

FINANCIAL RESULTS OF

GETIN NOBLE BANK GROUP

FOR THE FIRST HALF OF 2010

Presentation for investors and analyst
of audited financial results

FIGURES AS OF THE END OF Q2 2010

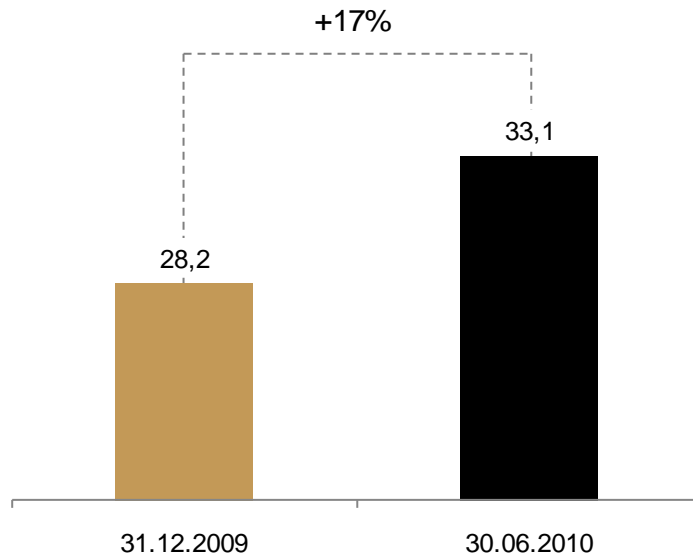
30.06.2010 / 31.12.2009

29,9 PLN bn	+17%	Loans balance
33,1 PLN bn	+17%	Deposits balance
3,0 PLN bn	+5%	Equity (attributable to equity holders of the parent company)
38,8 PLN bn	+17%	Balance sheet total

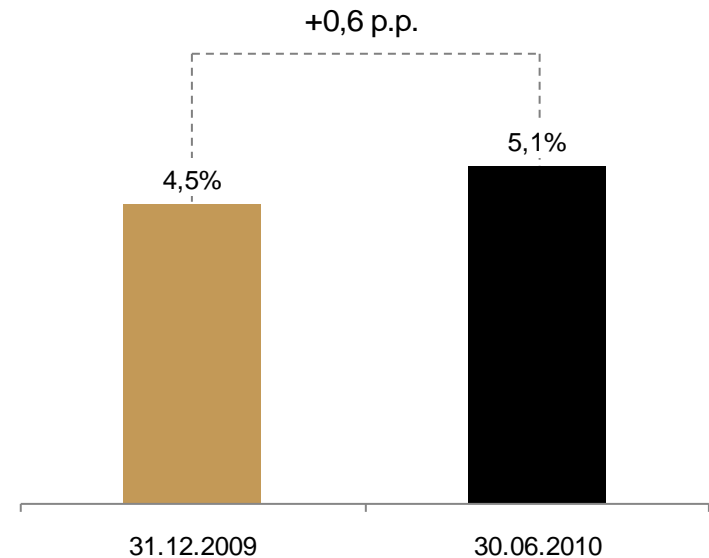
Q2'2010 / Q1'2010

264,4 PLN m	+9%	Net interest income
236,2 PLN m	+8%	Net fee and commission income
107,8 PLN m	+135%	Operating profit
186,8 PLN m	+13%	Overhead costs
322,6 PLN m	+16%	Result on provision for NIL and other accounts receivable
102,1 PLN m	-4%	Net profit (attributable to equity holders of the parent company)

Balance (PLN bn)



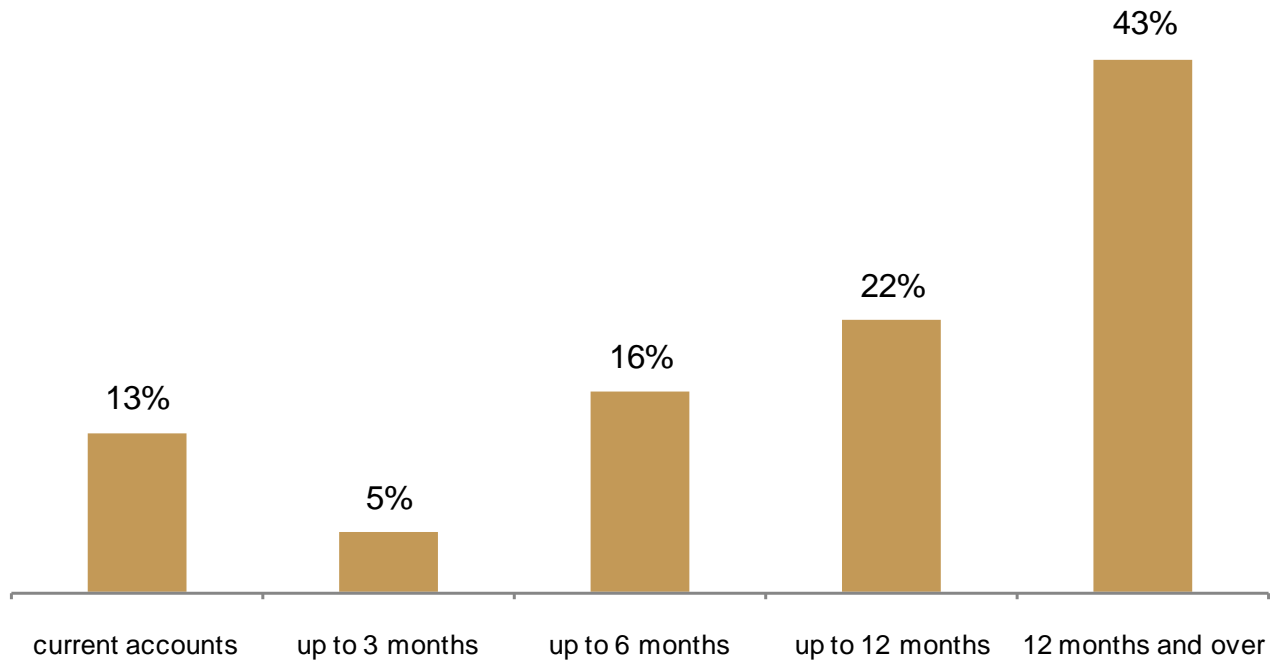
Market share (%)



