



**CONSISTENT IMPLEMENTATION OF THE STRATEGY.**

March 24<sup>th</sup>, 2015





### 1. Summary and Key Business Highlights

### 2. Key Financials

### 3. Appendix

- 1** PLN 360 m of net profit in 2014. Normalized net profit of PLN ~475 m for 12 months and PLN ~77 m for 4<sup>th</sup> quarter.
- 2** Robust growth in net interest income. PLN 133 m increase y/y, i.e. by more than 10% despite historically deepest and fastest decline in market interest rates.
- 3** Sharp fall in cost of funding. Interest expenses in 2014 lower by PLN 354 m / 14% comparing to 2013, including interest expenses on deposits from customers lower by PLN 395 m / 18% with increase in the deposit balance of nearly PLN 2.4 bn. The consistent decline in the cost of a few quarters is expected to maintain in the future.
- 4** We effectively change the structure of assets. More favorable loan mix at a consistent retreat from mortgage loans. Robust growth of balances in the most profitable lines.
- 5** We are already the market leader in leasing in Poland. Getin Leasing #1 in the lease of vehicles. Increase of 44% y/y. Strengthening the leading position in car loans + over 50% market share already. The balance of cash loans increased by nearly 20% in 2014.
- 6** Increase in net fee and commission income in 2014 (PLN 437 m vs PLN 436 m in 2013).
- 7** Visible effects of restructuring and optimization initiatives in the Group started in 2014 - costs in 2H 2014 lower than in the 1st half of the year by PLN 21 m. Further results expected in the coming quarters.
- 8** We are the market leader in the sale of non-performing loans. More than PLN 1.8 bn of NPLs sold in 2014.
- 9** Significant increase of Clients' activity and visible results of unique new current account complex offer basing on bundle of Clients' benefits. Closer to 1 million of current accounts target.
- 10** Consolidated CET1 ratio at level of 9.7% as at the end of 2014, and total solvency ratio of 13.1%.

<sup>1</sup> excluding negative impact of external factors on 2014 and Q4'14 results (details on the next slide)

# Consistent implementation of the Getin UP Strategy, despite significant external factors negatively affecting Bank's results



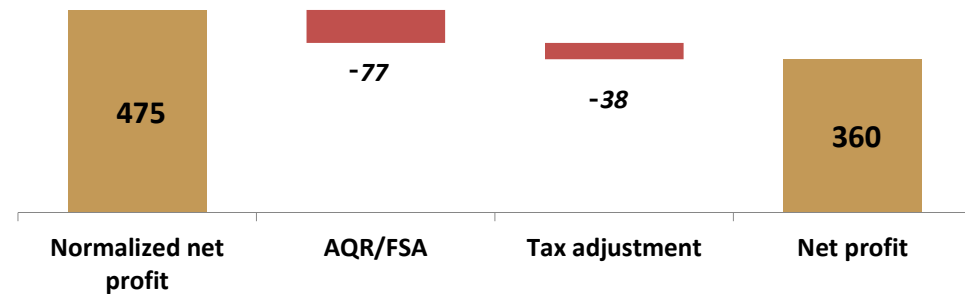
**~PLN 475 m**

...this would be the **Group's net profit for 2014**, if not for the negative impact of the following factors:

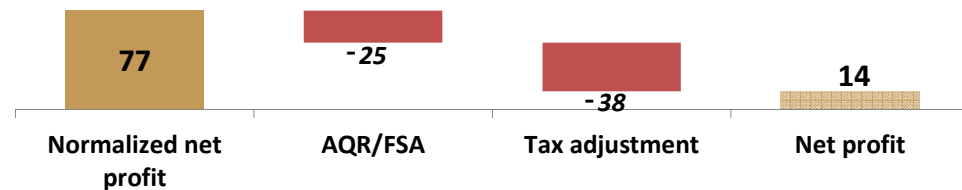
- post-inspection recommendations of FSA / AQR
- Tax adjustment in Q4'2014

**Strategic business targets we achieve according to plan.**

**Normalized net profit<sup>1</sup> for 2014 (PLN m)**





















**Normalized net profit<sup>1</sup> for Q4'2014 (PLN m)**



<sup>1</sup> excluding negative impact of external factors on 2014 and Q4'14 results (implementation of post-inspection recommendations of FSA / AQR, tax adjustment in Q4'2014)

# 2<sup>nd</sup> place in Poland in the highest growth dynamics in ROR [c/a] number while increasing by 50% Active Accounts acquisition

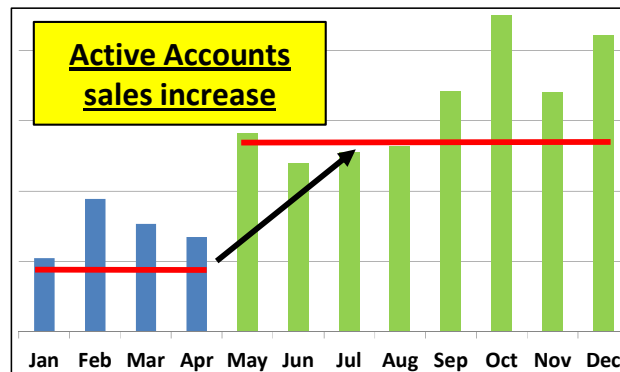
## Current accounts<sup>1</sup>

Bank	y/y change (Sep-14)	
	%	('000)
 ALIOR BANK	22.5%	+319
 GETIN NOBLE	<b>18.2%</b>	<b>+141</b>
 Raiffeisen POLBANK	11.0%	+48
 BNP PARIBAS	8.3%	+22
 ING BANK ŚLĄSKI	7.5%	+155
 mBank	7.1%	+186
 Nordea	5.8%	+12
 Bank Zachodni WBK	5.5%	+152
 Millennium bank	5.5%	+80
 Deutsche Bank	4.9%	+14
 Bank BGZ	3.4%	+22
 Bank Pekao	2.9%	+103
 Bank Polski	1.2%	+75
 Bank BPH	0.2%	+1
 Bank Pocztowy	-2.8%	-23
 eurobank	-3.0%	-44
 CRÉDIT AGRICOLE	-4.0%	-42
 citi handlowy	-15.6%	-60

Consistently high relative current account addition in the Polish banking sector

- **Sales of personal accounts amounted to 175 thousand** in 2014. With this effective acquisition **Bank maintained 2<sup>nd</sup> place in Poland** in terms of ROR's growth rate as at the end of September 2014.
- **50% increase in acquisition of Active Personal Accounts** with regular at least PLN 1.000 salary transfer and at least PLN 300 payment cards transactions volume
- As a result, all Private Individuals' **current accounts balance increase of 15%**
- The main growth driver – **implementation of „My Bank” Benefits Package** with special benefits customers receive for the active use of ROR

## „My Bank” Benefits Package

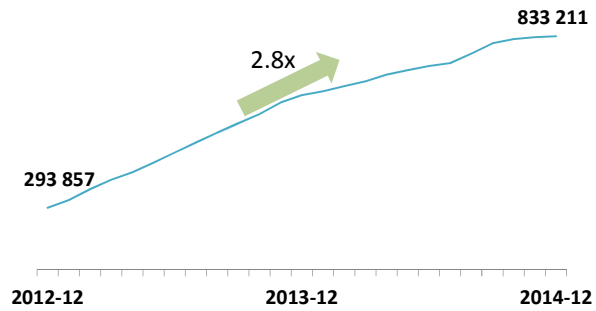


Source: pnews.pl

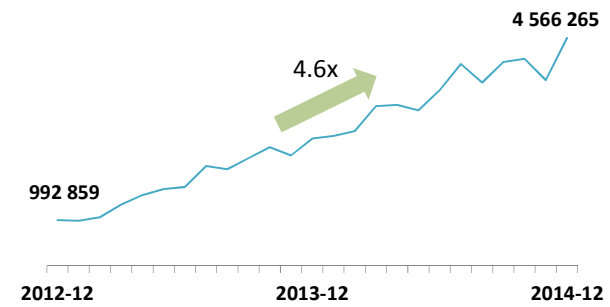
<sup>1</sup> Excluding Bank BOŚ due to lack of comparability (BOŚ since 2013 presents current accounts together with savings accounts); Alior Bank together with T-Mobile Usługi Finansowe

