




## CONSISTENT IMPLEMENTATION OF THE GOALS

November 16<sup>th</sup>, 2015



## FINANCIAL RESULTS for the 3<sup>rd</sup> quarter of 2015

PRESENTATION OF FINANCIAL RESULTS  
FOR INVESTORS AND ANALYSTS





### 1. Summary and Key Business Highlights

### 2. Key Financials

### 3. Appendix

## Q3 2015 – results vs market consensus

|                            | <b>GNB</b><br><i>PLN m</i> | <b>CONSENSUS</b><br><i>PLN m</i> |  |
|----------------------------|----------------------------|----------------------------------|--|
| <b>Net interest income</b> | <b>301</b>                 | <b>306</b>                       | <ul style="list-style-type: none"> <li>• Increase in the balance of deposits in the 3rd quarter by PLN 1.3 bn - additional liquidity to accelerate the reduction in interest costs.</li> <li>• Further decline in the cost of deposits (61 bps since the beginning of the year and 15 bps since the end of June'15).</li> <li>• Slight decrease in interest income in Q3 after adjustment of the last part of the asset portfolio to lower market rates in June'15.</li> </ul> |
| <b>Fees and commission</b> | <b>82</b>                  | <b>87</b>                        | <ul style="list-style-type: none"> <li>• The level of fee income under impact of the Getin UP Strategy implementation - building customer base and increase in the balance of current deposits, as a priority and a base for increasing sales and revenues in the future.</li> <li>• Stable credit fees</li> </ul>   |
| <b>Cost</b>                | <b>221</b>                 | <b>228</b>                       | <ul style="list-style-type: none"> <li>• High cost regime maintained. Cost in the 3rd lower by 7.1% / PLN 17 m q/q.</li> <li>• Costs excluding BFG and KNF<sup>3</sup> costs on the lowest level for the last 12 quarters.</li> </ul>  |
| <b>Impairment charges</b>  | <b>128</b>                 | <b>131</b>                       | <ul style="list-style-type: none"> <li>• The cost of risk at 0.8 p.p.</li> <li>• Impairment charges below consensus despite one-off from the implementation of PFSA recommendation (LGD model sensitized to LTV level)</li> </ul>  |
| <b>Net profit</b>          | <b>41</b>                  | <b>41</b>                        | <ul style="list-style-type: none"> <li>• <u>Net profit at the level expected by the market thanks to...</u><br/>...highly efficient decreasing cost of funding<br/>...increase of high yield loans balance<br/>...high cost regime<br/>...consequent high activity in NPL sales</li> </ul>   |

<sup>3</sup> BFG (Banking Guarantee Fund), KNF (Polish Supervision Authority)

- 1** PLN 250 m of consolidated net profit for the three quarters of 2015 and PLN 41 m of net profit in the 3rd quarter.
- 2** Constant fall in cost of funding according to our projection presented in March<sup>1</sup>.
- 3** Closing of leasing ca PLN 1.9 bn receivables securitization in the nearest future.  
The total cost of the acquired approx. 5 years funding of ca PLN 1.2 bn, including all preparatory cost will not be higher than WIBOR 3M + 90pbs.
- 4** Consequent strengthening of the Bank's capital base. 13,5% i 10,4% of CAR and CET1 ratio as at 30 November 2015<sup>2</sup>.  
Increase of consolidated CAR and CET1 in the last 12 months, respectively by 1.0 p.p. and 1.5 p.p.
- 5** Strong liquidity position (L/D 88%).
- 6** Robust growth in loan sales in the strategic business lines. Sales in Automotive Business (car loans and leasing) by 43% higher y/y.  
The consistent increase in the quarterly cash loan sales.
- 7** The balance of cash loans increased by nearly 1/3 in the last 12 months partially compensating decline in interest revenues resulting from lombard rate cuts.
- 8** We are the market leader in leasing in Poland. Getin Leasing #1 in the lease of vehicles. Increase of 9M'2015 sales by 36% y/y.  
Strong leading position in car loans - over 50% market share.
- 9** We are the market leader in the sale of non-performing loans. Nearly PLN 1.3 bn of NPLs sold in 2015. Next transaction in progress.

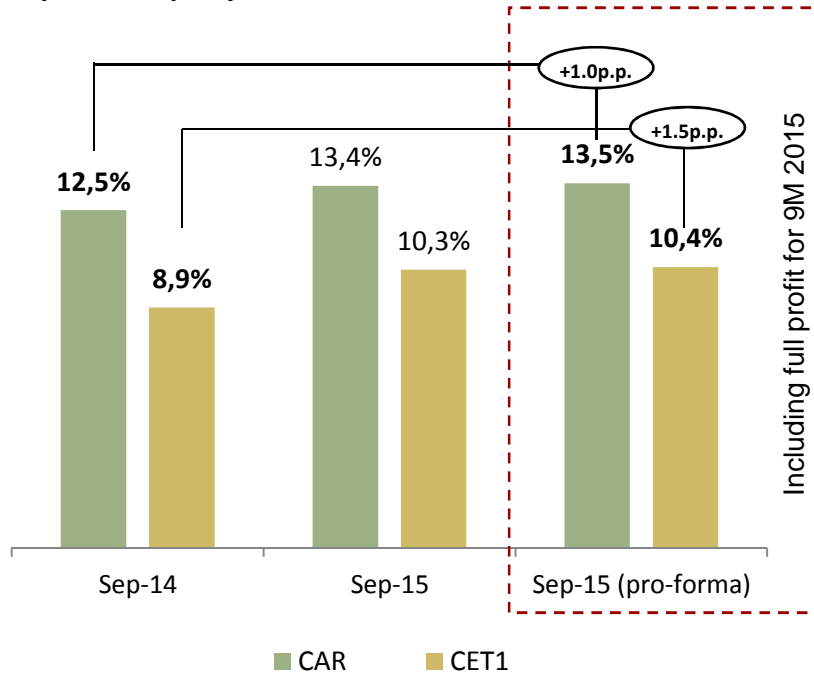
<sup>1</sup> projection of lowering interest expenses on deposits portfolio at the Bank indicated in the presentation of results for 2014

<sup>2</sup> pro-forma, including full profit for 9M 2015; reported capital ratios as of the end of September 2015: CAR 13.4% and CET1 10.3%.z

# Robust growth of capital ratios

*Strong liquidity position and consequent capital base strengthening*

## Capital Adequacy Ratio<sup>1</sup>



One of the Bank's strategic goals is to build a secure asset and liability structure in terms of foreign currencies and liquidity (liabilities with longer maturities, increased financing stability, alternative forms of improving liquidity by raising funds on the market).

PLN 2.1 billion of the issued subordinated debt as at the end of September 2015.

<sup>1</sup> Consolidated

## Additional capital requirements

On October 23, the Financial Supervisory Commission („PFSA”) sent a **recommendation** to banks **concerning additional capital requirement** to hedge risk arising from **foreign currency mortgage loans** granted to households.

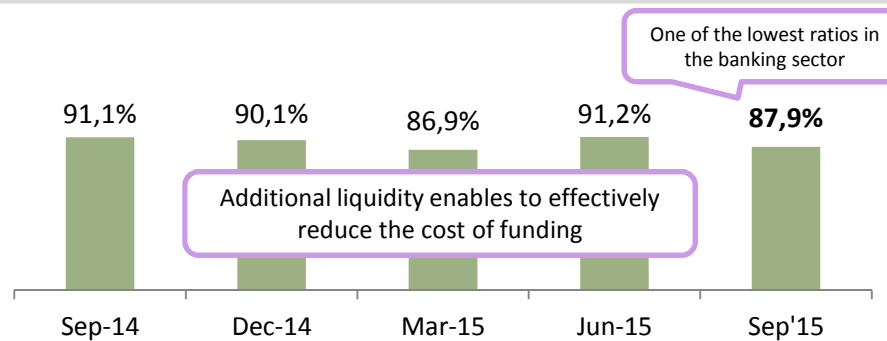
PFSA recommends maintaining the Bank's equity to cover the additional capital requirement at **2,03 p.p.** in order to hedge mortgage FX loan risk, which should be **composed in at least 75% of Tier1** (equivalent of **1.52 p.p.**)

It means that the minimum capital ratios of the Bank, taking into account the additional capital requirement recommended by the PFSA are:

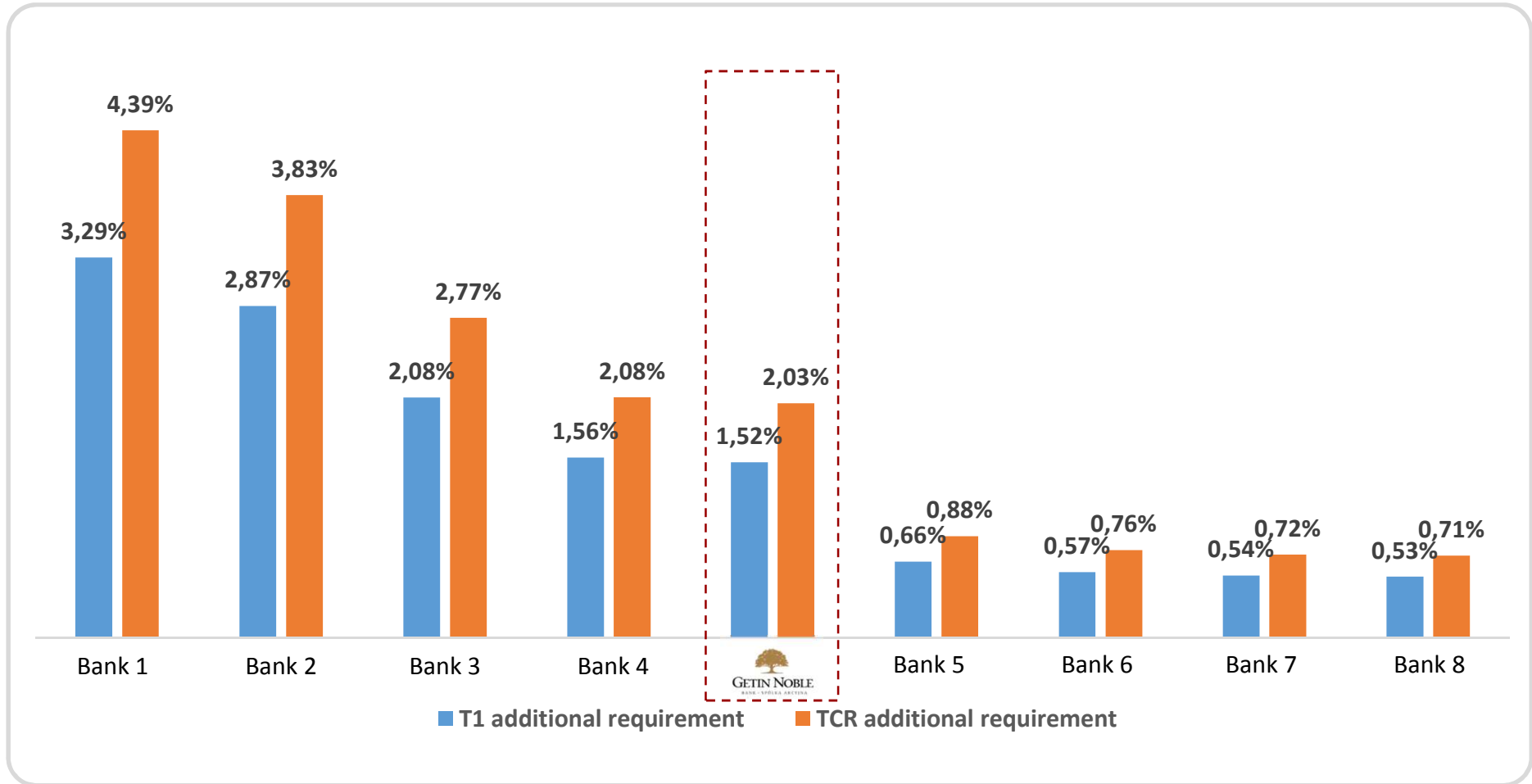
$$T1 = 9\% + 1.52\% = 10.52\%$$

$$TCR = 12\% + 2.03\% = 14.03\%$$

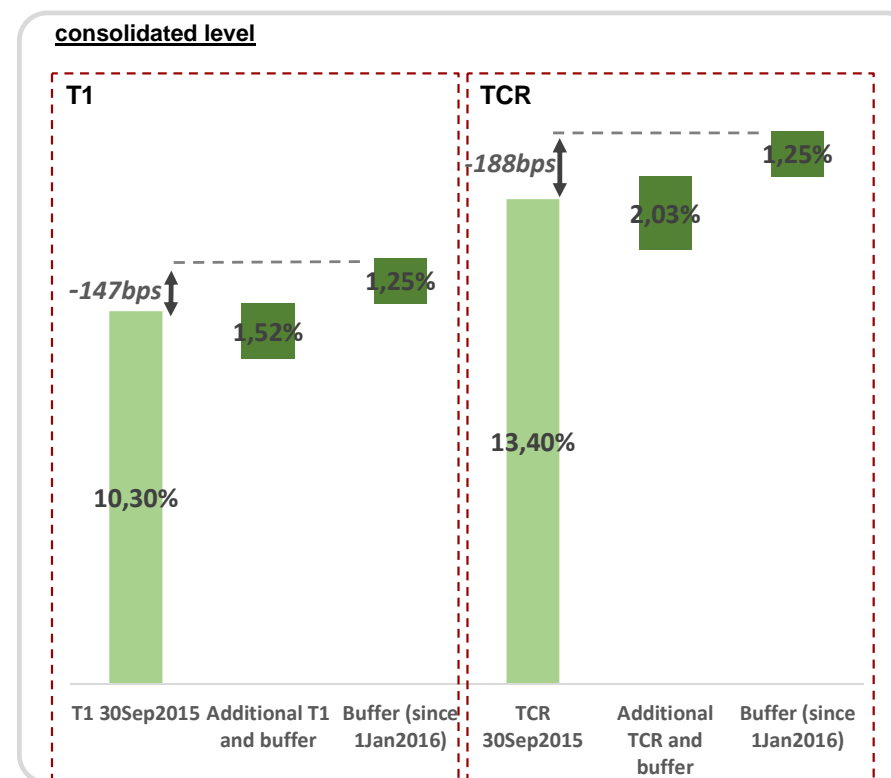
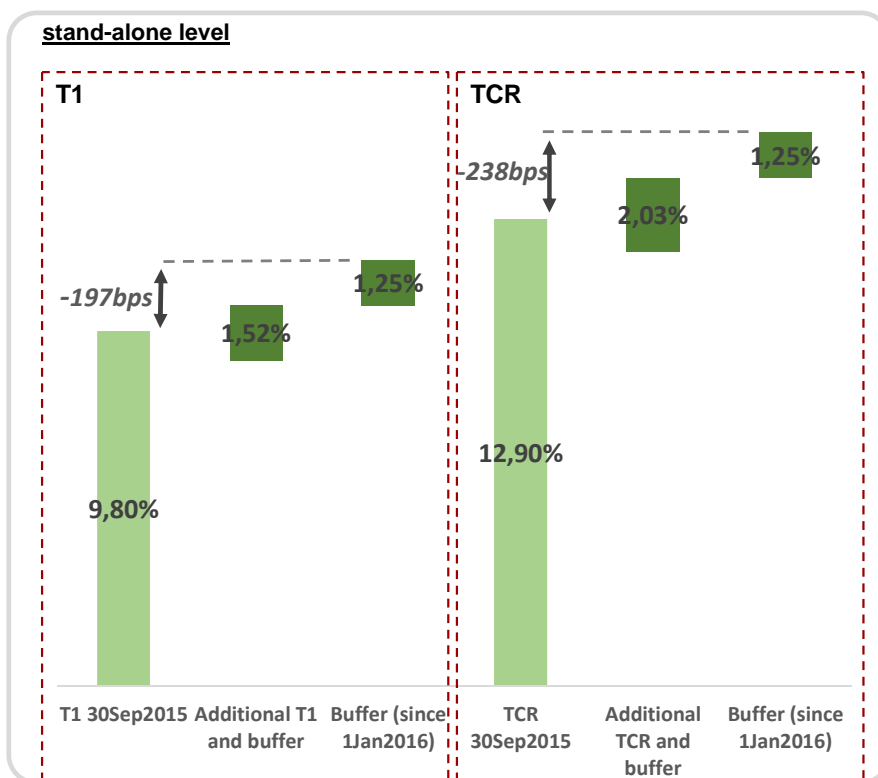
PFSA recommends develop by the Bank an action plan aimed at achieving required levels of capital ratio no later than by state at the end of June 2016, with regard to new levels of capital ratio applicable from 1 January 2016.



# Additional capital requirement – comparison

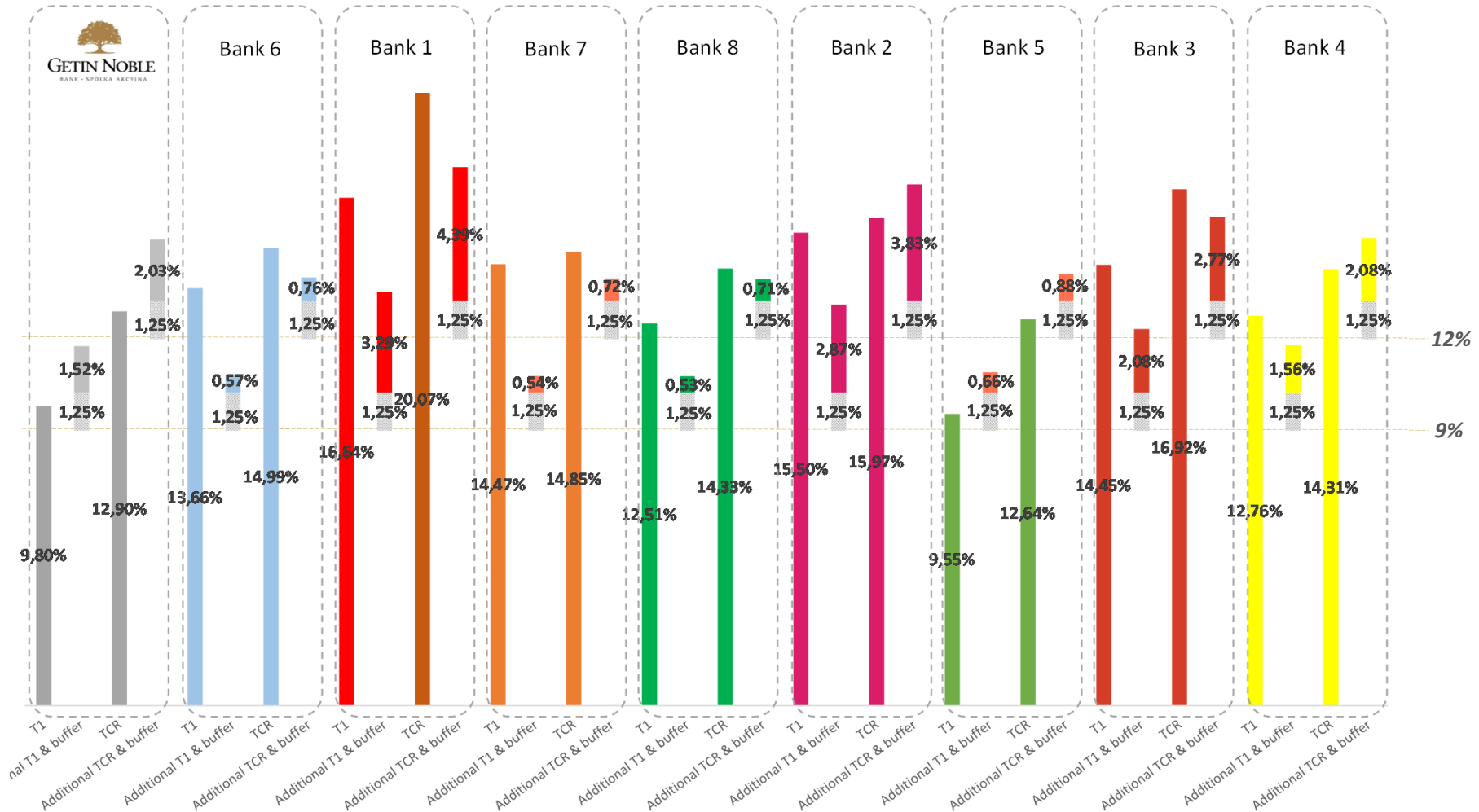


# GNB – additional capital requirement and capital buffer<sup>1</sup>



<sup>1</sup>Capital buffer of additional 1.25pp imposed on the banks' T1 ratio and TCR by the PFSA; binding from 1 January 2016