1) The market share has been calculated based on the National Bank of Poland's data (market = banks operating in Poland + Poland-residing branches of credit institutions and branches of foreign banks + credit unions)

Deposit structure by term

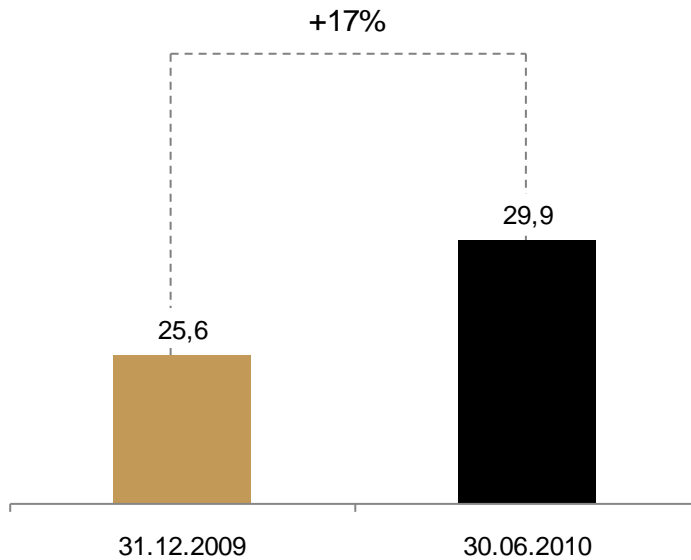
as of 30 June 2010 ¹



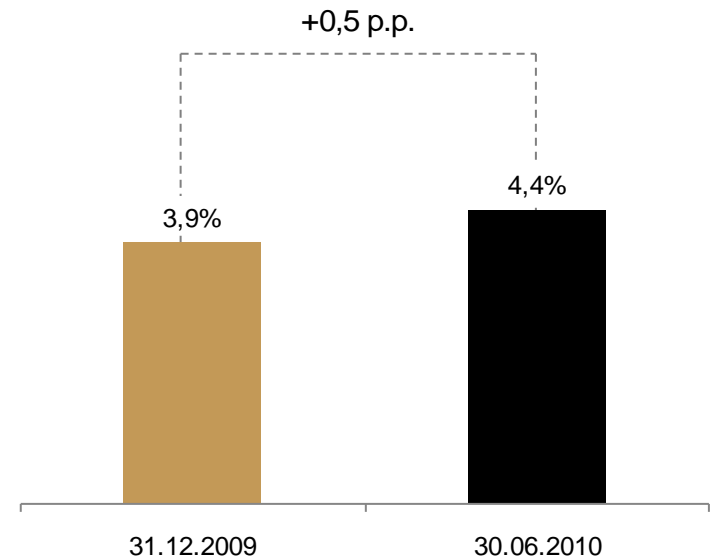
65% of deposits with primary maturity terms longer of 6 months and over (51% as of the end of 2009).
Deposits rolled over with a lower average interest rate in relation to 2009.

1) Deposit structure according to management reporting

Balance (PLN bn)



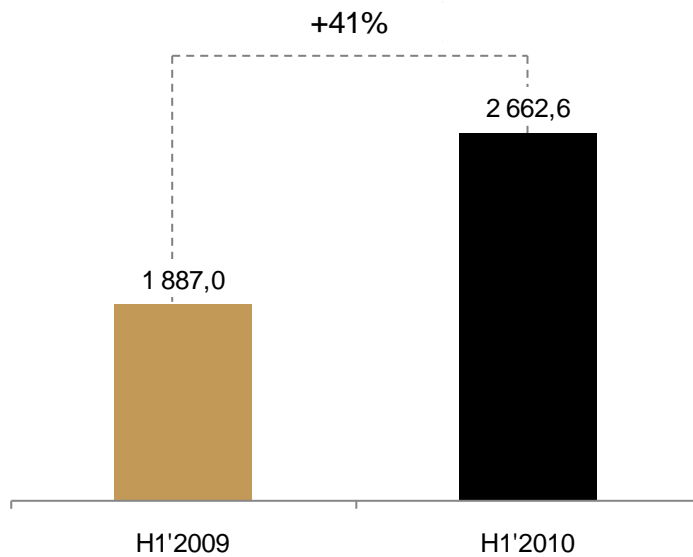
Market share (%)