# We activate current accounts Increasing Clients' activity

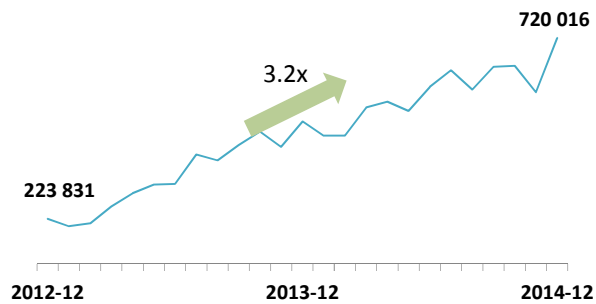
### Number of cards



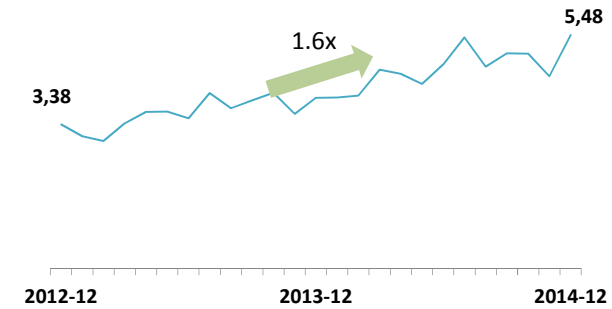
### Number of transactions



### Transactions volume ['000]

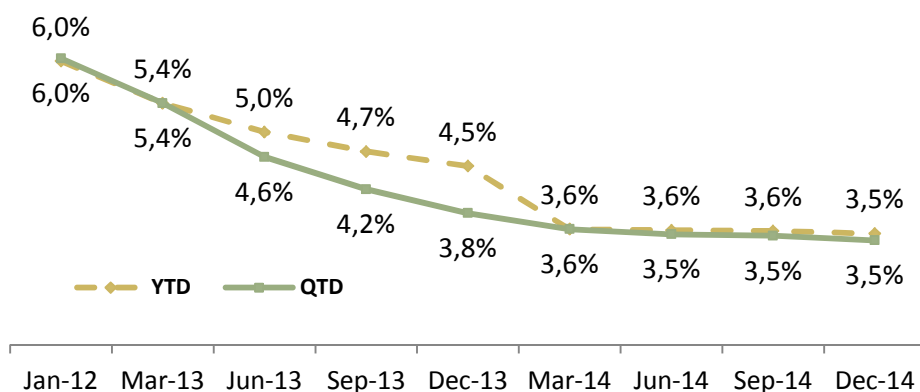


### Avg. number of transactions

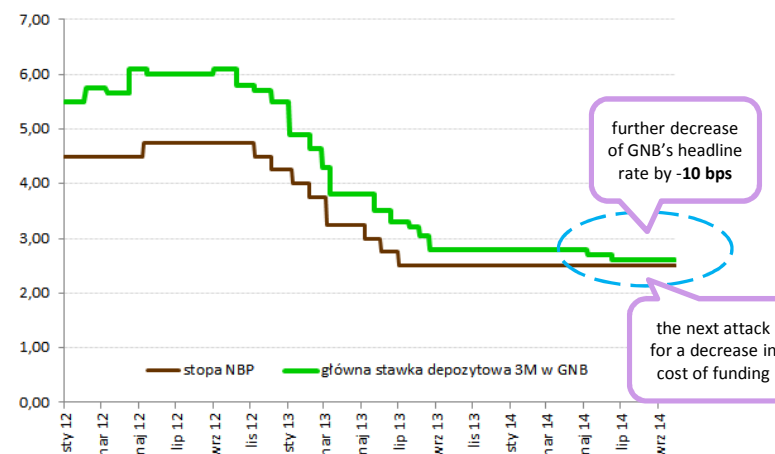


# Record low cost of funding

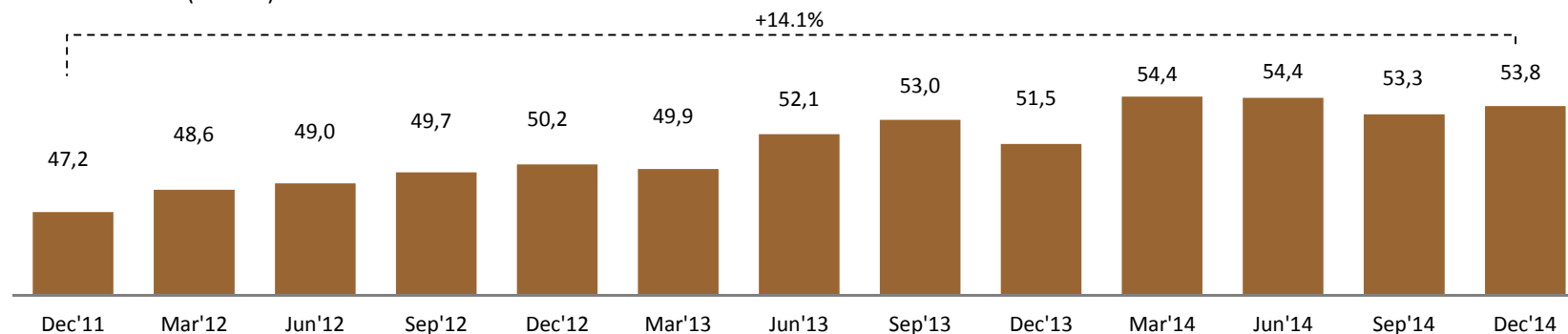
## GNB highly efficient in decreasing the cost of funding<sup>1</sup>



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



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

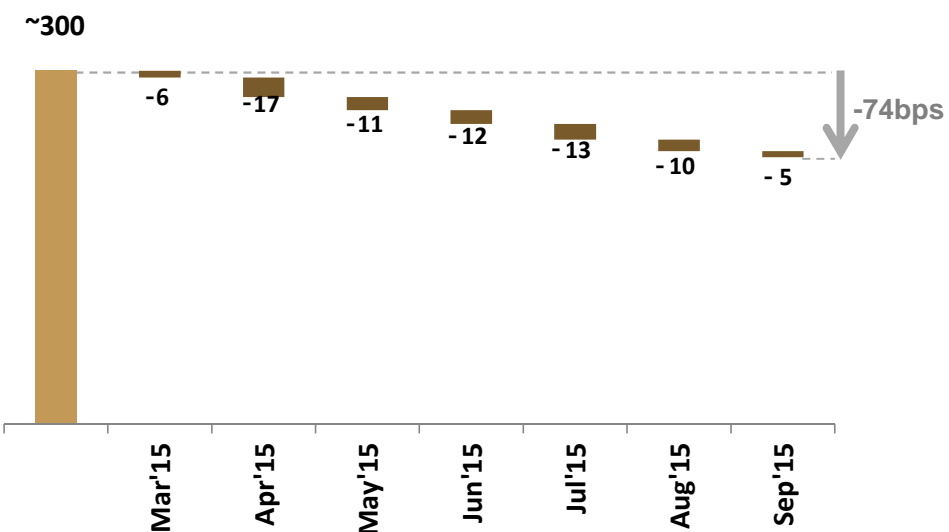


<sup>1</sup> Interest expense / average interest bearing liabilities

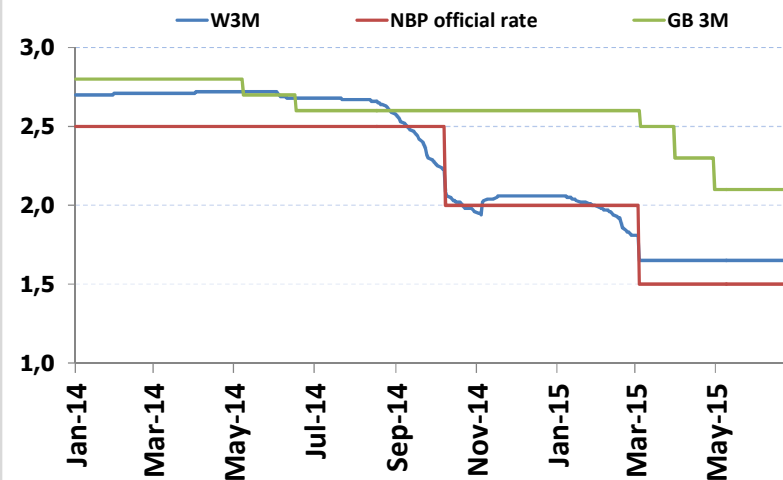
<sup>2</sup> For 2012 figures for merged banks Getin Noble Bank and Get Bank

# Effectively using the environment of low interest rates to change the structure of the balance sheet and reduce cost of funding

Cost of funding decrease in the coming 6 months (bps)<sup>1</sup>



GNB'S Retail Deposit Rates vs NBP reference rates - 2014



**~PLN 100-120 m...**

...possible to achieve decrease in total interest expenses from PLN deposit base, which are maturing in the next 6 months (from the level of costs incurred in Q1'2015)

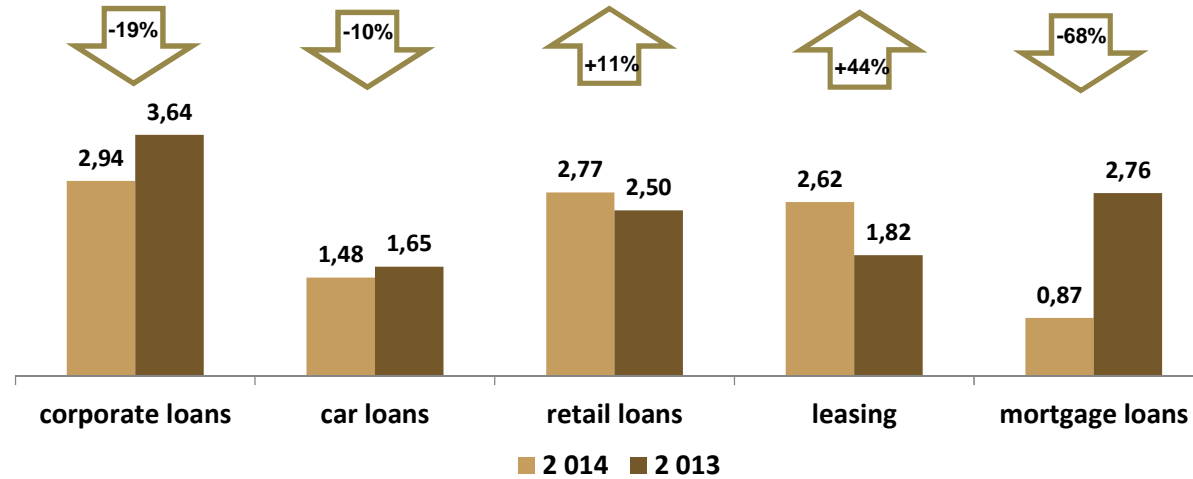
...is approx. 10 bps per month, i.e. approx. PLN 4.5-5.0 m lower average monthly cost of financing during the period of the simulation

<sup>1</sup> decline in the cost of financing with PLN deposits assuming a constant level of balance, the current maturity of the deposit base and competitive conditions unchanged

