

PRESENTATION OF FINANCIAL RESULTS FOR INVESTORS AND ANALYST

MAY 22nd, 2020



AGENDA

- 1. Q1 2020 summary**
2. Key financial and business highlights
3. Appendix

Q1'20 – KEY FINANCIAL INFORMATION

The net result in Q1'20 of PLN -109,6 m, including the cost of contributions to the Bank Guarantee Fund in the total amount of PLN -71,2 m.

Effective implementation of restructuring actions in the Q1'20:

- **Further improvement of recurring revenues in Q1'20 by 59% vs Q4'19** (without impact of one-offs* in Q4'19 an increase of 7%).
- **Visible effects of further cost base optimization:** costs in Q1'20 by PLN 25 m / **8,4% below the level from Q1'19.**

Effective implementation of actions reducing the cost of financing.

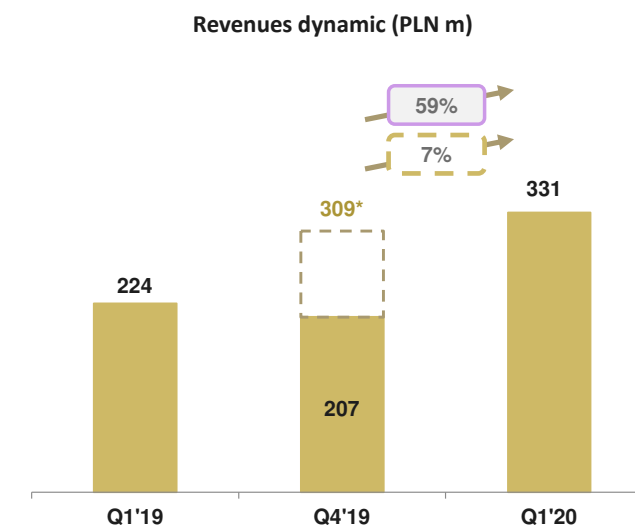
- **Interest cost of the deposit base in Q1'20 in the amount of 1,71%, i.e. 13 bps less vs. Q4'19**
- **Nearly 46% of the Bank's deposit base are current accounts and savings accounts.**
- A temporary increase in the rate for deposits in March this year as part of the retention offer in connection with COVID-19. From April, return to further lowering the cost of financing.

Interest margin increased to 2,3% at the end of March this year. (+0,5 pp y/y).

LCR ratio above minimum regulatory level: 170% at the end of March 2020.

Cost of risk of 1,6%, 0,4 pp higher q/q, i.e. under the influence of CHF appreciation and the first effects of to the COVID-19 pandemic.
Further increase in provision coverage: 61% as at the end of March 2020 (+1,3 pp q/q).

TCR and CET1 at the end of March 2020, respectively 8,8% and 7,2%.



BANK ACTIONS UNDER THE COVID-19 CONDITIONS

Regarding an epidemic threat, the Bank has taken the necessary measures to maintain full business continuity, minimize the risk on the part of employees, while ensuring constant access to banking resources and services of the Bank's Clients.

EMPLOYEES

The principle of remote work has been introduced in the Bank's headquarters, and in units where remote work is not possible, the principle of scattering teams on the surface and allocation to other objects has been introduced.

A set of actions taken in the sales network, primarily to ensure the safety and comfort of Employees on the first line of contact with Clients, including shortened working hours + break during the day for disinfection and rest.

Additional protection and security measures in the Bank's branches and headquarters.

Dedicated team for monitoring and managing events at the Bank („COVID ROOM”).

Protection of key processes, immediate problem solving, decisions + communication (regular update of the situation in all areas).

On-line classes during the day for Employees' children.

Very good Employee moods and positive assessments of the Bank's activities (dedicated survey by an external company).

CUSTOMERS

Strong focus on providing Customers the option of secure banking without leaving home.

Regular customer access to the Bank's branches and Contact Center.

Actively informing and encouraging Clients to use remote contact and service channels as well as to use non-cash payments (website, social media, e-mailing, SMS, helpline, branch).