# Individual additional capital requirements & buffer<sup>1</sup> – details



<sup>1</sup> Capital buffer of additional 1.25pp imposed on the banks' T1 ratio and TCR by the PFSA; binding from 1 January 2016

Stand-alone capital ratios as at 30 Sep 2015 (with the exception for Bank 8 and Bank 4 – data as at 30 Jun 2015 and Bank 2 – consolidated data)



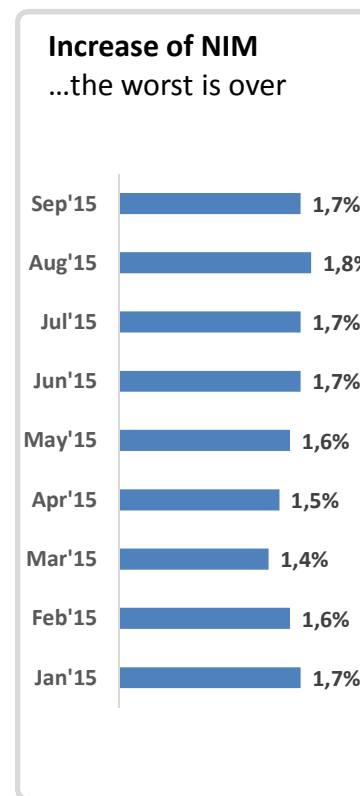
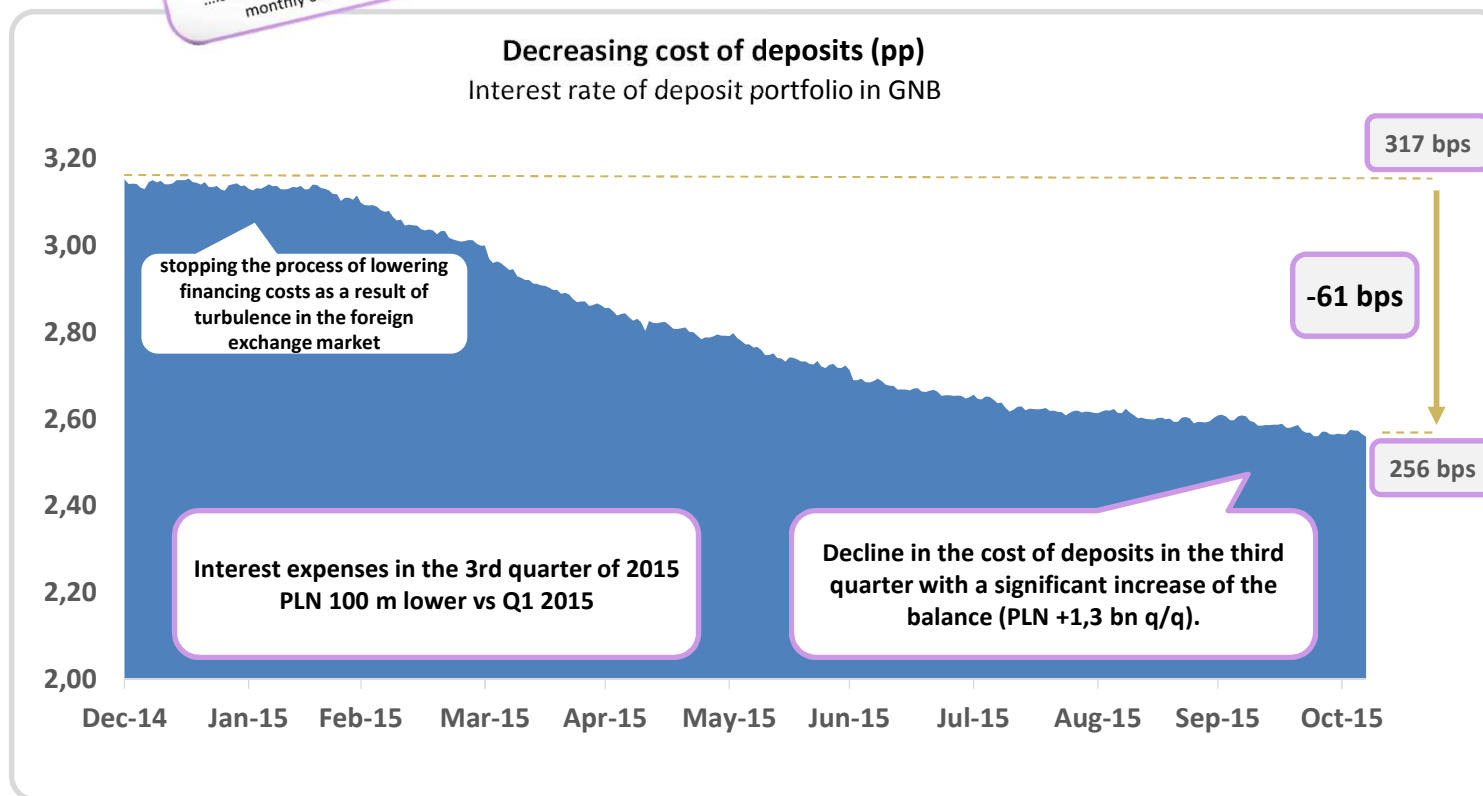
# We are on-track with our plan of financing cost decrease

*Despite market turmoils related to CHF appreciation  
Increasing interest margin.*



**~PLN 100-120 m...**  
 ...possible to achieve decrease in total interest expenses from PLN deposit base, which are maturing in the 2nd and 3rd quarter (from the level of costs incurred in Q1'2015)  
 ...is approx. 10 bps per month, i.e. approx. PLN 4.5-5.0 m lower average monthly cost of financing during the period of the simulation

## WE IMPLEMENT THE PLAN<sup>1</sup>...

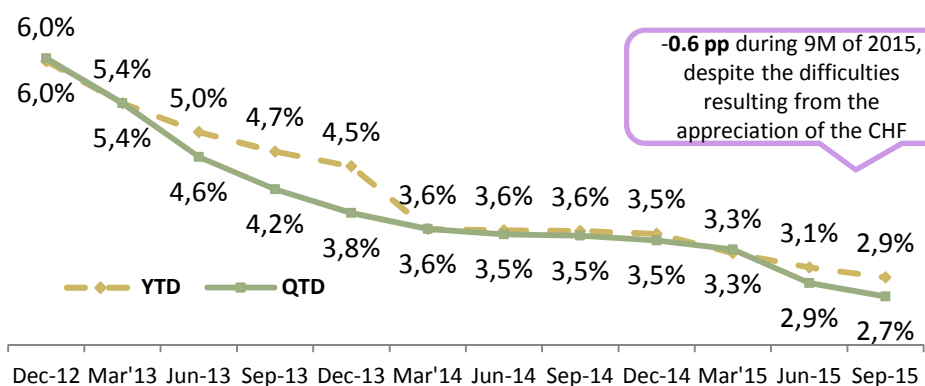


<sup>1</sup> projection of lowering interest expenses on deposits portfolio at the Bank indicated in the presentation of results for 2014

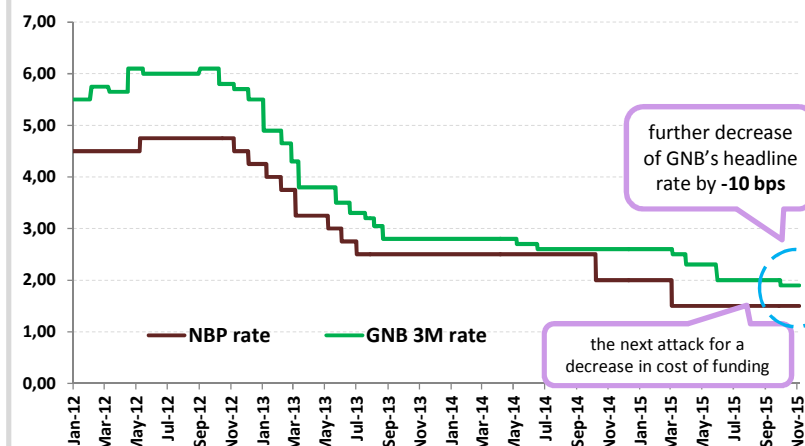
# Record low cost of funding. Great potential.



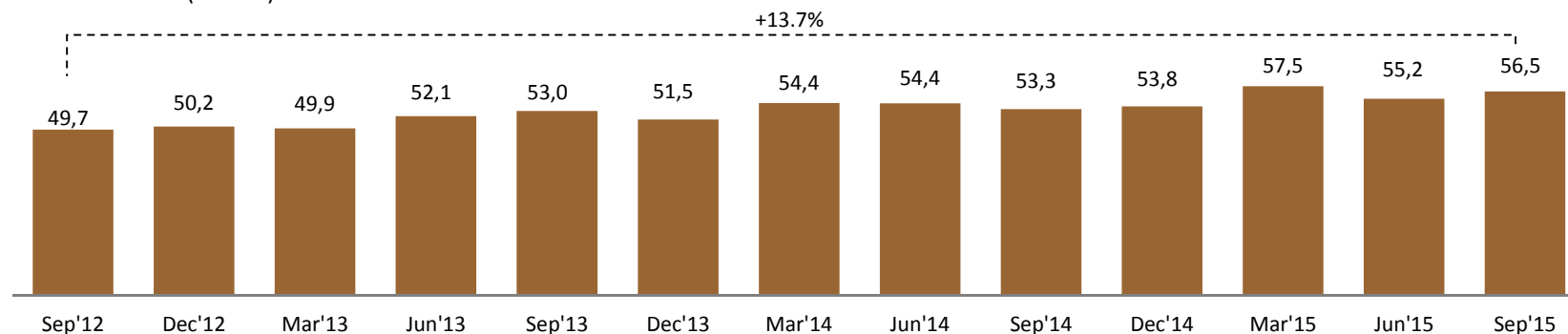
## GNB highly efficient in reducing the cost of funding<sup>1</sup>