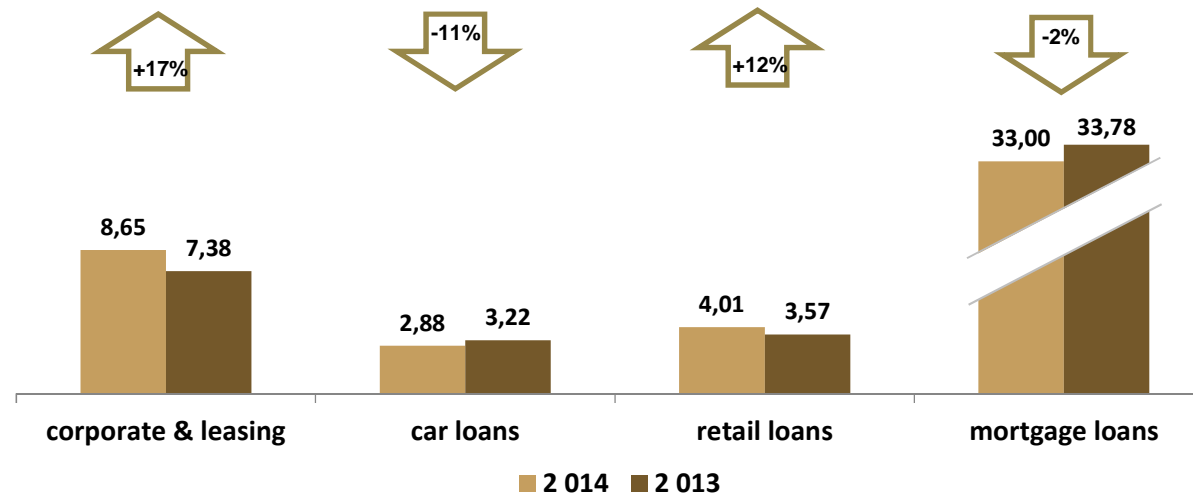


# We have achieved the target of changing the loan mix

## Loan sales (PLN bn)

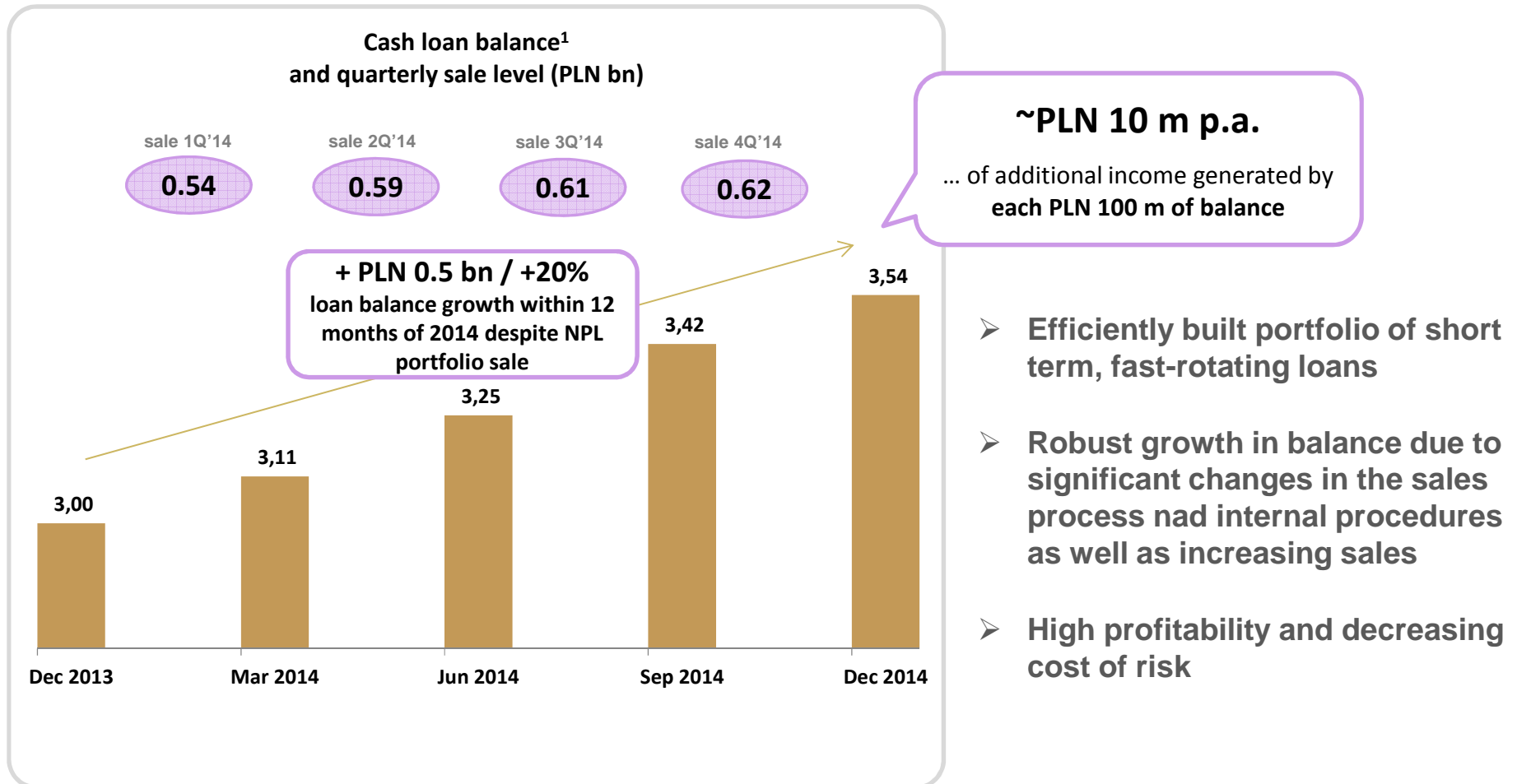


## Loan net balance (PLN bn)



# Strong growth in cash loans

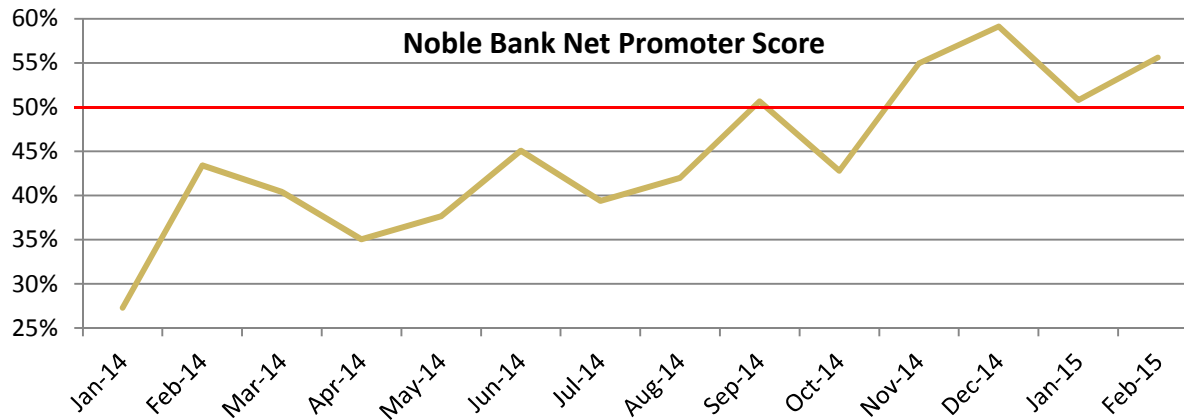
*Accelerating growth in the loan balance and record sales – the effect of changes implemented in 2014*



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

<sup>2</sup> assuming 2014 cash loans profitability (after cost of sale and cost of credit risk)

# Fundamental change in private banking quality



➤ NPS is used to gauge the loyalty of clients. NPS accurately and quickly mirrors the brand's condition. It allows for

a dialogue and gathering information about clients to learn about their needs and their perception of the brand.

NPS Leaders – Germany*	
Company	NPS
Apple / iPhone	70
<b>Noble Bank</b>	<b>56</b>
ING-DiBa – Banking	48
Sony – Television	37
Panasonic – Television	36
Samsung – Television	29

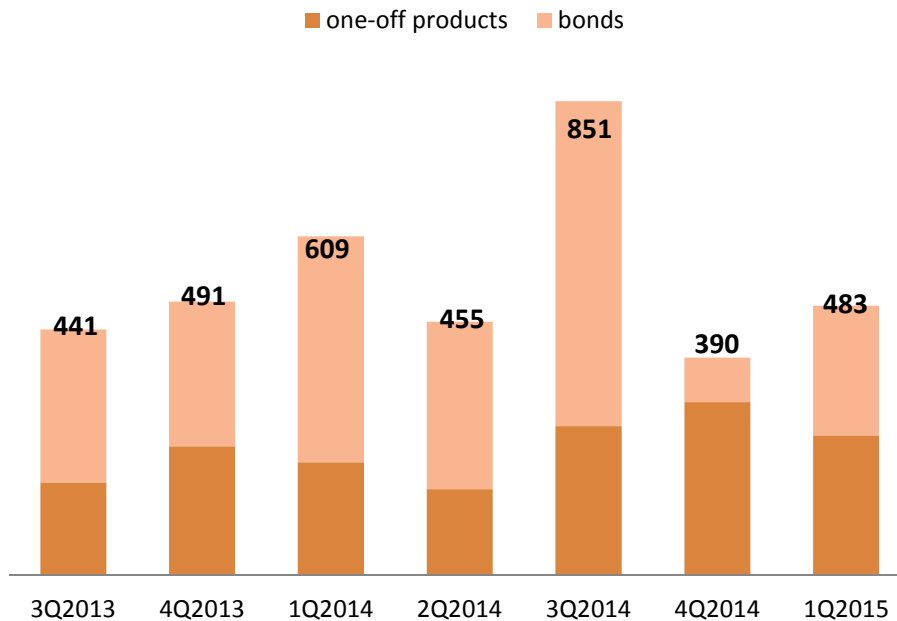
- An average NPS for companies is 10-15. For world top companies it is 50-80\*\*
- NPS **56 %** ranks Noble Bank among the world leaders.



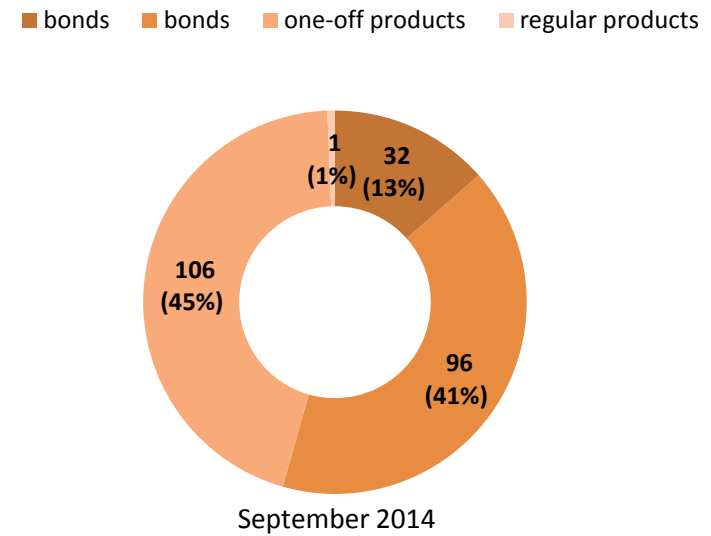
\* Source: www.pi.gov.pl, data for 2011

\*\* Source: www.netpromoter.com

### 3Q2013-1Q2015 sale volumes (PLN m)



### Model sale structure (PLN m)\*



- **Over PLN 1 billion** bonds placed for the second year in a row
- Increase in one-off products sale
- Diversified, multi-product sale platform
- Increase in assets under management in 2014 by **PLN 2.4 billion**

\* excl. deposits

GETIN NOBLE BANK

## Poland Sotheby's International Realty Noble Bank's business partner



Innovation. Experience. International Exposure.



- Initiating co-operation with Poland Sotheby's International Realty
- Access to the global platform of luxury real estate for Noble Bank clients
- Dedicated Property Advisor services in each branch of Noble Bank
- Expected transaction volume in 2015 – **PLN 100 million**

Nieruchomości premium  
w Polsce i na świecie

Poland  
Sotheby's  
INTERNATIONAL REALTY

poland-sothebysrealty.pl

NOBLE BANK

For the last 8 years...Getin Noble Bank holds the position of **undisputed market leader** in car loans in Poland.

**PLN 1.5 bn**  
loans of loans  
granted in 2014




Getin Leasing become also a **new market leader** in number of leased vehicles.

**PLN 2.3 bn**  
of vehicle leasing  
in 2014

**~PLN 3 bn...**  
...of financing we would  
like to grant in 2015

This confirms the **absolute leading position** of Getin Group in the vehicle financing market in Poland with **total sale of PLN 3.8 bn** in 2014.