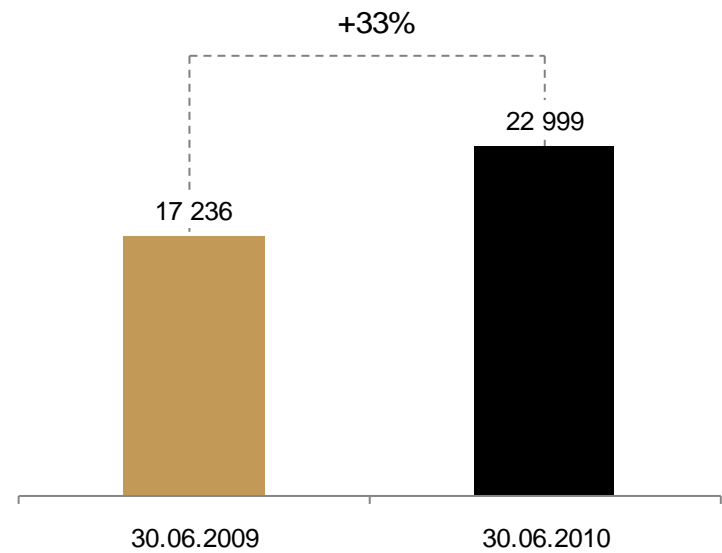
1) The market share has been calculated based on the National Bank of Poland's data (market = banks operating in Poland + Poland-residing branches of credit institutions and branches of foreign banks + credit unions)



Sales (PLN m)

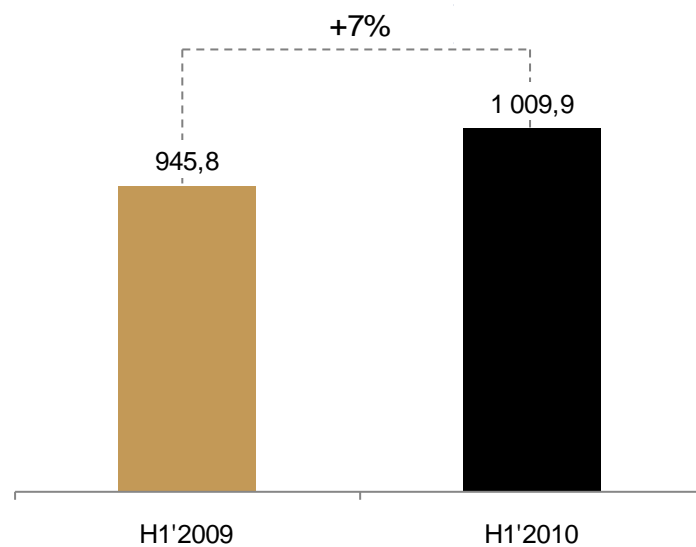


Loan portfolio (PLN m)¹

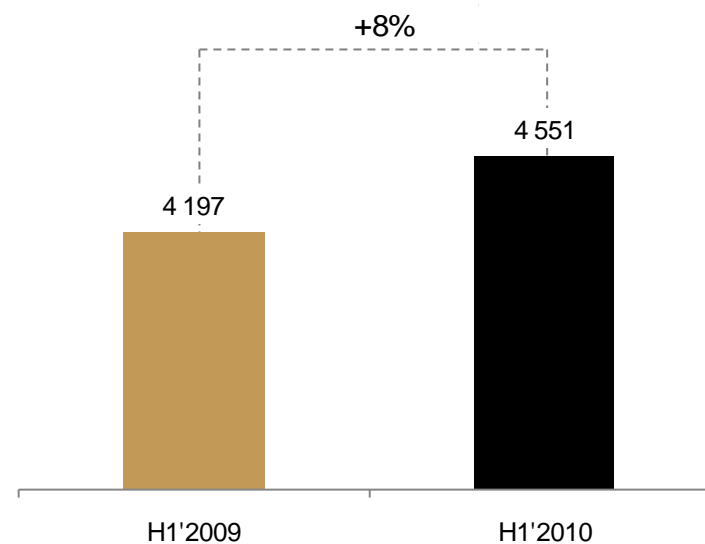


1) Gross portfolio

Sales (PLN m) ¹

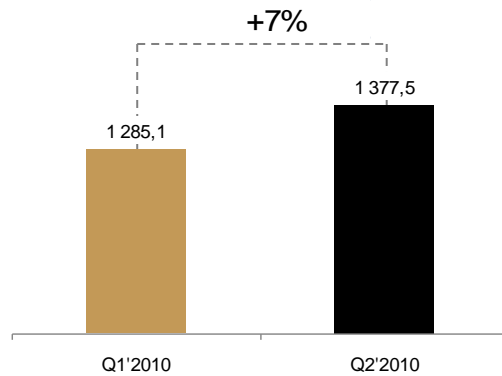


Loan portfolio (PLN m) ²



1) Including leases
2) Gross portfolio

Mortgage loans (PLN m)



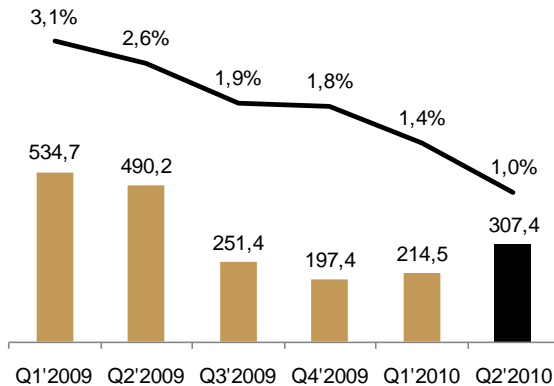
Number 2 in the market in sales of mortgage loans after the first six months of 2010

The average mortgage loan amount in Q2 2010 was PLN 246 thousand.

