

GETIN Holding S.A.

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KRS 0000004335

District Court in Wrocław, the 6th Commercial Division of the National Court Register

Getin Noble Bank S.A. 07 1560 1108 0000 9060 0038 6802

NIP: 895-16-94-236

Share capital: PLN 759,069,368 (fully paid up)

www.getin.pl



(Current Report No. 55/2018)

14.12.2018

The Issuer concludes a loan agreement and an annex to the loan agreement

Getin Holding S.A. (the Issuer) hereby reports that on 14 December 2018, the Issuer concluded with Getin Noble Bank S.A. based in Warsaw (the Bank), a 5-year revolving loan facility agreement for PLN 114,300,000.00 (the Agreement). The Issuer intends to use the borrowed funds to pay for shares in Idea Bank S.A. based in Warsaw (under the agreement with the Bank dated 16 March 2012) that become due and payable in Q1 2019.

Furthermore, the Issuer concluded with the Bank an annex to the revolving loan credit facility agreement for PLN 25,000,000.00 (the Annex) falling initially due in Q1 2019, to postpone the repayment dated to 6 December 2023.

The said aforementioned loans shall be secured by a pledge of 49% share held by the Issuer in OOO Carcade, based in Kaliningrad (the Russian Federation), (the Pledge). Due to the fact of establishing the Pledge to secure the repayment of the Issuer's debt under the Annex, the Bank shall release the registered pledge of 1,963,094 shares in Idea Bank S.A. established to secure the revolving loan facility agreement dated 26 August 2015 to the security cap amount of PLN 50,000,000.00.

Terms and conditions of the Agreement and the Annex, including conditions for the funds disbursement, commission fee and interest rate, do not diverge from standard terms and conditions applied for such agreements in the market.

Legal basis: Art. 17(1) of the Regulation of the European Parliament and Council number 596/2014 dated 16 April 2014 on market abuse – insider information.