Vehicles registration (CEPIK)

	Company	2014 vehicles registered	2M 2015 vehicles registered
1.	 GET IN LEASING	19,425	2,803 (#1)
2.	 EFL GRUPA CRÉDIT AGRICOLE	16,895	
3.	 Raiffeisen LEASING <small>Raiffeisen-Leasing Polska S.A.</small>	15,340	



# Strong position of Getin Leasing in vehicle leasing business and in strategic car brands

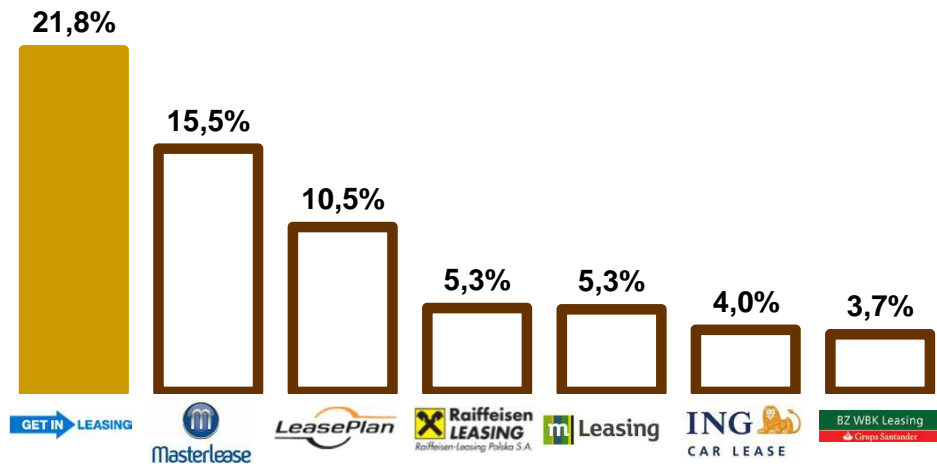
## Vehicle leasing

	Company	2014 total sales	2M 2015 total sales
1.	<b>GET IN LEASING</b>	2,299	462











#2  
ON THE  
MARKET

#1

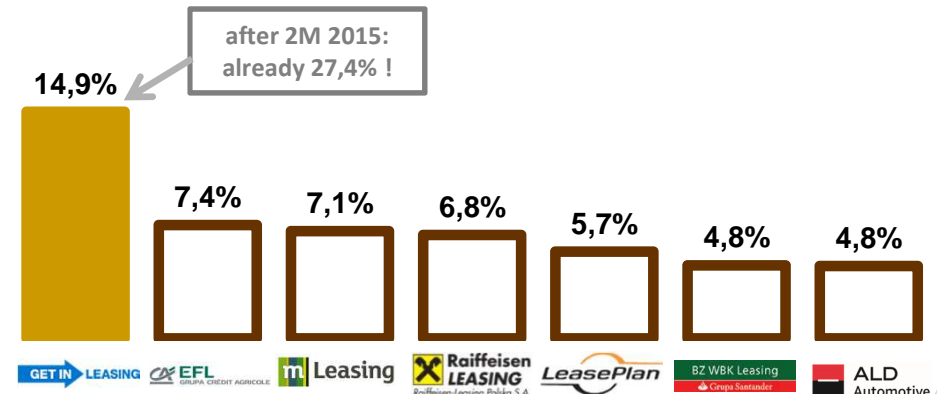
## Getin Leasing market share in leasing/rent 2014








## Getin Leasing market share in leasing/rent car brands 2014

	15.3%		7.2%
	11.6%		7.2%
	11.6%		6.4%
	9.7%		5.7%
	7.5%		5.5%

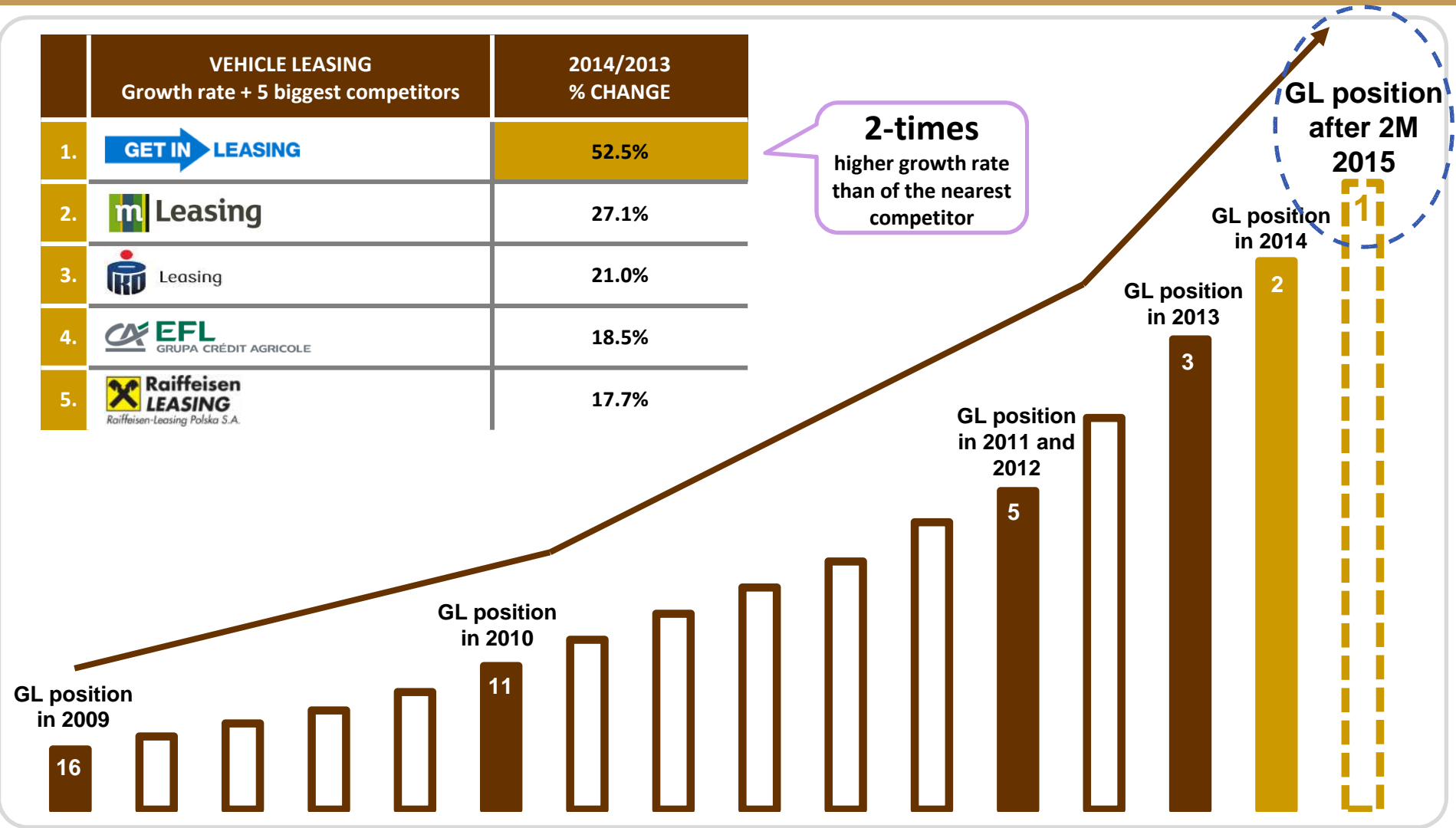
## Getin Leasing market share in leasing/rent 2014



# Getin Leasing maintains the best growth dynamic of leased vehicles among large competitors

	VEHICLE LEASING Growth rate + 5 biggest competitors	2014/2013 % CHANGE
1.	 GET IN LEASING	52.5%
2.	 m Leasing	27.1%
3.	 Leasing	21.0%
4.	 EFL GRUPA CRÉDIT AGRICOLE	18.5%
5.	 Raiffeisen LEASING <small>Raiffeisen-Leasing Polska S.A.</small>	17.7%

**2-times**  
higher growth rate  
than of the nearest  
competitor









source: ZPL, data from 2014, vehicles financing via Leasing



The biggest leasing companies in Poland

value of leased assets in 2014 and focus on the commercial vehicle market

	Company	Vehicle leasing among total sell
1.		88.0%
2.		69.2%
3.		77.0%
4.		67.9%
5.		62.4%
6.		61.6%

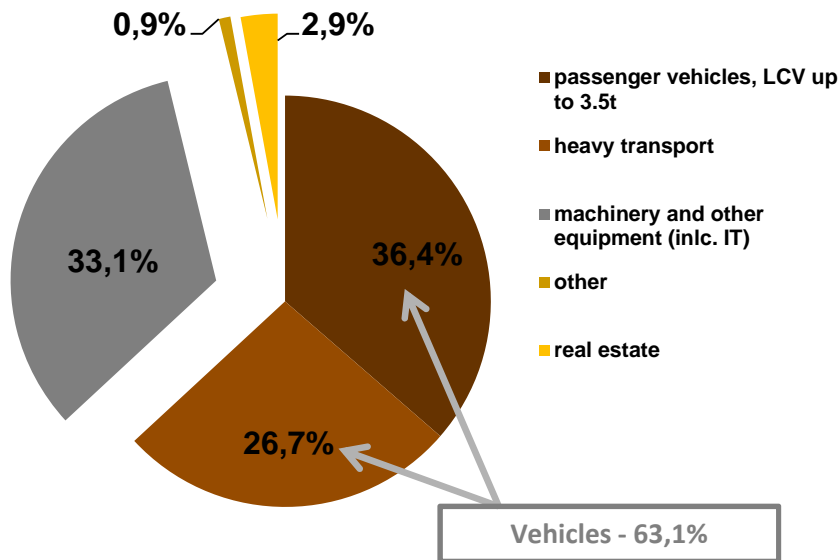
...with an attractive prospect for further dynamic growth

# Further prospects for the development of the leasing market - - domination of the vehicle financing segment

## Vehicle financing market is the largest market for leasing companies in Poland

(in 2014: passenger cars and LCV up to 3.5t: PLN15.6 bn;  
heavy transportation: PLN 11.4 bn)