Increased contactless card payment limits up to PLN 100 without having to confirm with a PIN.

Introduction of additional solutions supporting Clients during a pandemic:

- payment moratorium,
- solutions under the Anti-Crisis Shield.

over

80%

Headquarters Employees
in the remote work formula

100%

Operating own network outlets
(only two outlets temporarily closed
during the peak quarantine period)

50%

Increased traffic in the Bank's Contact Center
(compared to the period before March 16 this year)

2 000 / 100%

The number of emails sent to CC every day,
i.e. twice as many as in the previous periods

3 min.

Maximum waiting time during peak hours
during the most difficult quarantine period

IMPLEMENTATION OF SUPPORTING SOLUTIONS FOR CUSTOMERS

The introduction of solutions mitigating the liquidity situation of Clients and facilitating settlement of their credit obligations.

PAYMENT MORATORIUM

PFR ANTI-CRISIS SHIELD

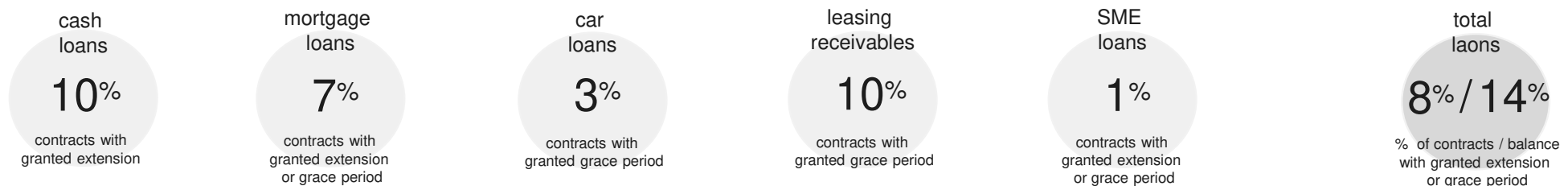
- **EXTENDING THE CREDIT REPAYMENT PERIOD** - introducing a simplified procedure for extending the loan period to 3/6 months
- **EXTENSION OF THE TIME OF PAYMENT FOR THE CREDIT INSTALLMENTS** - introduction of a simplified procedure in the scope of suspension of repayment of principal capital instalments (grace period) or principal and interest instalments (extension)
- **PFR FINANCIAL SHIELD FOR ENTREPRENEURS AND EMPLOYEES**- GNB among the first 17 Banks, which from April 29, 2020, provided their corporate Clients with the opportunity to submit applications in electronic banking for support under the PFR Financial Shield program.



PFR Financial Shield for companies and employees - an assistance program under the Anti-Crisis Shield worth PLN 100 billion addressed to micro-enterprises (employing at least one employee) as well as small, medium and large enterprises. Its purpose is to protect the labor market and provide companies with financial liquidity during a period of serious economic disruption. The program is targeted at around 670,000 Polish entrepreneurs and will contribute to the return of Polish companies to the path of development.



Payment moratorium in GNB



„SECURE BANKING” AND „WE HELP”, I.E. ACTIVE COMMUNICATION IN THE ERA OF COVID-19

Communication on the Bank's websites:

- HUB with a collection of information on how to bank securely during an epidemic - <https://www.getinbank.pl/bankuj-bezpiecznie>
- Subpage "Skillful Seniors" - instructions on how to bank remotely
- Art competition for the youngest - time together at home
- PFR Shield - rules for helping entrepreneurs
- Communications regarding changes in the branches operations
- Credit holidays - a collection of information about help for Borrowers
- Warning about fraudsters on the Internet taking advantage of the situation

SMS, PUSH, e-mails, electronic banking:

- Promoting the safe use of Electronic Banking
- Information on the safe use of the Bank's branches
- Art competition for children (online banking applications)

Facebook and LinkedIn communication:

