Gwarant Plus taking over part of the personnel and the right to lease the premises in which the Akkord Plus conducted its operations.

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 2010 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 2010					
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
	Leszek Czarnecki directly and indirectly* Including: LC Corp B.V., based in Amsterdam	397,837,090	397,837,090	55.74%	55.74%
2	PIONEER Open Investment Fund	54,200,625	54,200,625	7.59%	7.59%
3	PIONEER PEKAO Investment Management S.A. based in Warsaw	36,145,271	36 145 271	5.06%	5.06%

* Mr. Leszek Czarnecki owns directly 81,740,374 shares, which constitute 11.45% of the share capital and 11.45% of votes at the General Meeting of Shareholders, and indirectly through his subsidiaries, he owns 316,096,716 shares, which constitute 44.28% of the share capital and 44.28% 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 44.09% of the share capital and 44.09% of votes at the General Meeting of Shareholders, RB Investcom Sp. z o.o., based in Wrocław, which owns 32,113 shares constituting 0.0044% of the share capital and 0.0044% of votes at the General Meeting of Shareholders, Fiolet Powszechny Dom Kredytowy S.A., based in Wrocław, which owns 463,950 shares constituting 0,065% of the share capital and 0,065% of votes at the General Meeting of Shareholders and Fundacja Leszka Czarneckiego which owns 901,540 shares constituting 0,13% of the share capital and 0,13% 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 2010 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 2010					
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* including: LC Corp B.V., based in Amsterdam	397,837,090	397,837,090	55.74%	55.74%
2	PIONEER Open Investment Fund	54,200,625	54,200,625	7.59%	7.59%
3	ING Open Pension Fund	37,012,911	37,012,911	5.19%	5.19%
4	PIONEER PEKAO Investment Management S.A. based in Warsaw	36,145,271	36,145,271	5.06%	5.06%

* Mr. Leszek Czarnecki owns directly 81,740,374 shares, which constitute 11.45% of the share capital and 11.45% of votes at the General Meeting of Shareholders, and indirectly through his subsidiaries, he owns 316,096,716 shares, which constitute 44.28% of the share capital and 44.28% 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 44.09% of the share capital and 44.09% of votes at the General Meeting of Shareholders, RB Investcom sp. z o.o., based in Wrocław, which owns 32,113 shares constituting 0.0044% of the share capital and 0.0044% of votes at the General Meeting of Shareholders, Fiolet Powszechny Dom Kredytowy S.A. based in Wrocław which owns 463,950 shares constituting 0.065% of the share capital and 0.065% votes at the General Meeting of Shareholders and Fundacja Leszka Czarneckiego which owns 901,540 shares constituting 0.13% of the share capital and 0.13% 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 2010
		As of the date of publication of the report for H1 2010	Increases	Decreases	
Managers					
Radosław Boniecki	President of the Management Board	34,700	-	-	34,700
Artur Wiza	Member of the Management Board	225,039	-	-	225,039
Katarzyna Beuch	Member of the Management Board	21,670	-	-	21,670
Supervisors					
Leszek Czarnecki	Chairman of the Supervisory Board	81,740,374 ¹⁾	-	-	81,740,374 ¹⁾
		316,096,716 ²⁾	-	-	316,096,716 ²⁾
Remigiusz Baliński	Vice-chairman of the Supervisory Board	201,000	-	-	201,000
Marek Grzegorzewicz	Member of the Supervisory Board	181,820	-	-	181,820
Andrzej Błażejowski	Member of the Supervisory Board	37,200	-	-	37,200
Longin Kula	Member of the Supervisory Board	10,000	-	-	10,000

¹⁾ Shares owned directly by Mr. Leszek Czarnecki.

²⁾ Shares owned indirectly by Mr. Leszek Czarnecki.

4.8. List of pending court proceedings

In Q3 2010 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.

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 2010 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 this period 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

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

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

Banking services

Boosting effectiveness and minimising business-related risk will be the main goals set to the Group companies in the subsequent months in 2010. The bank offers a wide range of financing, deposit and investment products as well as auxiliary products targeted at both individual and SME clients.

Additionally, in Q4 2010 the bank has launched *getinOnline.pl*, which should translate to growing number of clients and sales of banking services. The bank results will also be affected by the loan risk and the related asset revaluation allowances, as well as the situation in the financial market and F/X fluctuations.

Financial intermediation:

Further improvement of the economic situation, visible since the end of 2009, as well as less strict loan granting policies may result in growing number of loans for purchase of real estate in Q4 2010, and further in growing loan sale receipts for financial intermediaries. The boost in the loans granted may be, however, restricted due to implementation of provisions of the *T Recommendation* by the Polish Supervision Authority. Furthermore, the results may be affected by increased interest in new savings plans and high interest rate bank deposits.

Brokers' operations may be affected by the situation in stock markets as well as interest in issues and demand for corporate bonds.

MW Trade's wider access to external funds will translate to increase of the value of the company's portfolio of accounts receivable, and in consequence - increased receipts. MW Trade's results within a period of at least the quarter to come will also be affected by the liquidity of the healthcare institutions, which in turn depends on compliance with contractual provisions of agreements with the Polish National Health Fund as well as possible amendments to the law regulating operations and financing of healthcare institutions.

International markets

The main factor determining the results of the companies in the east markets are: unstable economic situation whose consequences are the following events increase of unemployment and decrease of production.

The result of Plus Bank, in the month to come, may be affected by the ongoing process of transferring the bank's headquarters from Ivano-Frankivsk to Lviv that may cause additional costs not included in the budget.

Carcade's operations may be impacted by growing competition in the Russian market due to improving economic situation, which in consequence may result in decrease of the lease prices. The company's result may also be affected by changeable USD to RUB exchange rates.

Insurance activity

The companies of the Europa Capital Group will base their development on effective use of the means obtained as a result of public offering of shares of TU Europa and constant development of cooperation with the banking sector. In the last quarter of 2010 Europa Capital Group's financial results will probably be affected by the macroeconomic situation and the economic growth rate in Poland. Increase or decrease of unemployment rate has a direct impact on the amount of compensation paid by TU Europa, while its revenue is dependent on the demand on real estate market due to its connection with mortgage sales. TUnŻ Europa specializes in sales of investment products and is impacted by customers interest in investing their savings in this kind of products.

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.

Radosław Boniecki
President of
Management Board

Katarzyna Beuch
Member of
Management Board
Financial Director

Artur Wiza
Member of
Management Board