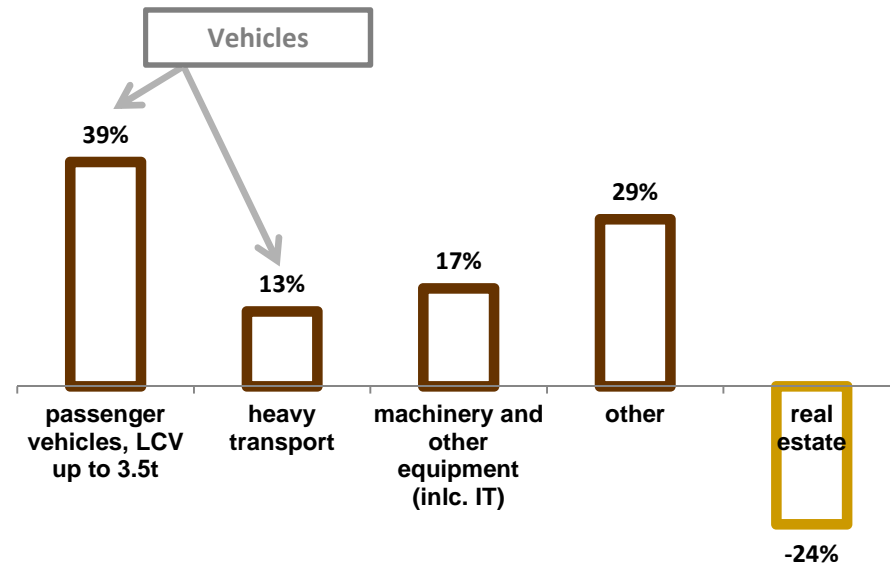
Financing structure



## Financing of vehicles is a large market with the highest / high growth dynamics

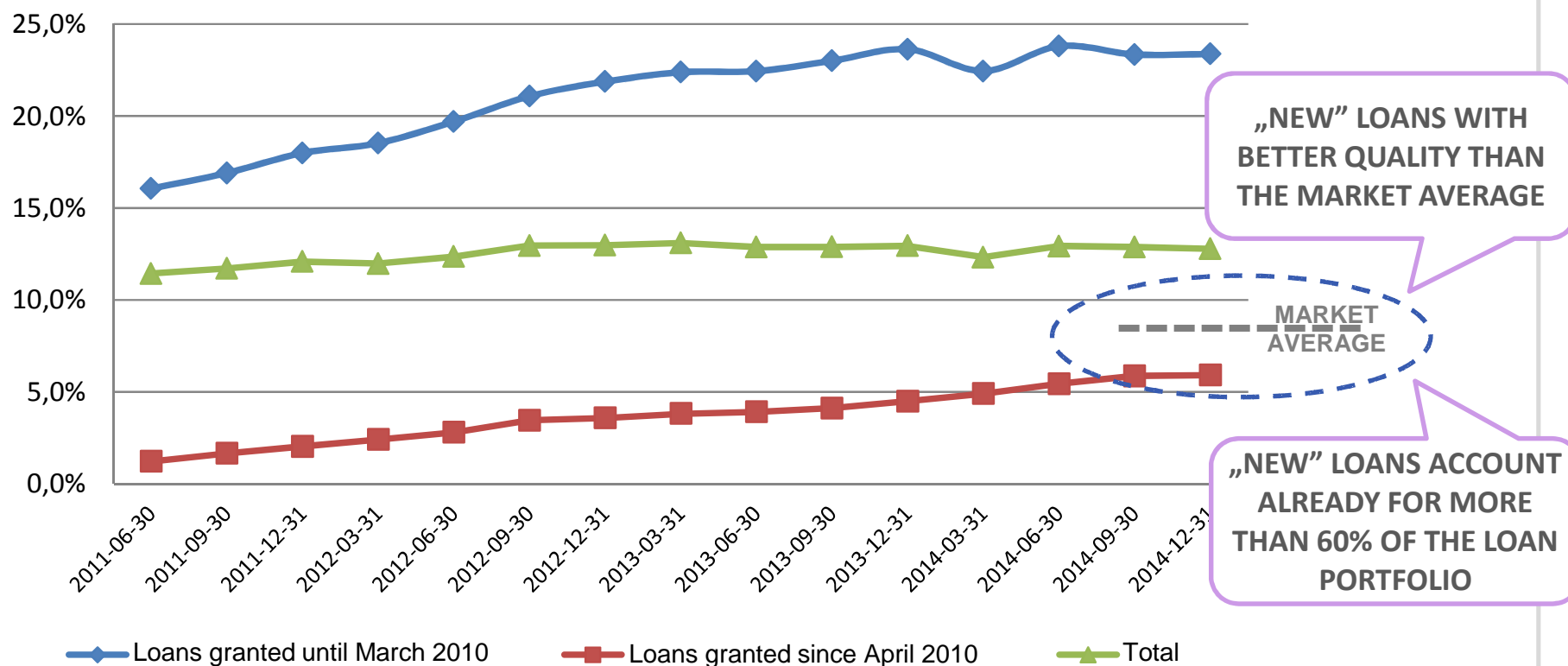
(passenger cars and LCV up to 3.5t: +39% y/y;  
heavy transportation: +13% y/y)

Trends – total financing  
(change in sales volume)

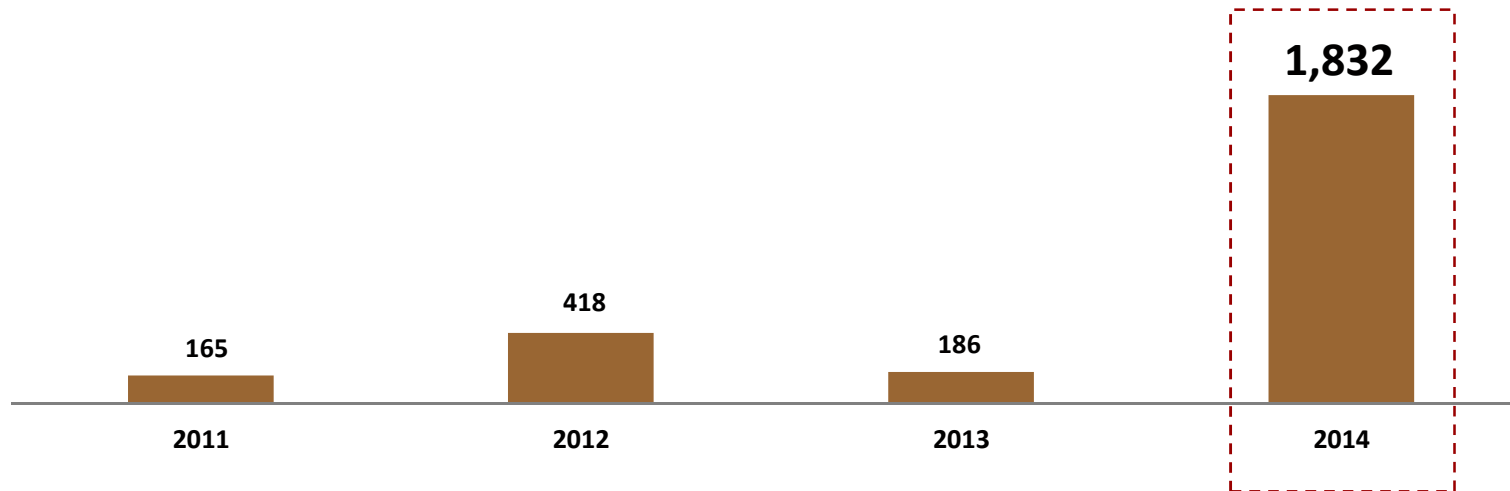


# The quality of new loans higher than the market average

**NPL% in relation to the balance of the capital on a given date  
in the distribution of „the new” and „the old” portfolio**






Nominal value of NPLs sold (in PLN m)



**PLN 4.7 bn**

The gross value of capital and other receivables purchased from the Bank by domestic and foreign companies<sup>1</sup>

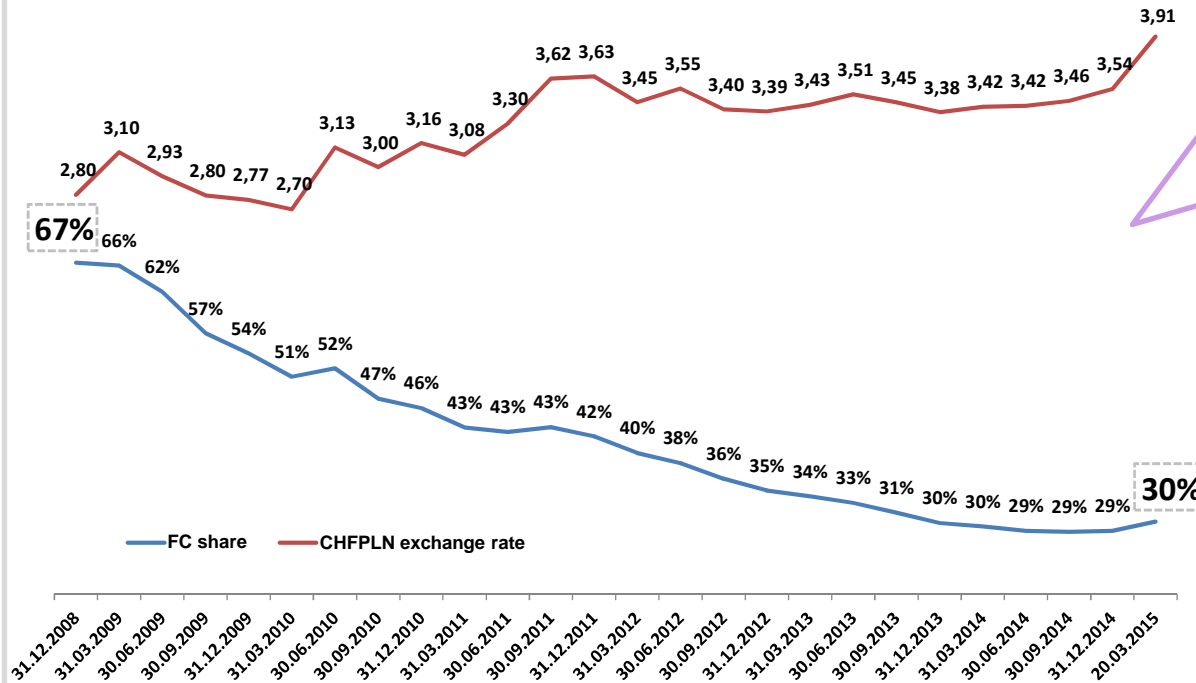
-  Getin Noble Bank reports a further reduction in write-downs and an improvement of the capital adequacy ratios as it completes the transactions of the disposal of non-performing loans (NPLs) with a nominal value of over PLN 1.8 billion in 2014.
-  The transactions covered portfolios of retail and car loans and mortgages.
-  Significant shortening of NPL portfolio *duration*.