## GNB'S Retail Deposit Rates vs NBP reference rates



## Portfolio balance (PLN bn)<sup>2</sup>



<sup>1</sup> Interest expense / average interest bearing liabilities

<sup>2</sup> For 2012 figures for merged banks Getin Noble Bank and Get Bank

# Consequently high growth dynamics in ROR [current accounts]

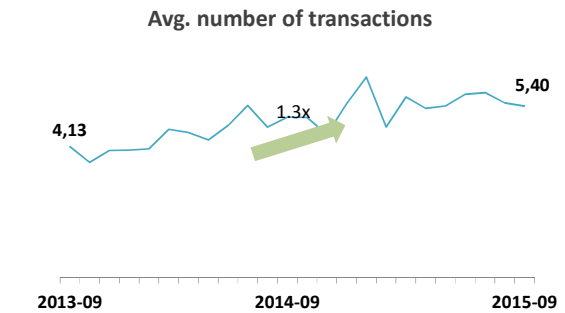
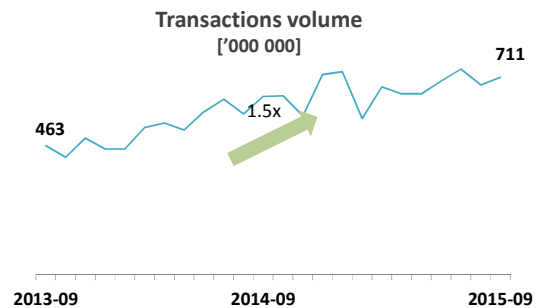
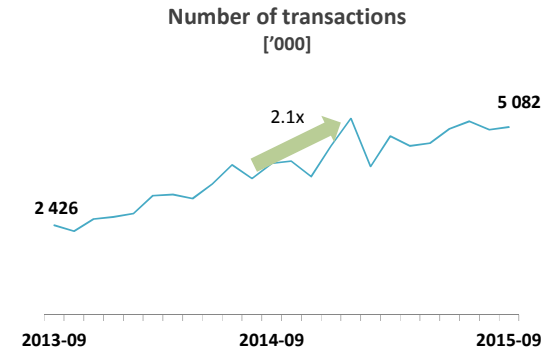
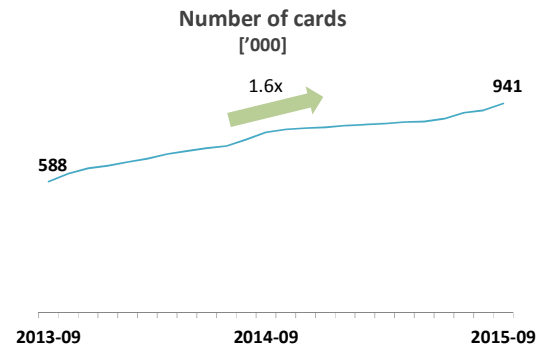


## Current accounts<sup>1</sup>

| Bank               | y/y change (Jun-15) | (ths.)     |
|--------------------|---------------------|------------|
|                    | %                   |            |
| mBank              | 11.7%               | +324       |
| ING BANK SŁASKI    | 10.0%               | +217       |
| Bank Pocztowy      | 9.7%                | +77        |
| ALIOR BANK         | 9.0%                | +151       |
| Millennium Bank    | 8.8%                | +133       |
| Bank BPH           | 6.1%                | +26        |
| GETIN NOBLE        | <b>5.3%</b>         | <b>+48</b> |
| Raiffeisen POLBANK | 4.6%                | +23        |
| Bank Pekao         | 2.2%                | +79        |
| Bank Zachodni WBK  | 1.6%                | +47        |
| eurobank           | 0.3%                | +5         |
| Bank Polski        | 0.2%                | +15        |
| Deutsche Bank      | -2.8%               | -8         |
| CRÉDIT AGRICOLE    | -3.1%               | -34        |
| BGZ BNP PARIBAS    | -6.7%               | -63        |
| citi handlowy      | -13.4%              | -44        |

- Continuation of the strategy of building a relationship bank based on current accounts – The Main Bank of the Client.
- Consistently high relative current account addition in the Polish banking sector

## Increasing Clients' activity

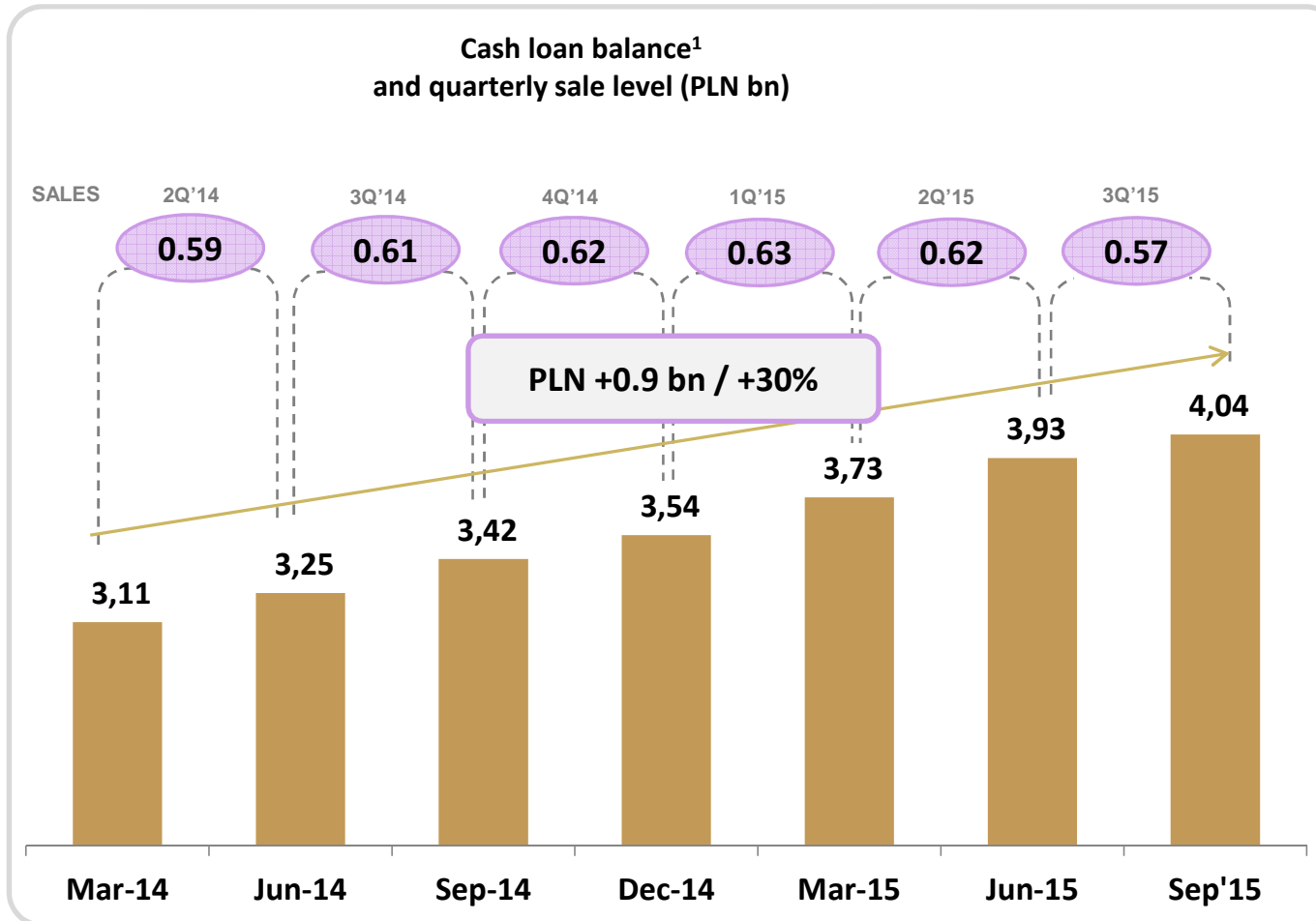


Source: prnews.pl

<sup>1</sup> Excluding Bank BOŚ due to lack of comparability (BOŚ since 2013 presents current accounts together with savings accounts); Alior Bank together with T-Mobile Usługi Finansowe; mBank together with Orange Finance; PKO BP together with Nordea Bank; BGZ together with BNP Paribas

# Strong growth in cash loans

*Robust growth in the loan balance*



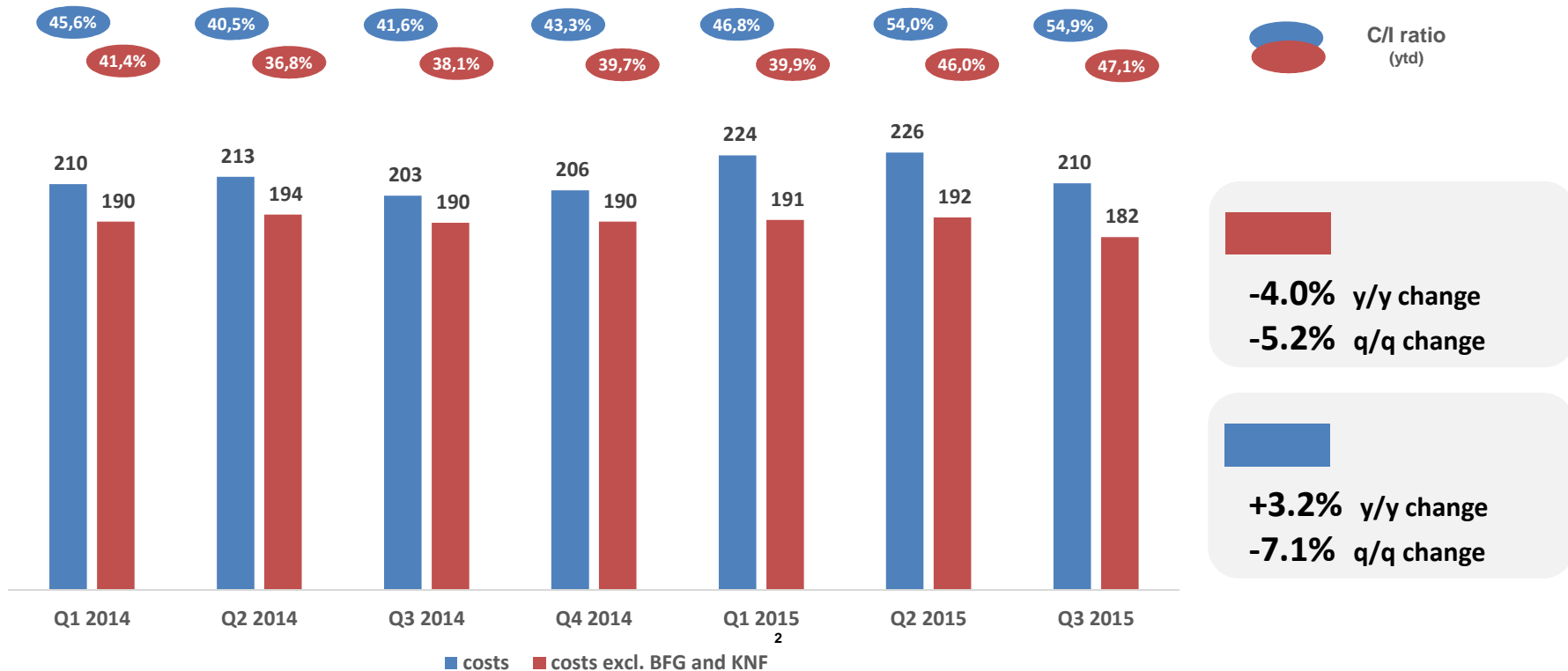
- Successfully built portfolio of fast-rotating loans with high profitability and stable risk.
- Stable growth in balance due to significant changes in the sales process and internal procedures as well as increasing sales
- Increasing balance partially compensating decline in interest revenues resulting from lombard rate cuts.