Almost all new mortgage loans are loans in the Polish currency (PLN).

Retail loans (PLN m)

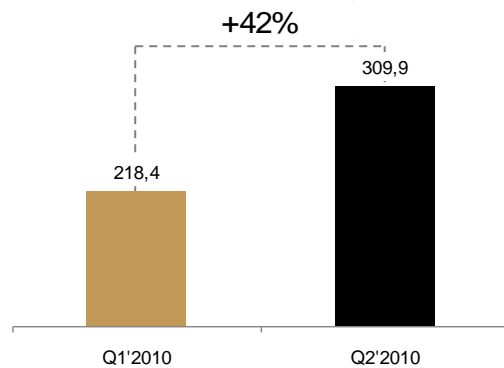
sales vs. interest for 30-day delay in payment of the first instalment



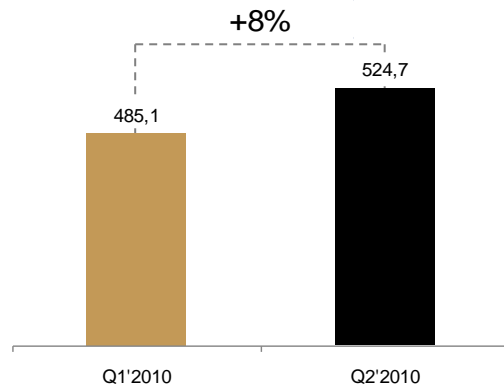
Higher sales of cash loans with the characteristics of new products changed.

A significant improvement in the costs of risk associated with sales of new cash loans.

SME loans (PLN m)



Auto loans (PLN m) ¹



1) Including leases

Focusing on selected sectors: property development, renewable energy and health care

Launching dedicated products for SMEs:

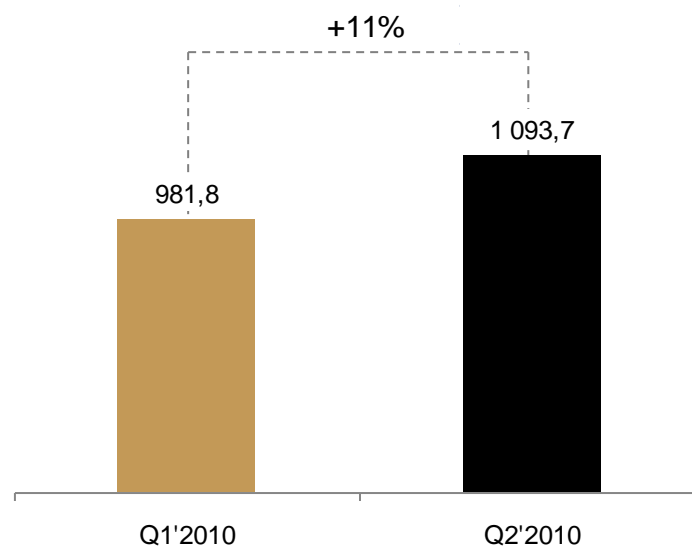
- JST Contract – a loan for cooperation with local government institutionskredyt
- *Startuj z Nami* Account – an account for business startups

No.1 in Poland in the auto finance market

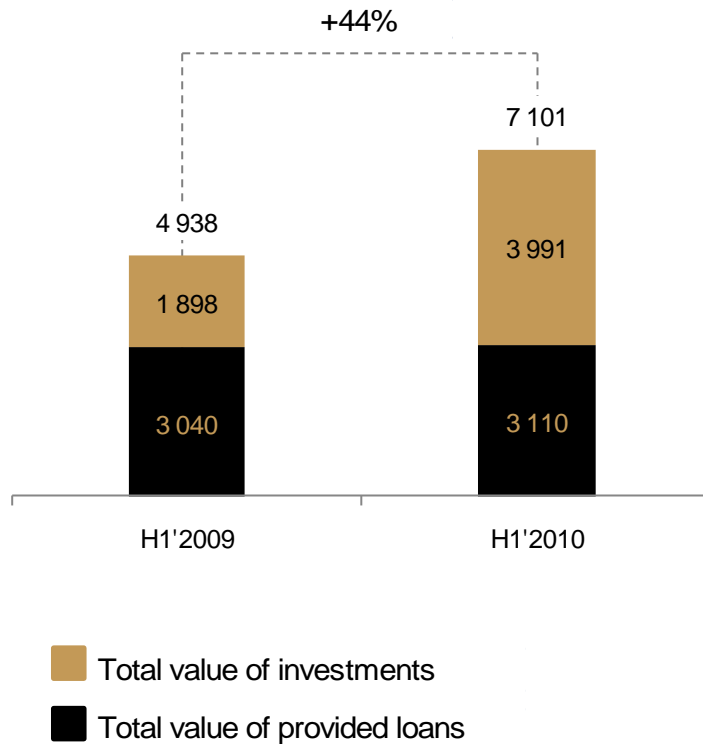
A higher percentage of loans for financing new vehicles