<sup>1</sup> since January 2011

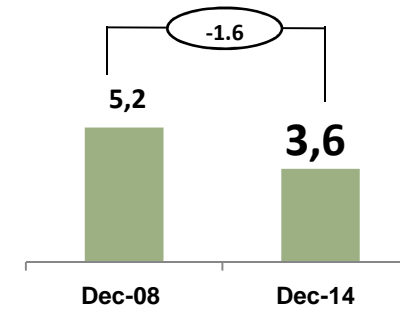
# Constantly decreasing balance and share of FC loans



The share of foreign currency loans in the total loan portfolio and CHFPLN exchange rate



Swiss Franc loans balance (CHF bn)



- 🌳 1/3 of CHF loan portfolio has been already repaid since the end of 2008
- 🌳 GNB is in 5th place among banks in terms of CHF loans balance
- 🌳 With a strong liquidity and capital position Bank is well prepared for scenarios such as the events of January 15<sup>th</sup>

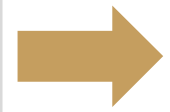
Getin UP Strategy	2012 <sup>1</sup>	2013	2014	2015 Getin UP
<b>Income statement</b>				
Net interest income (PLN m)	1,349	1,298	<b>1,430</b>	~1,800
Loan loss provisions (PLN m)	(975)	(624)	<b>(733)</b>	~(550)
Net income (PLN m)	333	400	<b>360</b>	~1,000
RoE	9.5%	9.5%	<b>7.6%</b>	>15%
<b>Balance sheet</b>				
Annual asset growth '12-'15				Only ~10%
Cumulative corporate and SME loans growth '12-'15		54%	<b>78%</b>	>100%
Current accounts ('000)	450	770	<b>931</b>	1,000
<b>Strategy</b>				
Operations	Product centric			Client centric
M&A transactions	Opportunistic	3 finalized transactions	Opportunistic	Opportunistic
Technology			Top 3 in Poland	
Maturity of assets		↓		↓
Maturity of liabilities		↑		↑
<b>Market rates (WIBOR3M)</b>				
Real		2.7%	<b>2.1%</b>	1.8%
Assumed (Getin UP Strategy)		4.1%	<b>4.0%</b>	4.0%

Initial targets from the Getin UP Strategy

Key product in the new strategy, providing cheaper and more stable financing



**RESULTS UNDER STRONG PRESSURE OF EXTERNAL FACTORS**



**WE PURSUE OUR STRATEGIC TARGETS WITH A GREAT CONSEQUENCE (QUALITY, SALES MIX, EFFICIENCY, OPTIMIZING INITIATIVES, IMPROVEMENTS IN OPERATIONS – ACCORDING TO PLAN)**



The estimated **negative impact** on NIM and the result of the Bank in the amount of **approx. PLN 220 m**

<sup>1</sup> data adjusted according to changes in accounting principles regarding bancassurance



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**2. Key Financials**

**3. Appendix**

## Key Financial Ratios – YTD comparison

*Successful execution of Getin Up Strategy*

## 1-4Q 2014; change vs 1-4Q 2013

PLN m			
<b>Loan balance</b> (incl. leasing)	<b>48,532.5</b>	<b>↑</b>	<b>+1.2%</b>
<b>Deposit balance</b>	<b>53,846.8</b>	<b>↑</b>	<b>+4.6%</b>
<b>Balance sheet total</b>	<b>68,830.7</b>	<b>↑</b>	<b>+8.2%</b>
<b>Equity</b> <small>attributable to equity holders of the parent company)</small>	<b>5,110.9</b>	<b>↑</b>	<b>+7.0%</b>
<b>ROE</b>	<b>7.6%</b>	<b>↓</b>	<b>-1.9 p.p.</b>
<b>C/I</b> <sup>1</sup>	<b>43.3%</b>	<b>↓</b>	<b>-1.7 p.p.</b>
<b>CAR</b> <sup>3,4</sup>	<b>13.1%</b>	<b>↑</b>	<b>+0.7 p.p.</b>
<b>CET1</b> <sup>3,4</sup>	<b>9.7%</b>	<b>↑</b>	<b>+0.7 p.p.</b>
<b>Net interest income</b>	<b>1,430.5</b>	<b>↑</b>	<b>+10.2%</b>
<b>Net fee and commission income</b>	<b>437.0</b>	<b>↑</b>	<b>+0.2%</b>
<b>Result on risk provisions</b>	<b>(733.0)</b>	<b>↑</b>	<b>+17.4%</b>
<b>Costs</b>	<b>(923.0)</b>	<b>↑</b>	<b>+5.0%</b>
<b>Loans / deposits</b>	<b>90.1%</b>	<b>↓</b>	<b>-3.0 p.p.</b>
<b>Cost of risk</b> <sup>1,2</sup>	<b>1.3%</b>	<b>↑</b>	<b>+0.1 p.p.</b>
<b>Profit before tax</b>	<b>314.2</b>	<b>↓</b>	<b>-19.0%</b>
<b>Net profit</b> <small>(attributable to equity holders of the parent company)</small>	<b>360.0</b>	<b>↓</b>	<b>-9.9%</b>
<b>Net profit (normalized<sup>5</sup>)</b> <small>(attributable to equity holders of the parent company)</small>	<b>475</b>	<b>↑</b>	<b>+19%</b>
<b># Clients [m]</b>	<b>2.5</b>	<b>↑</b>	<b>+2.5%</b>

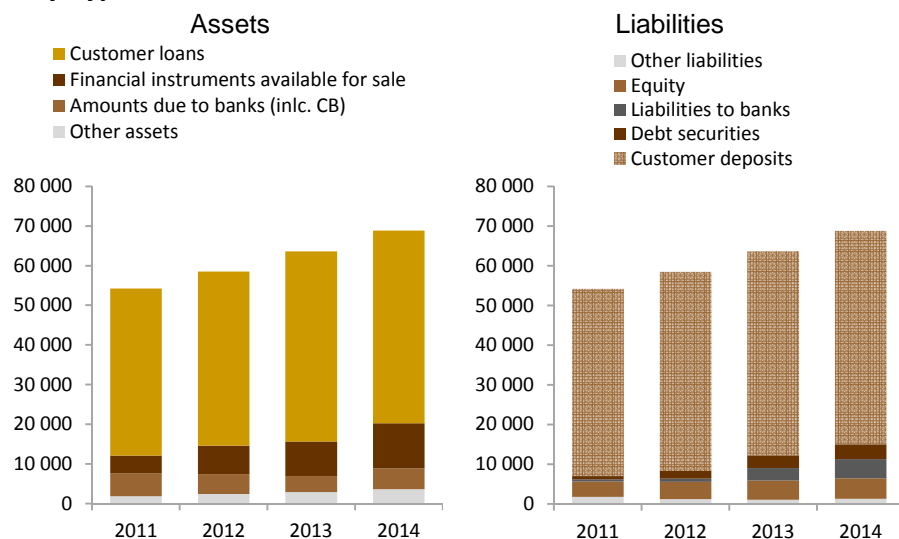
<sup>1</sup> Stand-alone GNB<sup>2</sup> Result on provision for NIL and other accounts receivable to average loans volume<sup>3</sup> As at December 31<sup>st</sup> 2013 CAR calculated according to legal regulations binding until the end of 2013<sup>4</sup> Restated CAR as at the end of December 2013 (according to implemented changes in bancassurance accounting principles)<sup>5</sup> excluding negative impact of external factors on 2014 results



# Balance Sheet Overview

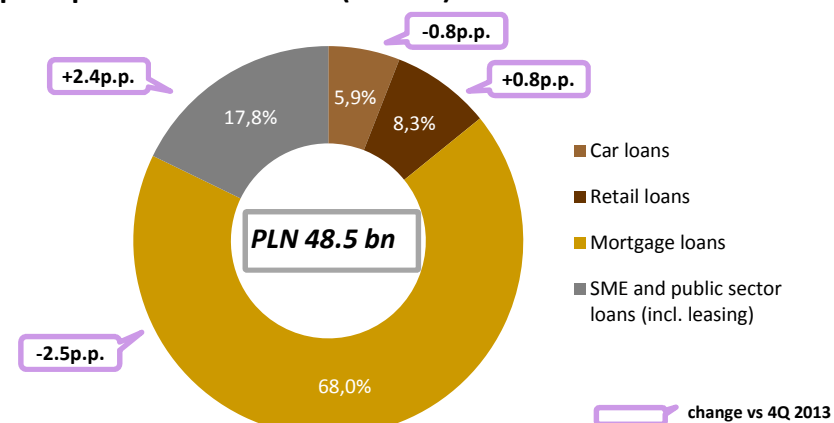
*Favorable change in assets' structure*

## By Type (in PLNbn)

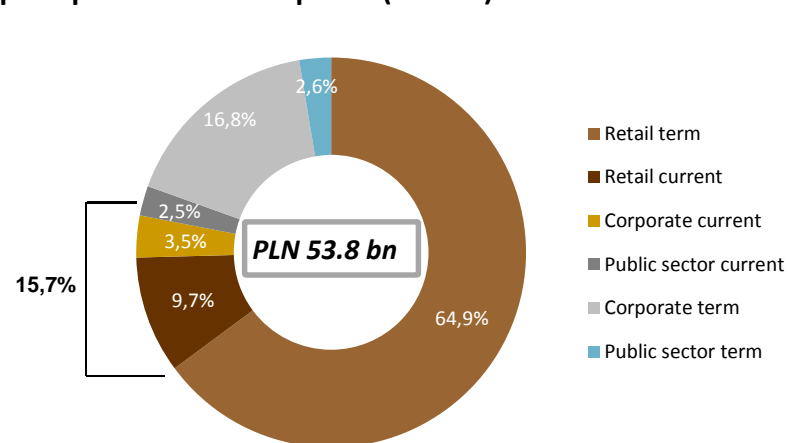


	2011	2012	2013	2014
<b>Assets (PLNm)</b>				
Amounts due to banks (incl. CB)	5,736	5,012	4,010	5,285
Financial instruments available for sale	4,542	7,200	8,758	11,405
Customer loans	42,078	43,833	47,952	48,532
Other assets	1,866	2,440	2,897	3,609
<b>Total assets</b>	<b>54,222</b>	<b>58,485</b>	<b>63,617</b>	<b>68,831</b>
<b>Liabilities (PLNm)</b>				
Liabilities to banks	579	795	3,140	4,822
Debt securities	812	1,966	3,158	3,755
Customer deposits	47,217	50,185	51,486	53,847
Equity (attributable to equity holders of the parent company)	3,900	4,356	4,775	5,111
Other liabilities	1,714	1,183	1,058	1,296
<b>Total</b>	<b>54,222</b>	<b>58,485</b>	<b>63,617</b>	<b>68,831</b>