- Information on changes in the operation of the Bank's branches
- Thanks to employees of the Bank's branches
- Communication for the competition for the youngest #Stayhome
- Encouraging to stay at home and use Electronic Banking and online purchases
- Information on temporary liquidation of fees for deposits in cash deposit machines
- Support for the BLIK action „Zastrzyk wsparcia” (*Injection of support*) for hospitals
- Information on increasing the amount of contactless payments without a PIN
- Information about the PFR Financial Shield program



DYNAMIC INCREASE OF CUSTOMER ACTIVITY IN REMOTE CHANNELS

active customers
of mobile app

+40%

IV'20 vs. IV'19

the number of
BLIK transactions

+139%

IV'20 vs. IV'19

online cash loans

+60%

III'20 vs. VI-XII'19 average

number of logins
to the mobile application

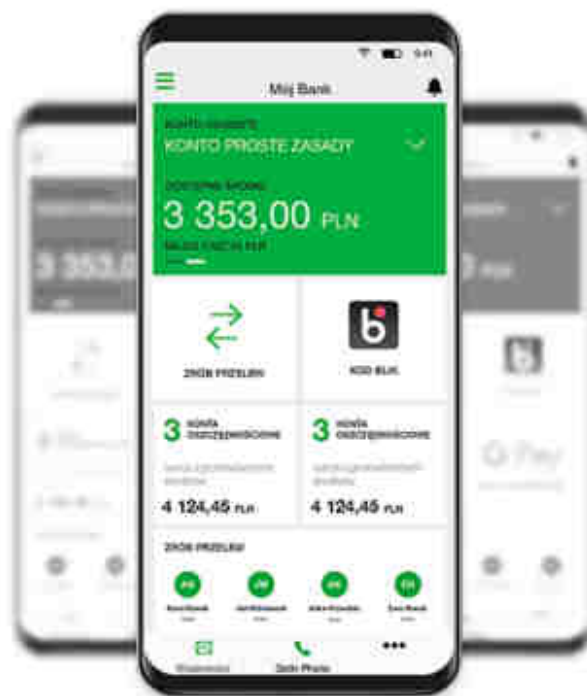
+54%

IV'20 vs. IV'19

mobile app rating

Google Play
4,5 App Store
4,7

As of May 14, 2020



online credit cards

30%

IV'20, share in sales

online overdrafts

31%

IV'20, share in sales

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KEY FINANCIAL INFORMATION

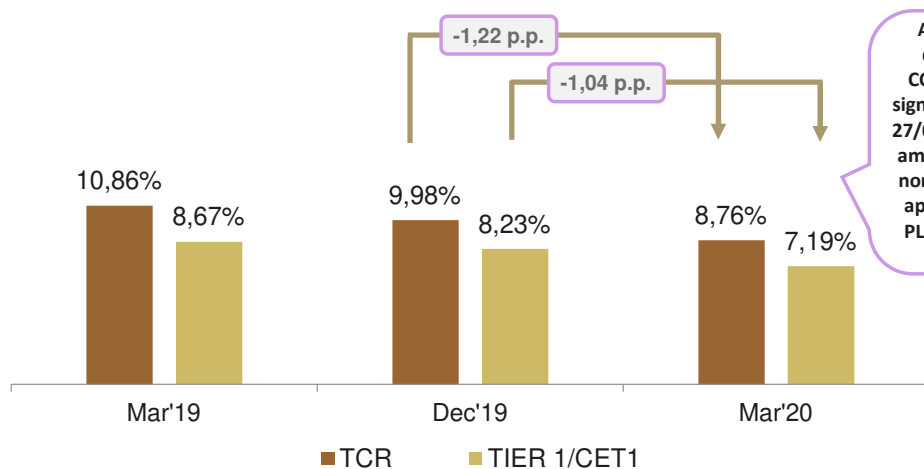
	Q1 2020	Q4 2019	Q1 2019	q/q change	y/y change
Net interest income	284,6	232,5	221,1	22,4%	28,7%
Interest revenues	510,7	481,6	529,3	6,1%	-3,5%
Interest expenses	-226,2	-249,1	-308,2	-9,2%	-26,6%
Net fee and commission income	10,8	21,7	11,8	-50,3%	-8,2%
Other revenues	52,0	18,7	4,0	178,0%	x13
Other operating revenues and expenses	-16,6	-65,5	-13,4	-74,7%	23,7%
Result on banking operation	330,8	207,4	223,5	59,5%	48,0%
Cost of legal risk of currency loans	-	-158,2	-	x	-
Administrative expenses	-273,9	-200,8	-299,2	36,5%	-8,4%
Administrative expenses (excl. BFG ¹)	-202,7	-188,1	-219,9	7,8%	-7,8%
Impairment charges	-171,9	-94,3	-100,2	82,4%	71,5%
Capital investments write-offs	-	-49,2	-	x	-
Gross loss	-115,5	-296,3	-176,8	-61,0%	-34,7%
Net loss	-109,6	-244,6	-159,6	-55,2%	-31,3%
Net loss (without one-off factors charging the financial result ² with a linear distribution of the cost of the resolution premium)	-75,6	-2,4	-108,3	30x	-30,2%
	31/03/2020	31/12/2019	31/03/2019	q/q change	y/y change
Total assets	51 050,9	52 828,4	54 166,6	0,3%	-5,8%
Loan balance	37 224,0	37 126,9	39 414,7	-3,4%	-5,6%
Deposit balance	43 971,8	46 169,4	46 274,3	-4,8%	-5,0%
Equity (attributable to equity holders of the parent company)	2 357,7	2 534,9	2 925,3	-7,0%	-19,4%