Sales (PLN m)

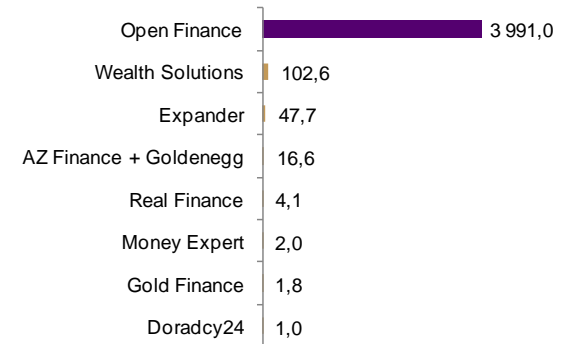


Sales (PLN m)



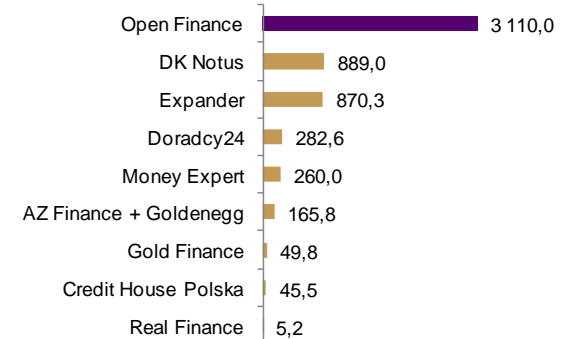
Sales of investment products

compared to other companies in the financial advisory services market ¹



Sales of credit products

compared to other companies in the financial advisory services market ¹



1) According to data from the Financial Advisory Firms Association (ZDFD)

Openonline.pl – an innovative online banking platform under the Open Finance brand

Within 4 months from the launch of the service:

- PLN 2,5 bn in deposits gathered (balance)
- More than 80 thousand users of the new platform, incl.
 - 10 thousand accounts,
 - 10 thousand credit cards



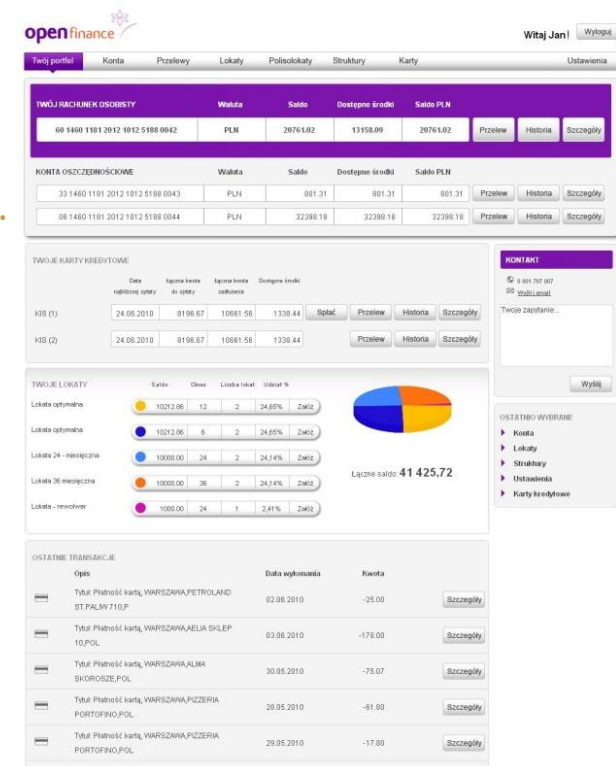
Konto optymalne
Pierwsze bezpłatne konto bankowe stworzone przez doradców!

W pakiecie dostajesz:
 Konto oszczędnościowe 4,5%
 Lokaty optymalną 7,07%
 Nawigację w prezencie!

0 zł szczytów

Załaduj konto

4,5% Konto oszczędnościowe
 0 zł szczytów
 7,07% Konto optymalne + nawigacja GPS
 5,65% Lokaty optymalne



open finance
Witaj Jan! Wyloguj

Twoje profile: Konta Przelewy Lokaty Polislokaty Struktury Karty Ustawienia

TWÓJ RACHUNEK OSOBISTY

Ważność	Saldo	Dostępne środki	Saldo PLN
68 1460 1181 2012 1812 5188 0042	PLN 20761,02	13158,09	20761,02

KONTA OSZCZĘDNOŚCIOWE

Ważność	Saldo	Dostępne środki	Saldo PLN
33 1460 1181 2012 1812 5188 0043	PLN 801,31	801,31	801,31
08 1460 1181 2012 1812 5188 0044	PLN 32390,18	32390,18	32390,18

TWOJE KARTY KREDYTOWE

Data wygaśnięcia karty	Limit kredytowy	Limit kredytowy zużyty	Dostępne środki
24.08.2010	8198,67	10881,56	1338,44
24.08.2010	8198,67	10881,56	1338,44