## Split-up of customer loans (Dec-14)



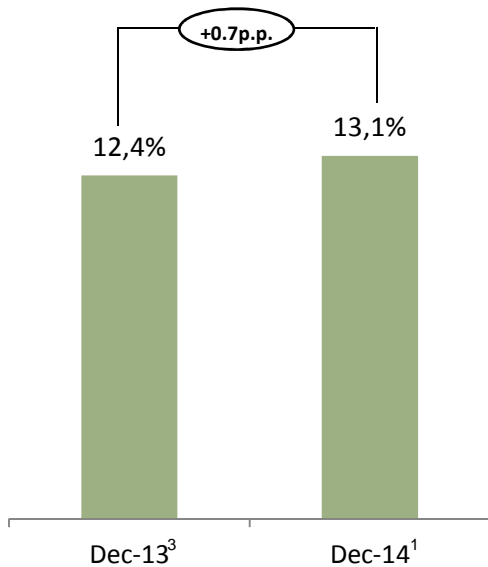
## Split-up of customer deposits (Dec-14)



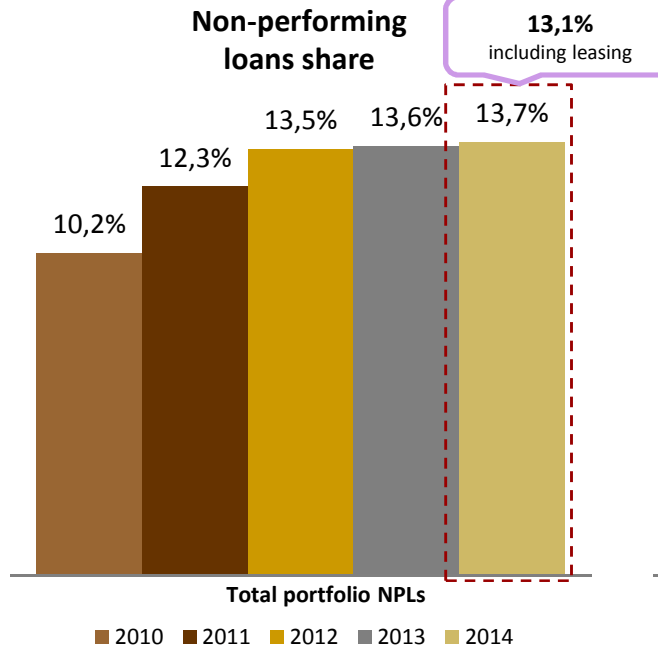
# Funding & Capital – Capital Stability

Bank maintains its Solvency Ratio at a Level Not Lower than 12%

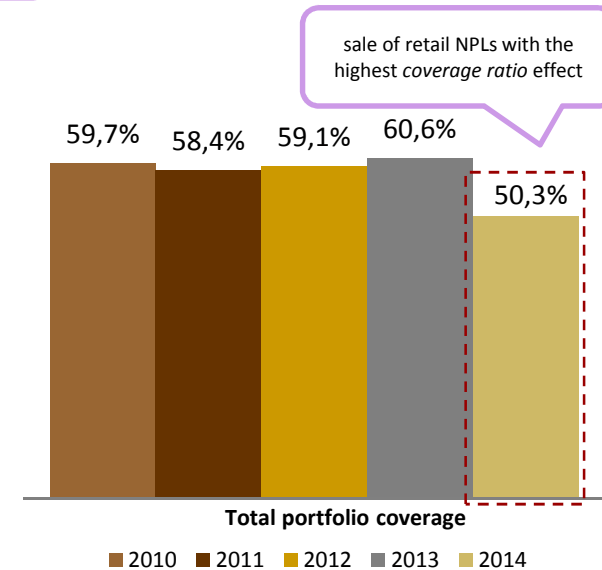
## Capital Adequacy Ratio<sup>1</sup>



## Non-performing loans share

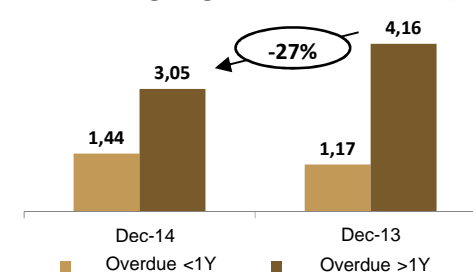


## Allowances/Impaired loans (coverage)<sup>2</sup>



- 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 December 2014.
- GNB is a market leader in NPL sales in Poland. Total value of the NPL sold in 2014 totaled over PLN 1.8 bn.

## Significant reduction in the NPL portfolio duration as a result of ongoing sales transactions (PLN bn)



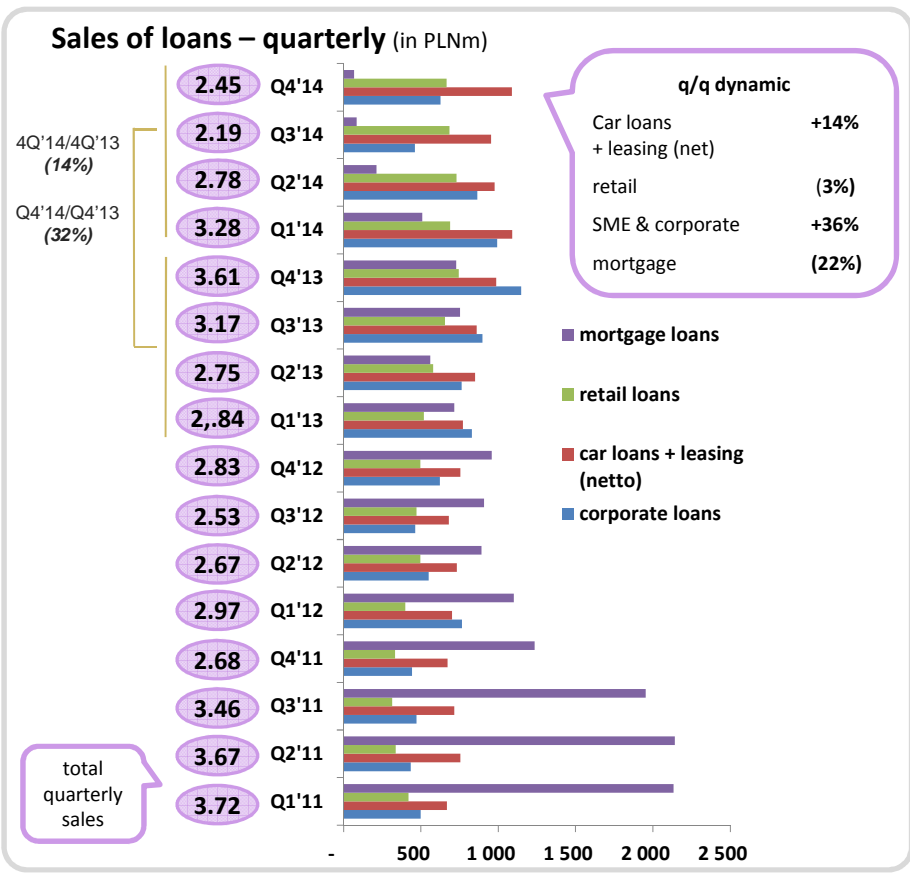
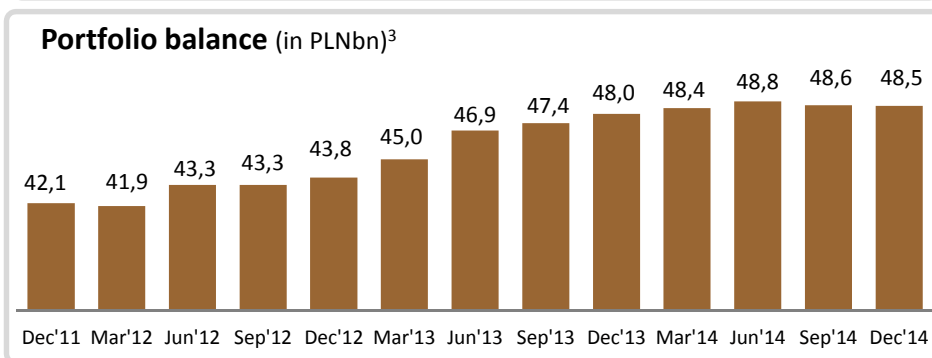
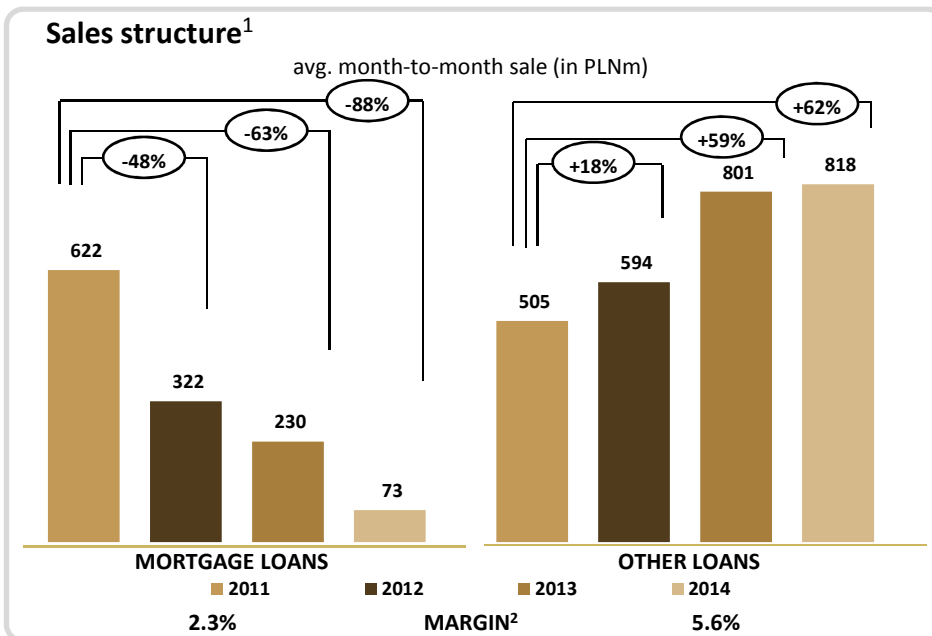
<sup>1</sup> Consolidated

<sup>2</sup> Without IBNR allowances

<sup>3</sup> restated CAR as at the end of December 2013 (according to implemented changes in bancassurance accounting principles) calculated according to legal regulations binding until the end of 2013

# Balance Sheet – Loans Sales Mix

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



Focus on the sale of products with shorter amortization periods and higher spreads, such as cash, cars, SMEs loans and leases, according to the Strategy .  
Lending level adopted to Clients' repayments resulting in lack of pressure for additional financing and support of NII increase.