<sup>1</sup> excluding instalment loans, credit cards and other retail loans

# High cost regime maintained

*Stable base of a recurrent costs*

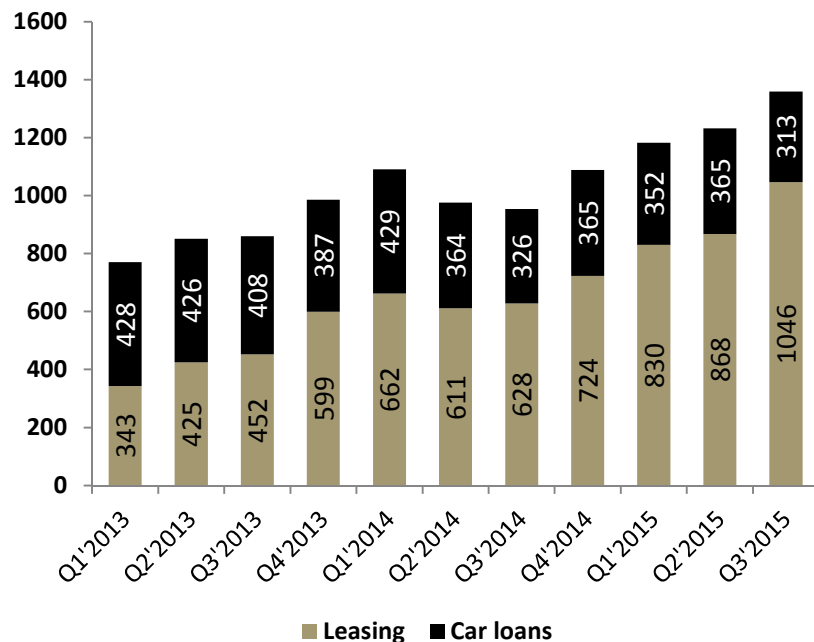
Costs (PLN m)<sup>1</sup>



<sup>1</sup> stand-alone

<sup>2</sup> excluding BFG (Banking Guarantee Fund) and KNF (Polish Supervision Authority) costs

Sale of leasing and car loans in 2013-2015 (in PLN m)



## 53 tsd. vehicles

...were registered for Getin Group' Clients in 2014.  
In 2015 it is already 43.5 tsd.

### Rejestracje pojazdów CEPIK (w sztukach)

| Spółka   | 2014<br>(no of vehicles) | 9M 2015<br>(no of vehicles) |
|--|--------------------------|-----------------------------|
| <b>1. Getin Leasing+Fleet</b>                  | <b>28,866</b>            | <b>28,087</b>               |
| <b>vehicles financed with GNB' car credits</b> | <b>24,289</b>            | <b>15,455</b>               |
| 2. EFL   | 21,177                   | 16,286                      |
| 3. Raiffeisen Leasing                          | 18,747                   | 15,115                      |
| 4. mLeasing                                    | 14,559                   | 11,877                      |
| 5. Volkswagen Leasing                          | 12,352                   | 10,393                      |

43,542

43,278

### Adequate mix of sales of Getin:

New vehicles: 25 tys. (47%)  
Used vehicles: 28 tys.(53%)

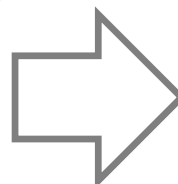
data about the new & changed registrations for leasing companies & fleet – according to CEPIK

# Getin Leasing confirms and strengthens market position after 9 months 2015

## Vehicle leasing (in PLN m)

| Company               | 2014 (sales) | 9M 2015 (sales) |
|-----------------------|--------------|-----------------|
| 1. Getin Leasing      | 2,299        | 2,470           |
| 2. EFL                | 2,545        | 2,019           |
| 3. Raiffeisen Leasing | 2,080        | 1,701           |
| 4. mLeasing           | 1,673        | 1,429           |
| 5. PKO Leasing        | 1,690        | 1,298           |

49% growth rate vs 9M 2014 – best growth dynamic



## Total Assets Leasing (in PLN m)

| Company               | 2014 (sales) | 9M 2015 (sales) |
|-----------------------|--------------|-----------------|
| 1. EFL                | 3,676        | 2,930           |
| 2. Getin Leasing      | 2,612        | 2,721           |
| 3. Raiffeisen Leasing | 2,703        | 2,238           |
| 4. mLeasing           | 2,680        | 2,143           |
| 5. PKO Leasing        | 2,487        | 1,967           |

In July GL has taken over the previous leader:

GL: 385 mln.  
EFL: 360 mln.  
RFL: 257 mln.

After 9 months of 2015 Getin Leasing still increases the advantage over competitors in vehicles' leasing.

Getin Leasing strengthened second position in assets' leasing category, distance to leader is shrinking.

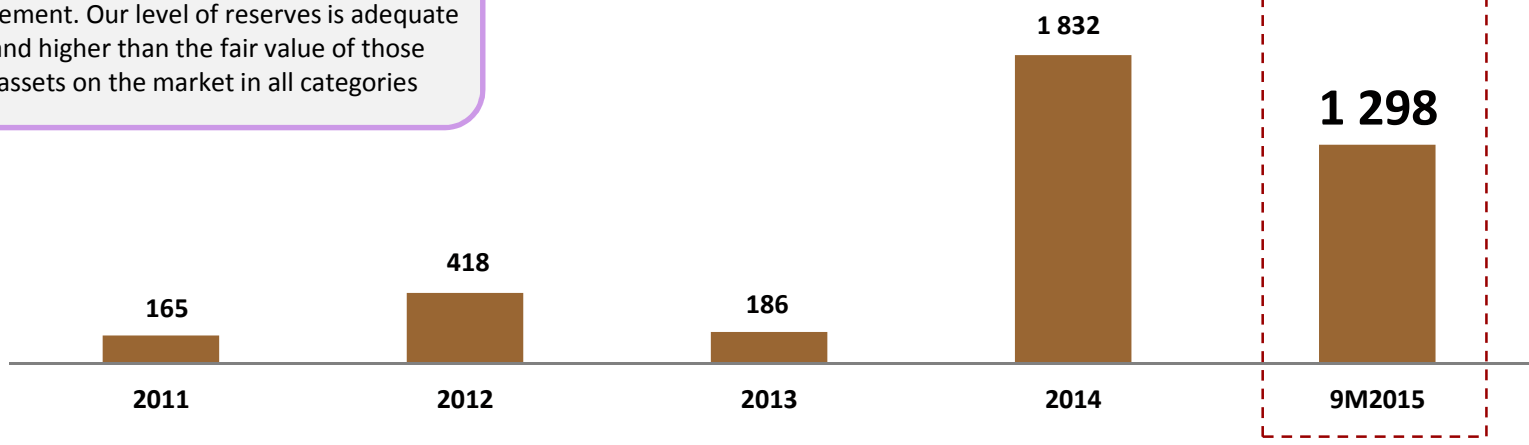
# Getin Noble Bank is a market leader in the sale of NPL






Nominal value of NPLs sold (in PLN m)

A positive impact of all the completed transactions on the Bank's income statement. Our level of reserves is adequate and higher than the fair value of those assets on the market in all categories

**7,0 mld PLN**  
The gross value of receivables purchased from the Bank by domestic and foreign companies<sup>1</sup>



-  Getin Noble Bank reports a further reduction in write-downs and an improvement of the capital adequacy ratios as it completes the transactions of the disposal of non-performing loans (NPLs) with a nominal value of nearly PLN 1.3 billion in 2015. Bank's ambition is to sale NPL portfolios of total value higher than sold in the previous year.
-  The transactions covered portfolios of retail, car loans and mortgage loans.
-  Significant shortening of NPL portfolio duration.