¹ Payments to Bank Guarantee Fund

² Reserves for legal risk of the CHF portfolio, commission refund and employment restructuring

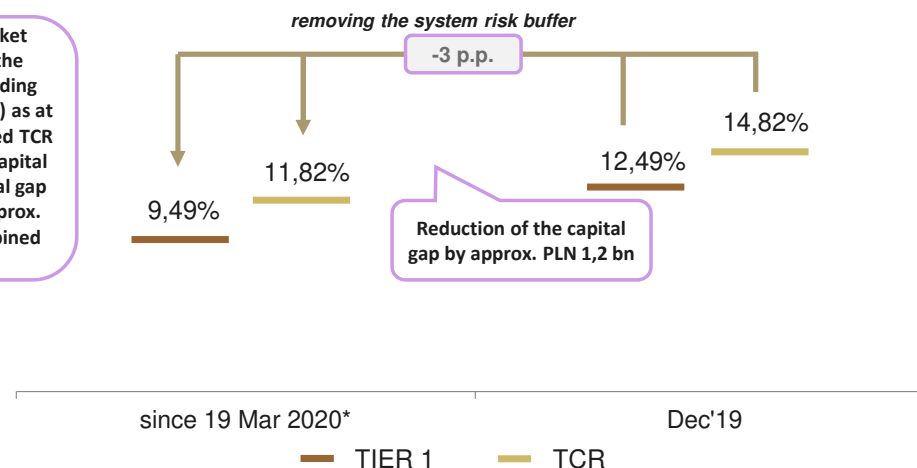
CAPITAL AND LIQUIDITY RATIOS

Capital Adequacy Ratio



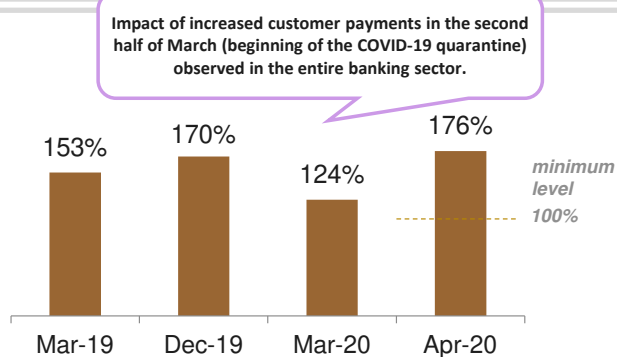
As a consequence of market disturbances caused by the COVID-19 pandemic (including significant CHF appreciation) as at 27/03/2020, the consolidated TCR amounted to 8,8% vs. the capital norm for GNB 9,32% (capital gap approx. PLN 0,2 bn and approx. PLN 1,2 billion to the combined buffer requirement)