TWOJE LOKATY

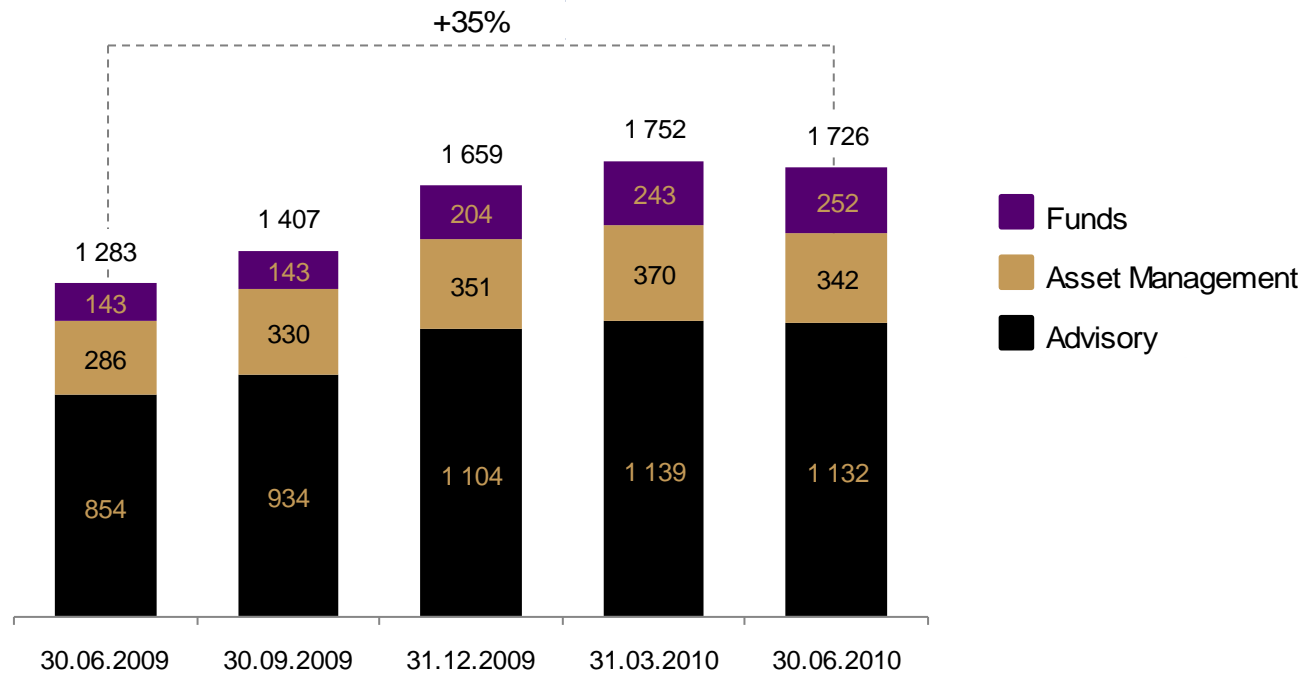
Saldo	Okres	Linia lokal	Udział %
10212,86	12	2	24,65%
10212,86	6	2	24,65%
10000,00	24	2	24,14%
10000,00	36	2	24,14%
1000,00	24	1	2,41%

Łączne saldo: **41 425,72**

OSTATNIE TRANSAKcje

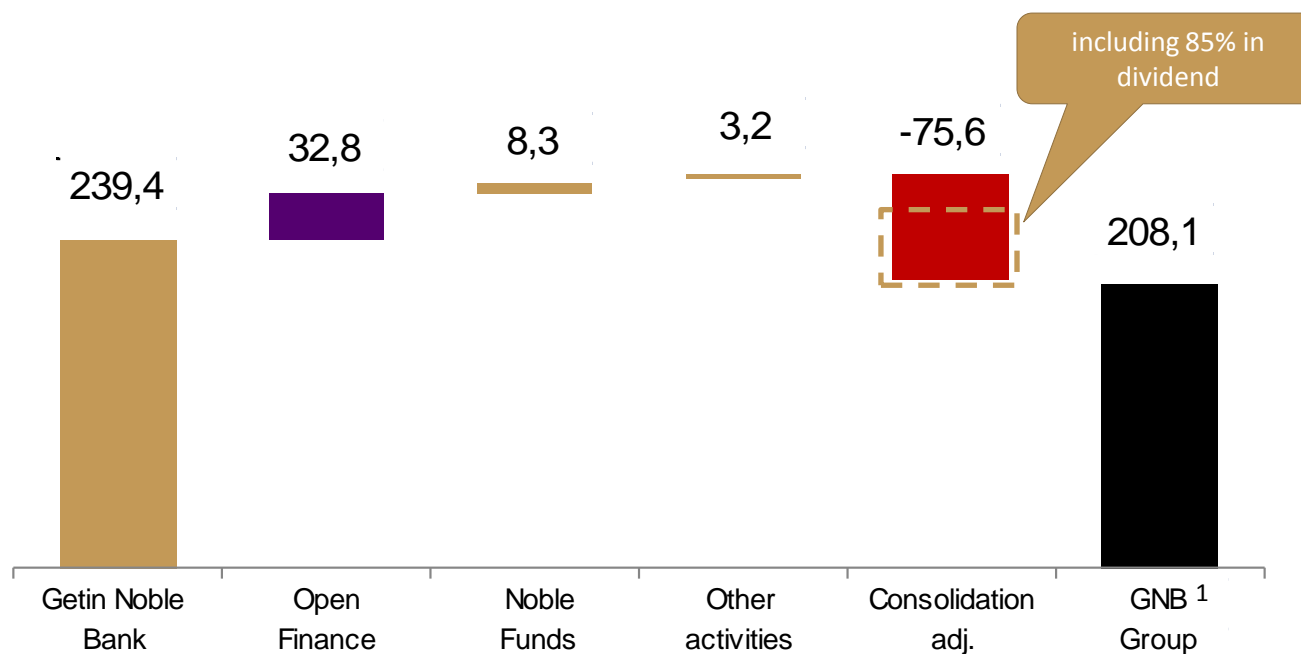
Opis	Data wykonania	Kwota
Tytuł Płatność kartą, WARSZAWA,PETROLAND ST.PALMY 710.P	02.08.2010	-25,00
Tytuł Płatność kartą, WARSZAWA,AELIA SKLEP 10.POL	03.06.2010	-178,00
Tytuł Płatność kartą, WARSZAWA,ALMA SKOROSZE,POL	30.05.2010	-75,07
Tytuł Płatność kartą, WARSZAWA,PIZZERIA PORTOFINO,POL	28.05.2010	-61,80
Tytuł Płatność kartą, WARSZAWA,PIZZERIA PORTOFINO,POL	29.05.2010	-17,80