<sup>1</sup> Consolidated figures

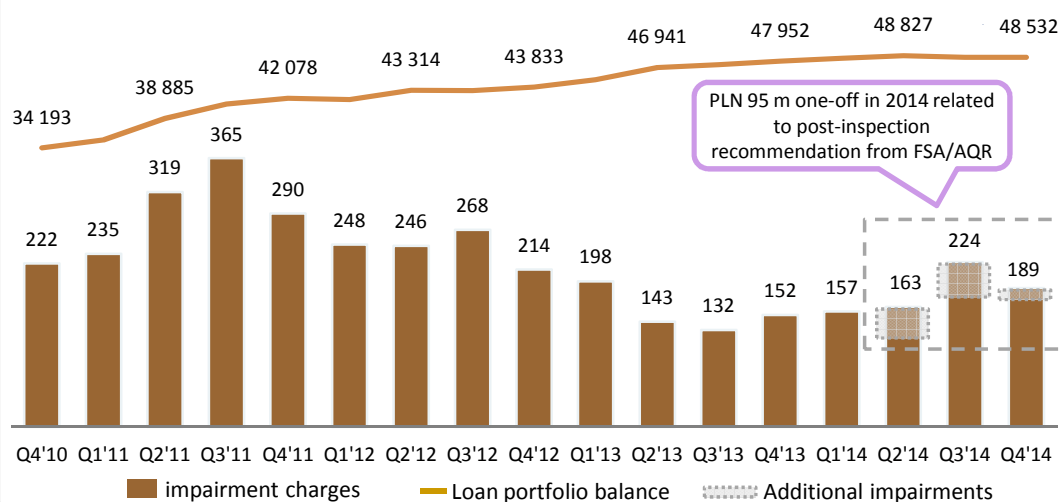
<sup>2</sup> A lending margin over WIBOR 3M for loans sold in 2014; the target margin level in the case of mortgage loans

<sup>3</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>

	31.12.2014	31.12.2013	change
Corporate loans <sup>2</sup>	0.9%	1.1%	-0.28 p.p.
Car loans	1.3%	2.7%	-1.38 p.p.
Mortgage loans	1.1%	0.5%	0.60 p.p.
Retail loans	3.6%	5.3%	-1.68 p.p.
<b>Loans total</b>	<b>1.3%</b>	<b>1.2%</b>	<b>0.14 p.p.</b>

- PLN 31 m one-off additional impairments charges in Q4'14. PLN 95 m total additional impairments in 2014.
- The quality of the Bank's new loan portfolio consequently maintained within the limits of its „risk appetite” policy”.
- Over PLN 1.8 billion of NPLs sold in 2014.

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

	2011				2012				2013				2014			
	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
<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>
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
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	26.7	25.4	43.7	33.2
Retail loans	15.4	12.7	10.3	6.9	2.4	3.6	22.8	17.6	18.9	17.9	21	19.6	15.9	13.5	11.4	18.6
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

<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; data since Q4 2012 restated according to changes in bancassurance fees booking methodology

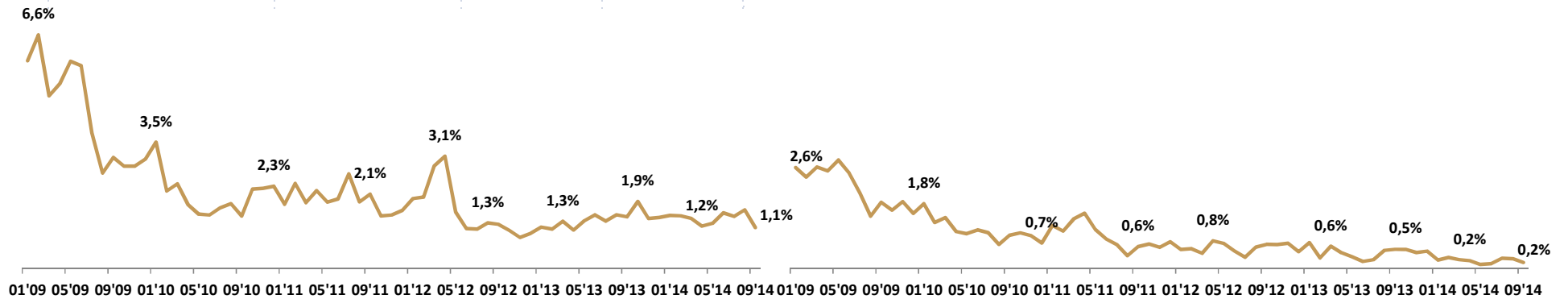
# Asset Quality – Credit Risk

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



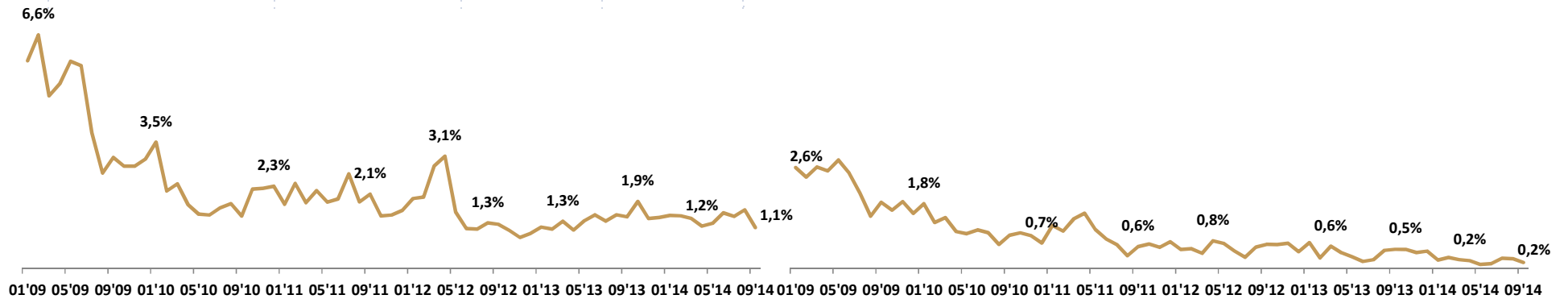
## Retail loans

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



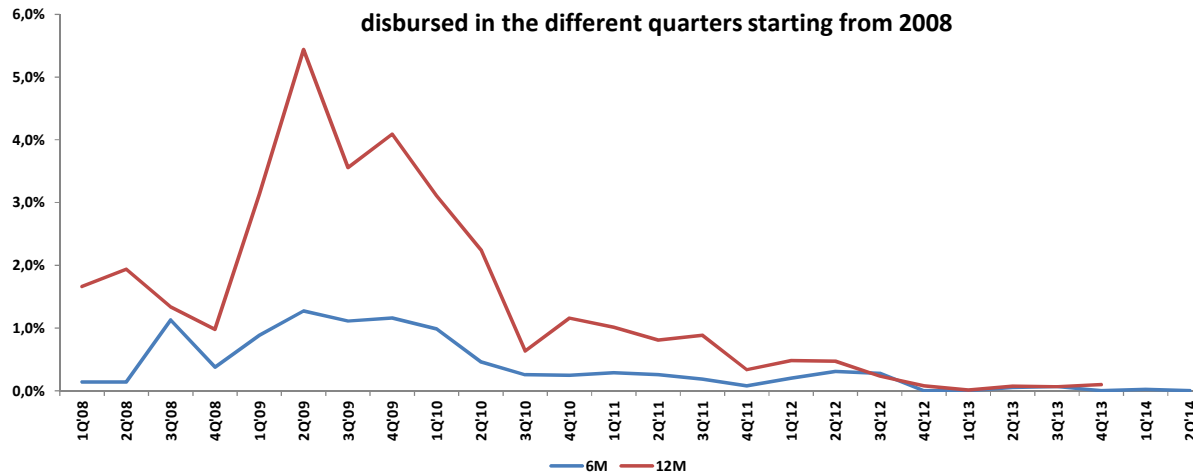
## Car loans

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 – Key Financial Data (YTD)



	PLN m	31.12.2014	31.12.2013	31.12.2014/ 31.12.2013
Equity (attributable to equity holders of the parent company)		5,110.9	4,775.1	+70%
Sub debt		2,092.4	1,827.2	+14.5%
Balance sheet total		68,830.7	63,617.1	+8.2%
Loans balance (incl. leasing)		48,532.5	47,952.4	+1.2%
Deposits balance		53,846.8	51,486.4	+4.6%
				<b>1-4Q'14/ 1-4Q'13</b>
	PLN m	1-4Q 2014	1-4Q 2013	1-4Q'13
Net interest income		1 430.5	1 297.8	+10.2%
Net fee and commission income		437.0	436.3	+0.2%
Administration costs		(923.0)	(879.0)	+5.0%
Net profit (attributable to equity holders of the parent company)		360.0	399.7	-9.9%
C /I <sup>1,2</sup>		43.3%	45.0%	-1.7 p.p.
ROE		7.6%	9.5%	-1.9 p.p.
NIM <sup>1</sup>		2.2%	2.2%	+0.05 p.p.
CAR <sup>3</sup>		13.1%	12.4%	+0.7 p.p.

<sup>1</sup> YTD data<sup>2</sup> Stand-alone GNB<sup>3</sup> As at December 31<sup>th</sup> 2013 CAR calculated according to legal regulations binding until the end of 2013 restated (according to implemented changes in bancassurance accounting principles)

## Appendix – Key Financial Data (quarterly)



	PLN m	31.12.2014	31.12.2013	31.12.2014/ 31.12.2013
Equity (attributable to equity holders of the parent company)		5,110.9	4,775.1	+70%
Sub debt		2,092.4	1,827.2	+14.5%
Balance sheet total		68,830.7	63,617.1	+8.2%
Loans balance (incl. leasing)		48,532.5	47,952.4	+1.2%
Deposits balance		53,846.8	51,486.4	+4.6%

	PLN m	4Q 2014	3Q 2014	4Q 2013	4Q'14/ 3Q'14	4Q'14/ 4Q'13
Net interest income		322.8	379.6	346.9	-15.0%	-7.0%
Net fee and commission income		103.1	105.7	125.1	-2.5%	-17.6%
Administration costs		(223.6)	(227.5)	(232.8)	-1.7%	-4.0%
Net profit (attributable to equity holders of the parent company)		14.4	79.7	160.2	-81.9%	-91.0%
C /I <sup>1,2</sup>		43.3%	41.6%	45.0%	+1.7 p.p.	-1.7 p.p.
ROE		7.6%	9.7%	9.5%	-2.1 p.p.	-1.9 p.p.
NIM <sup>1</sup>		2.2%	2.3%	2.2%	-0.1 p.p.	+0.05 p.p.
CAR <sup>3</sup>		13.1%	12.5%	12.4%	+0.6 p.p.	+0.7 p.p.

<sup>1</sup> YTD data<sup>2</sup> Stand-alone GNB<sup>3</sup> As at December 31<sup>th</sup> 2013 CAR calculated according to legal regulations binding until the end of 2013 restated (according to implemented changes in bancassurance accounting principles)



GETIN NOBLE BANK

## More about Getin Noble Bank



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