The combined buffer requirement



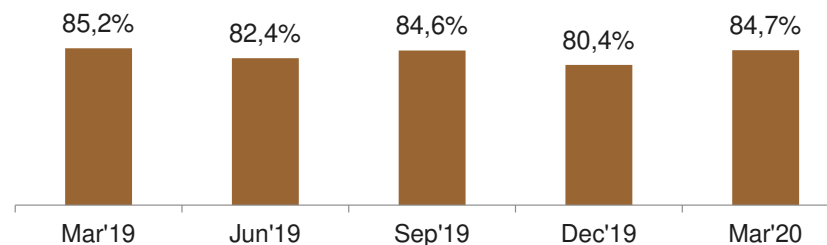
Reduction of the capital gap by approx. PLN 1,2 bn

LCR

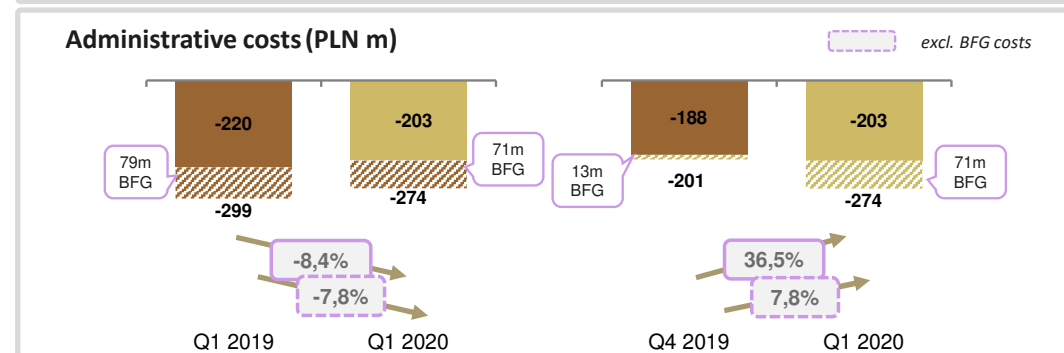
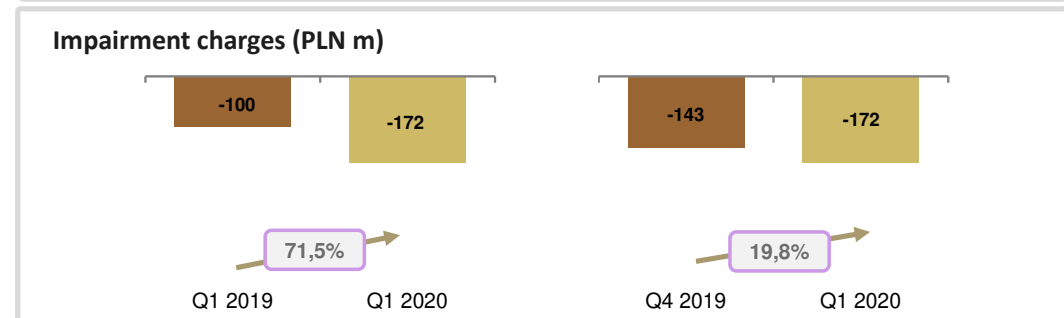