Noble Funds's assets broken down by operating segment (PLN m)



COMPANIES' CONTRIBUTION TO GETIN NOBLE BANK GROUP'S PROFIT

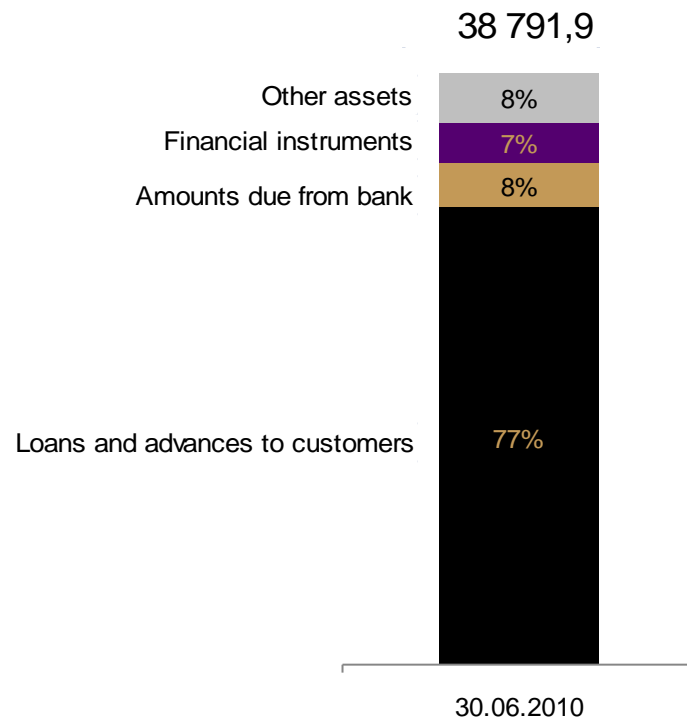
PLN m



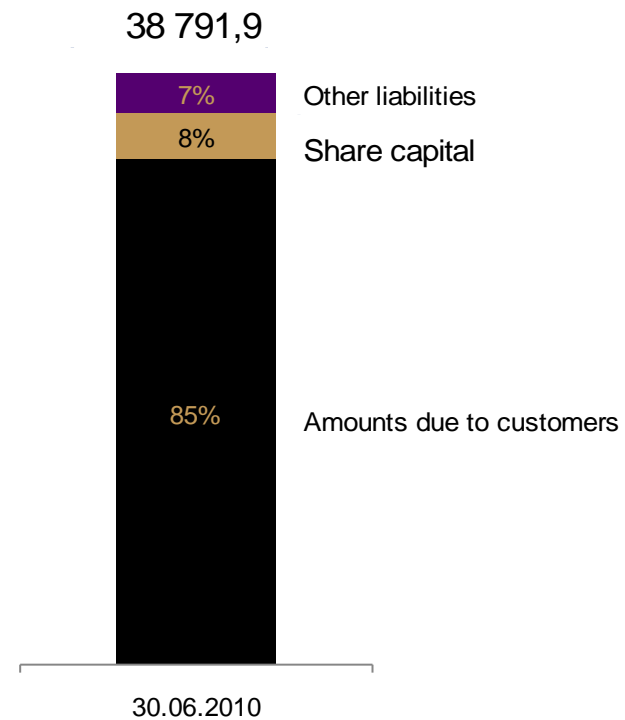
1) Attributable to shareholders in the parent company

BALANCE SHEET STRUCTURE

Assets (PLN m)



Liabilities (PLN m)



GETIN NOBLE BANK'S VS. ITS COMPETITORS

Total assets

1	156 695,8	PKO BP
2	127 927,7	Pekao SA
3	84 751,4	BRE Bank
4	62 099,1	ING BSK
5	59 096,4	BGK
6	56 272,8	BZ WBK
7	45 278,5	Bank Millennium
8	39 635,6	Kredyt Bank
9	36 236,4	BPH
10	35 266,5	Getin Noble Bank