<sup>1</sup> since January 2011





**1. Summary and Key Business Highlights**

**2. Key Financials**

**3. Appendix**

## Key Financial Ratios – QTD comparison

*Successful execution of Getin Up Strategy*

## Q3 2015; change vs 2Q 2015

| PLN m  |                 |   |                  |
|--|-----------------|---|------------------|
| <b>Loan balance</b> (incl. leasing)  | <b>49,681.1</b> | ↓ | <b>-1.2%</b>     |
| <b>Deposit balance</b>   | <b>56,504.9</b> | ↑ | <b>+2.5%</b>     |
| <b>Balance sheet total</b>   | <b>70,920.0</b> | ↑ | <b>+0.8%</b>     |
| <b>Equity</b><br><small>(attributable to equity of the parent company)</small>             | <b>5,293.7</b>  | ↑ | <b>+0.3%</b>     |
| <b>ROE</b>   | <b>6.6%</b>     | ↓ | <b>-1.6 p.p.</b> |
| <b>C/I</b> <sup>1</sup>  | <b>55.8%</b>    | ↑ | <b>+0.9 p.p.</b> |
| <b>CAR</b>   | <b>13.4%</b>    | ↑ | <b>+0.4 p.p.</b> |
| <b>CET1</b>  | <b>10.3%</b>    | ↑ | <b>+0.4 p.p.</b> |
| <b>Net interest income</b>   | <b>300.7</b>    | ↑ | <b>+5.6%</b>     |
| <b>Net fee and commission income</b>   | <b>82.1</b>     | ↓ | <b>-7.8%</b>     |
| <b>Result on risk provisions</b>   | <b>-127.8</b>   | ↑ | <b>+90.9%</b>    |
| <b>Costs</b>   | <b>-220.9</b>   | ↓ | <b>-7.1%</b>     |
| <b>Loans/deposits</b>  | <b>87.9%</b>    | ↓ | <b>-3.3 p.p.</b> |
| <b>Cost of risk</b> <sup>1,2</sup>   | <b>0.8%</b>     | ↑ | <b>+0.1 p.p.</b> |
| <b>Profit before tax</b>   | <b>48.5</b>     | ↓ | <b>-47.5%</b>    |
| <b>Net profit</b><br><small>(attributable to equity holders of the parent company)</small> | <b>41.0</b>     | ↓ | <b>-41.5%</b>    |
| <b># Clients [m]</b>   | <b>2.4</b>      | → | <b>~0%</b>       |

<sup>1</sup> Stand-alone GNB<sup>2</sup> Result on provision for NIL and other accounts receivable to average loans volume<sup>3</sup> BFG (Banking Guarantee Fund), KNF (Polish Supervision Authority)

From the second quarter of 2015, the company Getin Leasing consolidated with the equity method.

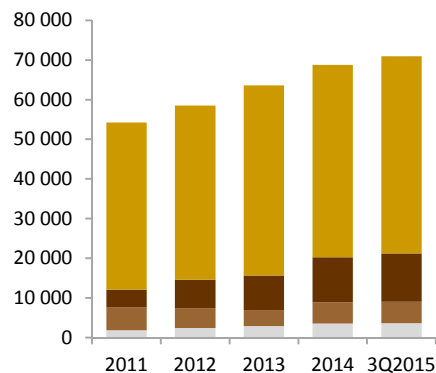
# Balance Sheet Overview

*Favorable change in assets' structure*

## By Type (in PLN m)

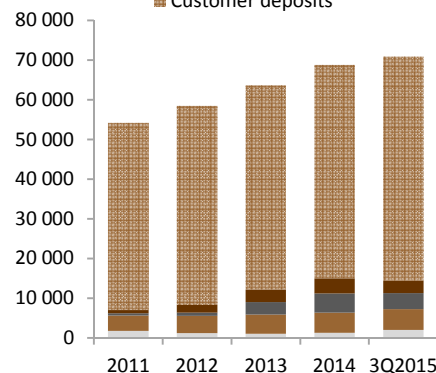
### Assets

- Customer loans
- Financial instruments available for sale
- Amounts due to banks (incl. CB)
- Other assets



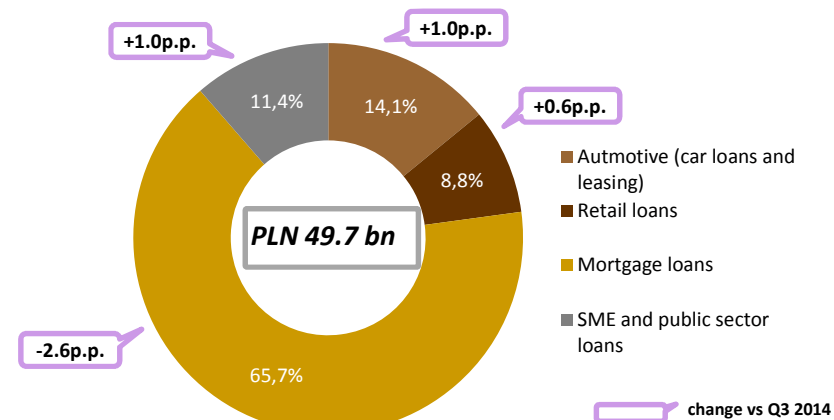
### Liabilities

- Other liabilities
- Equity
- Liabilities to banks
- Debt securities
- Customer deposits

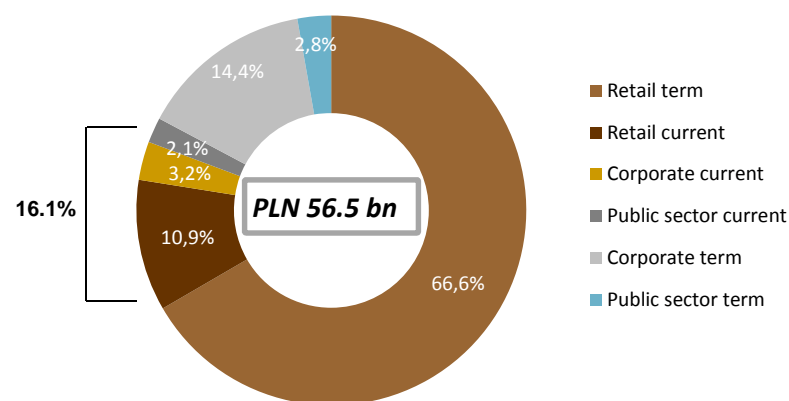


| Assets (PLNm)  | 2011          | 2012          | 2013          | 2014          | 3Q2015        |
|--|---------------|---------------|---------------|---------------|---------------|
| Amounts due to banks (incl. CB)                                  | 5,736         | 5,012         | 4,010         | 5,285         | 5,451         |
| Financial instruments available for sale                         | 4,542         | 7,200         | 8,758         | 11,405        | 12,176        |
| Customer loans   | 42,078        | 43,833        | 47,952        | 48,532        | 49,681        |
| Other assets   | 1,866         | 2,440         | 2,897         | 3,574         | 3,612         |
| <b>Total assets</b>  | <b>54,222</b> | <b>58,485</b> | <b>63,617</b> | <b>68,796</b> | <b>70,920</b> |
| Liabilities (PLNm)   | 2011          | 2012          | 2013          | 2014          | 3Q2015        |
| Liabilities to banks   | 579           | 795           | 3,140         | 4,822         | 4,051         |
| Debt securities  | 812           | 1,966         | 3,158         | 3,755         | 3,115         |
| Customer deposits  | 47,217        | 50,185        | 51,486        | 53,847        | 56,505        |
| Equity<br>(attributable to equity holders of the parent company) | 3,900         | 4,356         | 4,775         | 5,076         | 5,294         |
| Other liabilities  | 1,714         | 1,183         | 1,058         | 1,296         | 1,955         |
| <b>Total</b>   | <b>54,222</b> | <b>58,485</b> | <b>63,617</b> | <b>68,796</b> | <b>70,920</b> |

## Split-up of customer loans (Sep-15)



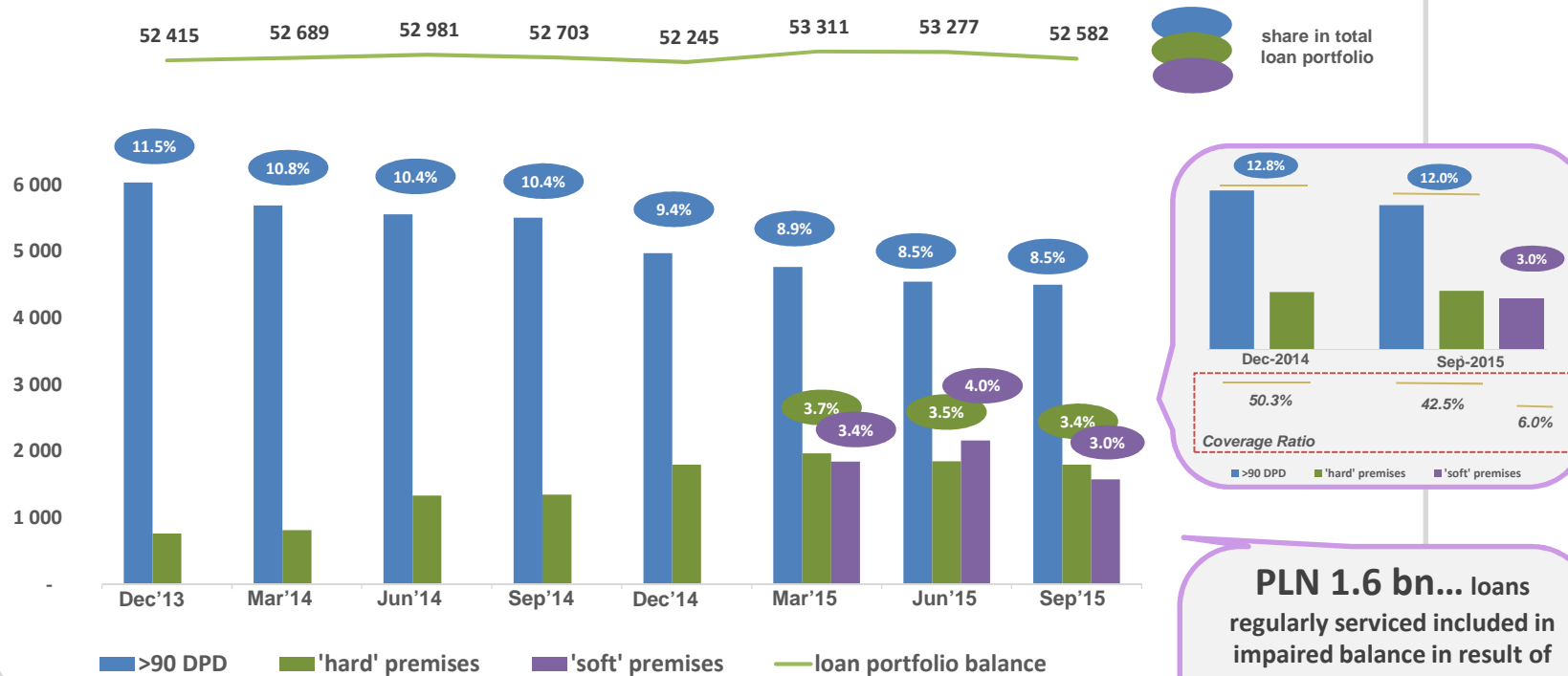
## Split-up of customer deposits (Sep-15)



# Asset Quality – Impaired loans

Changes in the impairment methodology related to the recommendations of the Financial Supervision Authority - additional category of loans with soft evidence of impairment created

Impaired loans portfolio splitted into impairment evidence categories (PLN m)