Funds

1	19 027,4	PKO BP
2	16 854,2	Pekao SA
3	6 488,2	BRE Bank
4	5 455,6	BZ WBK
5	4 517,6	ING BSK
6	4 503,1	Bank Millennium
7	4 465,6	Bank Handlowy
8	3 898,6	BPH
9	3 391,4	Kredyt Bank
10	2 685,6	Getin Noble Bank

Loans and advances to customers

1	117 892,4	PKO BP
2	75 734,7	Pekao SA
3	50 905,6	BRE Bank
4	33 319,0	BZ WBK
5	32 844,5	Bank Millennium
6	30 159,6	ING BSK
7	28 080,5	BPH
8	26 276,8	Getin Noble Bank
9	25 715,2	BGK
10	25 683,6	Kredyt Bank

Deposits from customers

1	122 950,7	PKO BP
2	93 581,5	Pekao SA
3	46 184,2	ING BSK
4	44 931,4	BRE Bank
5	42 765,0	BZ WBK
6	31 685,0	Bank Millennium
7	30 878,3	Getin Noble Bank
8	23 638,3	BGK
9	22 384,0	Kredyt Bank
10	20 351,7	BGŻ

Interest income

1	2 479,2	PKO BP
2	1 576,9	Pekao SA
3	821,8	BRE Bank
4	788,5	BZ WBK
5	703,4	ING BSK
6	673,6	Getin Noble Bank
7	575,8	Bank Millennium
8	575,4	BPH
9	534,8	Kredyt Bank
10	496,8	Bank Handlowy

Fee and commission income

1	920,2	PKO BP
2	681,2	Pekao SA
3	385,5	BZ WBK
4	280,5	Getin Noble Bank
5	278,6	BRE Bank
6	264,1	ING BSK
7	223,8	BPH
8	173,2	Bank Handlowy
9	161,9	Bank Millennium
10	101,8	Kredyt Bank

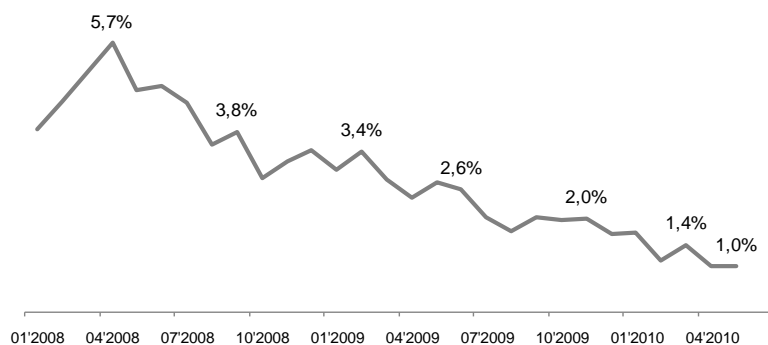
Net profit

1	720,0	PKO BP
2	605,0	Pekao SA
3	249,2	BZ WBK
4	177,5	ING BSK
5	150,9	Bank Handlowy
6	122,6	BRE Bank
7	107,5	Getin Noble Bank
8	100,1	BGK
9	68,1	Bank Millennium
10	59,6	Kredyt Bank

NPL ratio & provision coverage ratio (%)

NLP (%)	31.12.2009	30.06.2010	change
corporation credits	12,5%	13,3%	+1 p.p.
car credits	10,2%	13,8%	+4 p.p.
mortgages	2,3%	3,5%	+1 p.p.
consumer credits	34,0%	40,0%	+6 p.p.
Total	7,7%	9,3%	+2 p.p.
	0	0	0
Provision coverage ratio	76,2%	72,6%	-4 p.p.

Percentage of 30-day delays in payment of the first instalment (%)



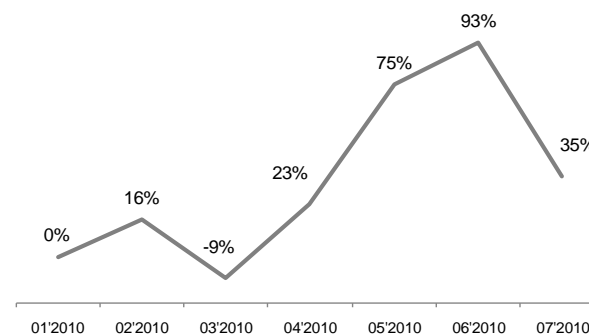
Important risk factors in mortgage loans included consolidation loans, loans for non-residential purposes and mortgage-secured loans.

The risk level in auto loans is becoming stable.

The risk level in cash loans improved significantly after the product change in Q3 2009.

Auto loans risk

Percentage charges values change according to January 2010





	PLN m	30.06.2010	31.12.2009	30.06.2010 / 31.12.2009
Equity (attributable to equity holders of the parent company)		3 048,0	2 889,5	+5%
Balance sheet total		38 791,9	33 126,6	+17%
Loans balance		29 933,5	25 602,7	+17%
Deposits balance		33 091,6	28 236,5	+17%
	PLN m	H1'2010	H1'2009	H1'2010 / H1'2009
Income		1 107,2	948,1	+17%
Overhead costs		-352,0	-316,4	+11%
Net profit (attributable to equity holders of the parent company)		208,1	202,6	+3%
C / I - consolidated (%)		31,8%	33,4%	-1,6 p.p.
C / I - separate (%)		26,0%	28,7%	-2,7 p.p.
ROE		17,0%		
NIM		2,9%		
CAR		9,5%		



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