A significant part of the loans recognized in H1 2015 in accordance with the revised methodology, as of impaired loans are loans regularly serviced by the Customers

**PLN 1.6 bn...** loans regularly serviced included in impaired balance in result of KNF recommendations implementation

examples

- No contact with borrower
- Lower borrowers' income
- Scoring deterioration

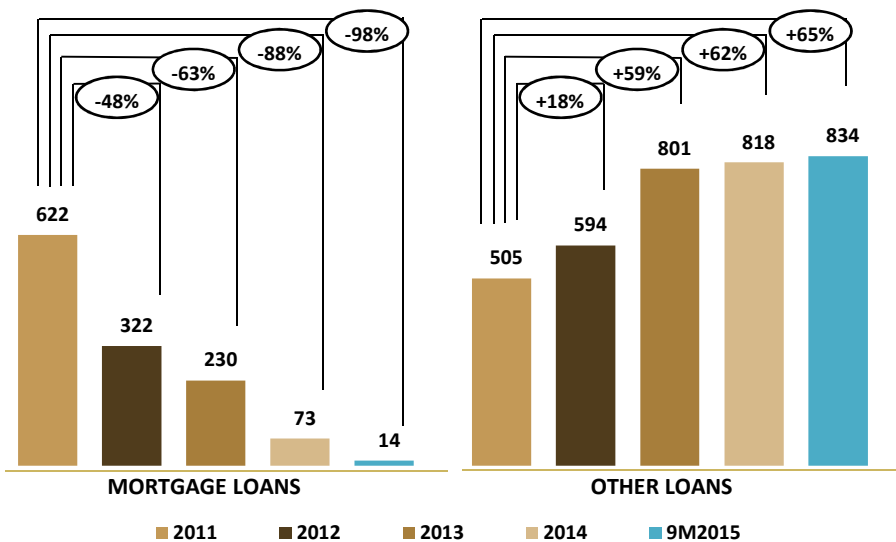
# Balance Sheet – Loans Sales Mix

*Sale Structure Change; Shorter-Term, Faster-Amortizing Loans, Higher Lending Margins*

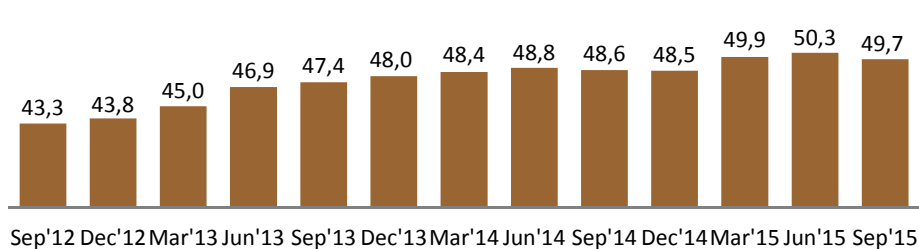


## Sales structure<sup>1</sup>

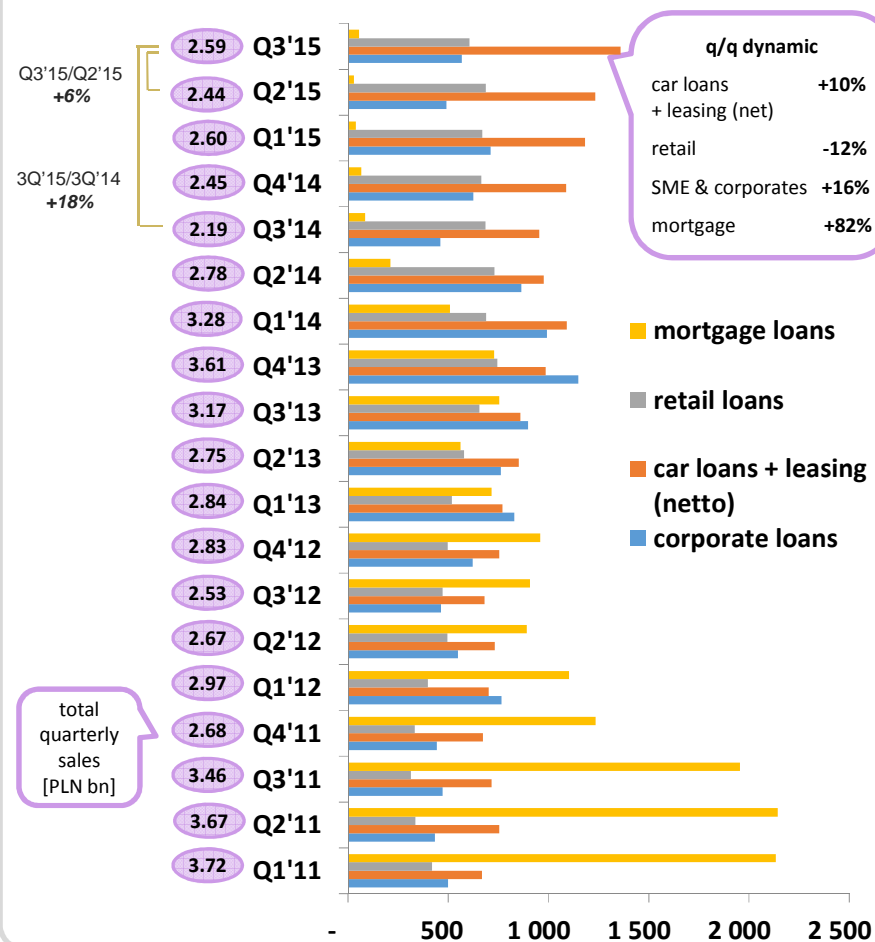
avg. month-to-month sale (in PLNm)



## Portfolio balance (PLN bn)<sup>2</sup>



## Sales of loans – quarterly (in PLNm)



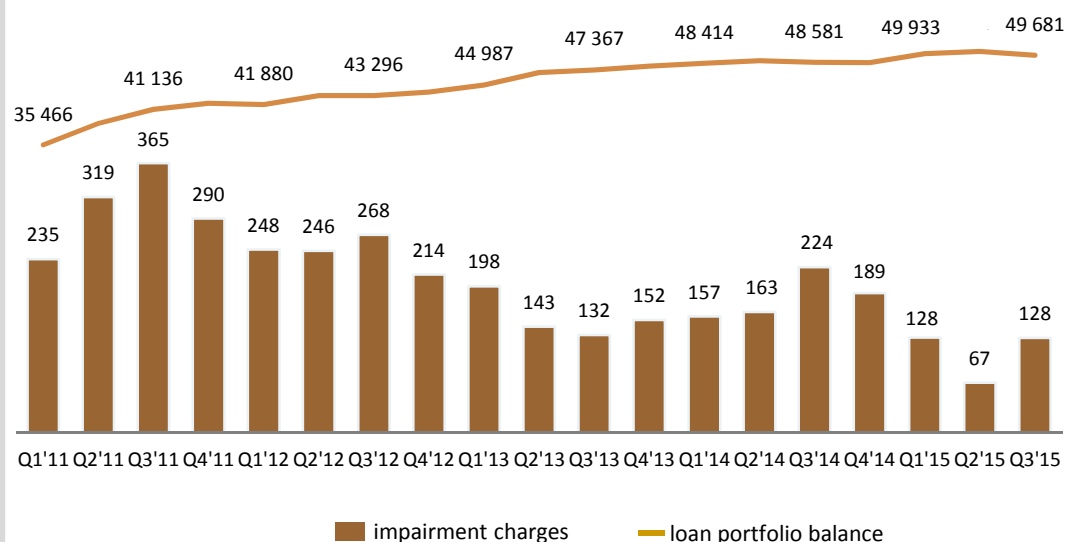
<sup>1</sup> Consolidated figures

<sup>2</sup> 2011 figures for merged banks Getin Noble Bank and Get Bank

# Asset Quality – Credit Risk

Noticeable Results of Measures Aimed at Improving Asset Quality

## Impairment charges and loans balance (in PLNm) <sup>4</sup>



## Cost of credit risk (%) <sup>1</sup>

|                              | 30.09.2015  | 31.12.2014  | change            |
|------------------------------|-------------|-------------|-------------------|
| Corporate loans <sup>2</sup> | 0.1%        | 0.9%        | -0.73 p.p.        |
| Car loans                    | -1.0%       | 1.3%        | -2.34 p.p.        |
| Mortgage loans               | 0.9%        | 1.1%        | -0.28 p.p.        |
| Retail loans                 | 2.7%        | 3.6%        | -0.92 p.p.        |
| <b>Loans total</b>           | <b>0.8%</b> | <b>1.3%</b> | <b>-0.55 p.p.</b> |

- The quality of the Bank's new loan portfolio consequently maintained within the limits of its „risk appetite” policy.
- Nearly PLN 1.3 bn of NPL sold in 2015.

## Average monthly impairment charges (in PLN K) <sup>3,4</sup>

|                         | 2011        |              |              |             | 2012        |             |             |             | 2013        |             |             |             | 2014        |             |             |             | 2015        |             |             |
|-------------------------|-------------|--------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                         | 1Q'2011     | 2Q'2011      | 3Q'2011      | 4Q'2011     | 1Q'2012     | 2Q'2012     | 3Q'2012     | 4Q'2012     | 1Q'2013     | 2Q'2013     | 3Q'2013     | 4Q'2013     | 1Q'2014     | 2Q'2014     | 3Q'2014     | 4Q'2014     | 1Q'2015     | 2Q'2015     | 3Q'2015     |
| <b>TOTAL LOANS</b>      | <b>76.3</b> | <b>103.9</b> | <b>115.7</b> | <b>95.1</b> | <b>80.4</b> | <b>79.8</b> | <b>87.6</b> | <b>69.4</b> | <b>63.5</b> | <b>46.7</b> | <b>41.5</b> | <b>46.2</b> | <b>49.6</b> | <b>51.3</b> | <b>71.3</b> | <b>56.3</b> | <b>39.5</b> | <b>21.0</b> | <b>42.6</b> |
| Car loans               | 20.8        | 18.4         | 12.4         | 8.1         | 5.6         | 5.9         | 9.7         | 9.9         | 13.2        | 3.6         | 11.5        | 8.4         | 1.6         | 8.2         | 7.8         | -0.2        | -4.5        | -6.0        | 2.8         |
| Mortgage loans          | 34.9        | 66.8         | 86.4         | 77.2        | 72.4        | 67.1        | 52.7        | 38.3        | 26.1        | 18.5        | 5.3         | 9.0         | 26.7        | 25.4        | 43.7        | 33.2        | 43          | 16.5        | 15.8        |
| Retail loans            | 15.4        | 12.7         | 10.3         | 6.9         | 2.4         | 3.6         | 22.8        | 17.6        | 18.9        | 17.9        | 21.0        | 19.6        | 15.9        | 13.5        | 11.4        | 18.6        | -3.2        | 15.1        | 20.6        |
| Corporate loans & other | 5.3         | 5.9          | 6.6          | 2.8         | 4.8         | 3.2         | 2.4         | 3.6         | 5.3         | 6.7         | 3.7         | 9.2         | 5.4         | 4.3         | 8.4         | 4.7         | 4.2         | -4.6        | 3.3         |

<sup>1</sup> Result on provision for NIL and other accounts receivable to average loans volume; stand-alone GNB

<sup>2</sup> Including leasing and others

<sup>3</sup> Stand-alone GNB

<sup>4</sup> Q1 2012 and Q2 2012 figures for the merged banks of Getin Noble Bank and Get Bank

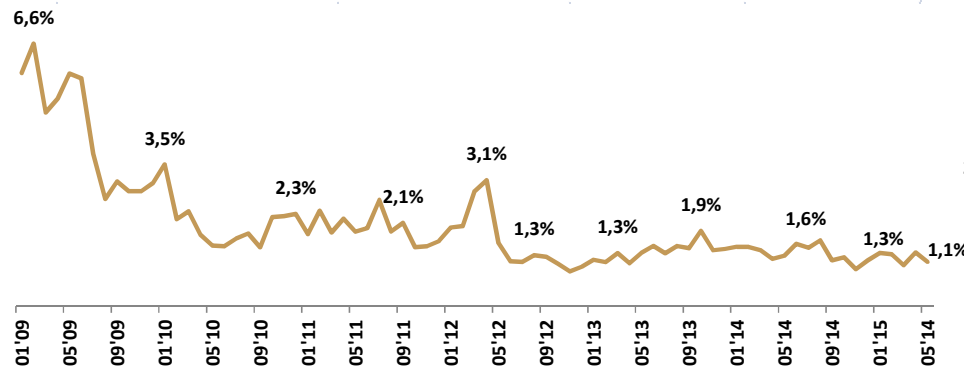
# Asset Quality – Credit Risk

*Bank efficiently adjusts procedures of evaluation and acceptance to market conditions and Clients' situation*



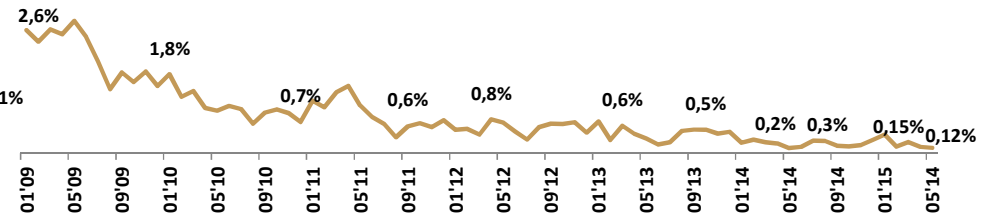
## Retail loans

Portion of 30 DPD in repayment of the third instalment (%)



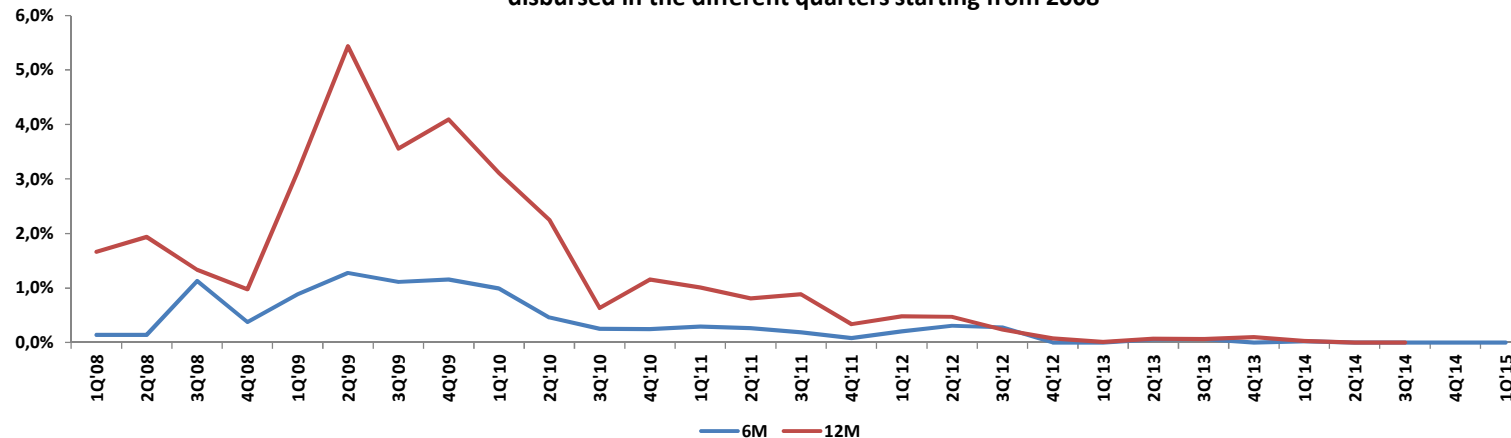
## Car loans

Portion of 30 DPD in repayment of the third instalment (%)



## Mortgage loans

Loan default rates: 90+ after 6 and 12 months from loan disbursement for loans disbursed in the different quarters starting from 2008





**1. Summary and Key Business Highlights**

**2. Key Financials**

**3. Appendix**



## Appendix 1 – Key Financial Data (YTD)



|  | PLN m | 30.09.2015 | 31.12.2014 | 30.09.2014 | 30.09.2015/<br>31.12.2014 | 30.09.2015/<br>30.09.2014 |
|--|-------|------------|------------|------------|---------------------------|---------------------------|
| Equity<br>(attributable to equity holders of the parent company) |       | 5,293.7    | 5,075.8    | 5,142.1    | +4.3%                     | +2.9%                     |
| Sub debt   |       | 2,086.9    | 2,092.4    | 2,086.3    | -0.2%                     | 0.0%                      |
| Balance sheet total  |       | 70,920.0   | 68,795.6   | 67,190.5   | +5.6%                     | +3.1%                     |
| Loans balance (incl. leasing)                                    |       | 49,681.1   | 48,532.5   | 48,580.5   | +2.4%                     | +2.3%                     |
| Deposits balance   |       | 56,504.9   | 53,846.8   | 53,337.2   | +4.9%                     | +5.9%                     |

|  | PLN m | 1-3Q 2015 | 1-3Q 2014 | 1-3Q'15/<br>1-3Q'14 |
|--|-------|-----------|-----------|---------------------|
| Net interest income  |       | 856.6     | 1,107.7   | -22.7%              |
| Net fee and commission income  |       | 266.1     | 334.0     | -20.3%              |
| Administration costs   |       | -709.2    | -697.2    | +1.7%               |
| Net profit<br>(attributable to equity holders of the parent company) |       | 239.6     | 345.6     | -30.7%              |
| C / I <sup>1,2</sup>   |       | 54.9%     | 41.6%     | +13.4 p.p.          |
| ROE  |       | 6.6%      | 9.7%      | -3.2 p.p.           |
| NIM <sup>1</sup>   |       | 1.7%      | 2.3%      | -0.6 p.p.           |
| CAR  |       | 13.4%     | 12.5%     | +0.9 p.p.           |

<sup>1</sup> YTD data<sup>2</sup> Stand-alone GNB

From the second quarter of 2015, the company Getin Leasing consolidated with the equity method.

## Appendix 1 – Key Financial Data (quarterly)



|  | PLN m | 30.09.2015 | 31.12.2014 | 30.09.2014 | 30.09.2015/<br>31.12.2014 | 30.09.2015/<br>30.09.2014 |
|--|-------|------------|------------|------------|---------------------------|---------------------------|
| Equity<br>(attributable to equity holders of the parent company)     |       | 5,293.7    | 5,075.8    | 5,142.1    | +4.3%                     | +2.9%                     |
| Sub debt   |       | 2,086.9    | 2,092.4    | 2,086.3    | -0.2%                     | 0.0%                      |
| Balance sheet total  |       | 70,920.0   | 68,795.6   | 67,190.5   | +5.6%                     | +3.1%                     |
| Loans balance (incl. leasing)  |       | 49,681.1   | 48,532.5   | 48,580.5   | +2.4%                     | +2.3%                     |
| Deposits balance   |       | 56,504.9   | 53,846.8   | 53,337.2   | +4.9%                     | +5.9%                     |
|  |       |            |            |            |                           |                           |
|  | PLN m | 3Q 2015    | 2Q 2015    | 3Q 2014    | 3Q'15/<br>2Q'15           | 3Q'15/<br>3Q'14           |
| Net interest income  |       | 300.7      | 284.7      | 379.6      | +5.6%                     | -20.8%                    |
| Net fee and commission income  |       | 82.1       | 89.0       | 105.7      | -7.8%                     | -22.3%                    |
| Administration costs   |       | -220.9     | -237.7     | -226.6     | -7.1%                     | -2.5%                     |
| Net profit<br>(attributable to equity holders of the parent company) |       | 41.0       | 70.0       | 79.7       | -41.5%                    | -48.6%                    |
| C / I <sup>1,2</sup>   |       | 55.8%      | 54.9%      | 46.1%      | +0.9 p.p.                 | +9.7 p.p.                 |
| ROE  |       | 6.6%       | 8.2%       | 9.7%       | -1.6 p.p.                 | -3.2 p.p.                 |
| NIM <sup>1</sup>   |       | 1.7%       | 1.7%       | 2.3%       | 0.0 p.p.                  | -0.6 p.p.                 |
| CAR  |       | 13.4%      | 13.1%      | 12.5%      | +0.4 p.p.                 | +0.9 p.p.                 |

<sup>1</sup> YTD data<sup>2</sup> Stand-alone GNB

From the second quarter of 2015, the company Getin Leasing consolidated with the equity method.

GETIN NOBLE BANK

## More about Getin Noble Bank



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