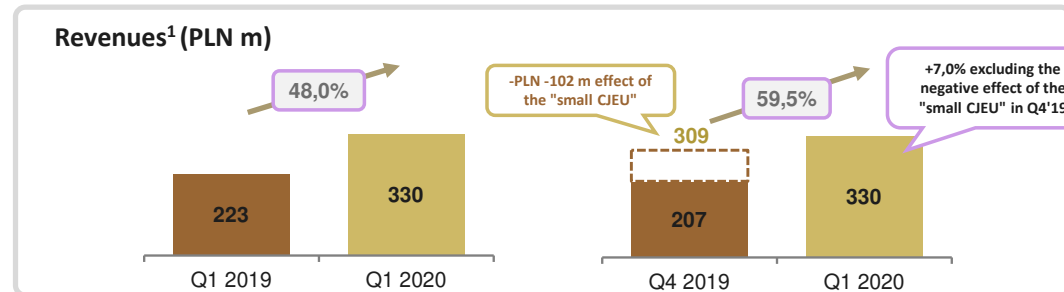
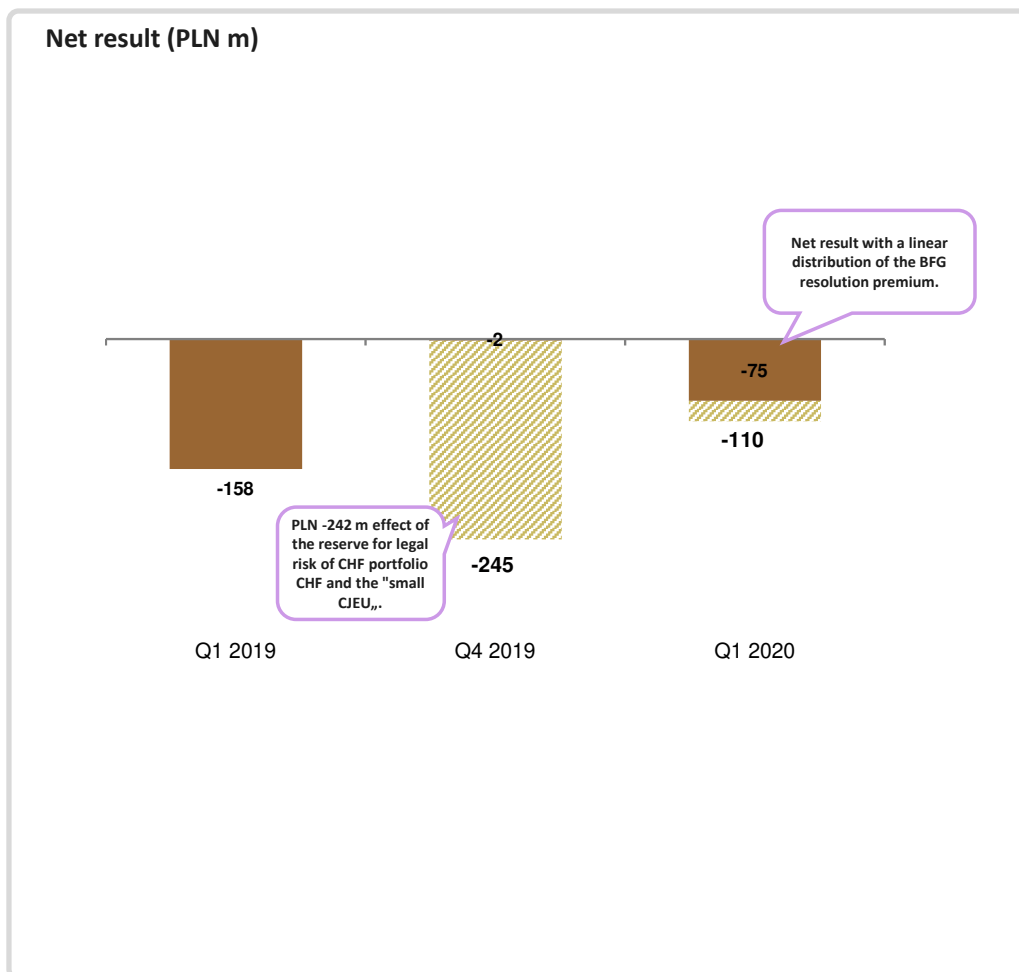


Impact of increased customer payments in the second half of March (beginning of the COVID-19 quarantine) observed in the entire banking sector.

Loans/deposits



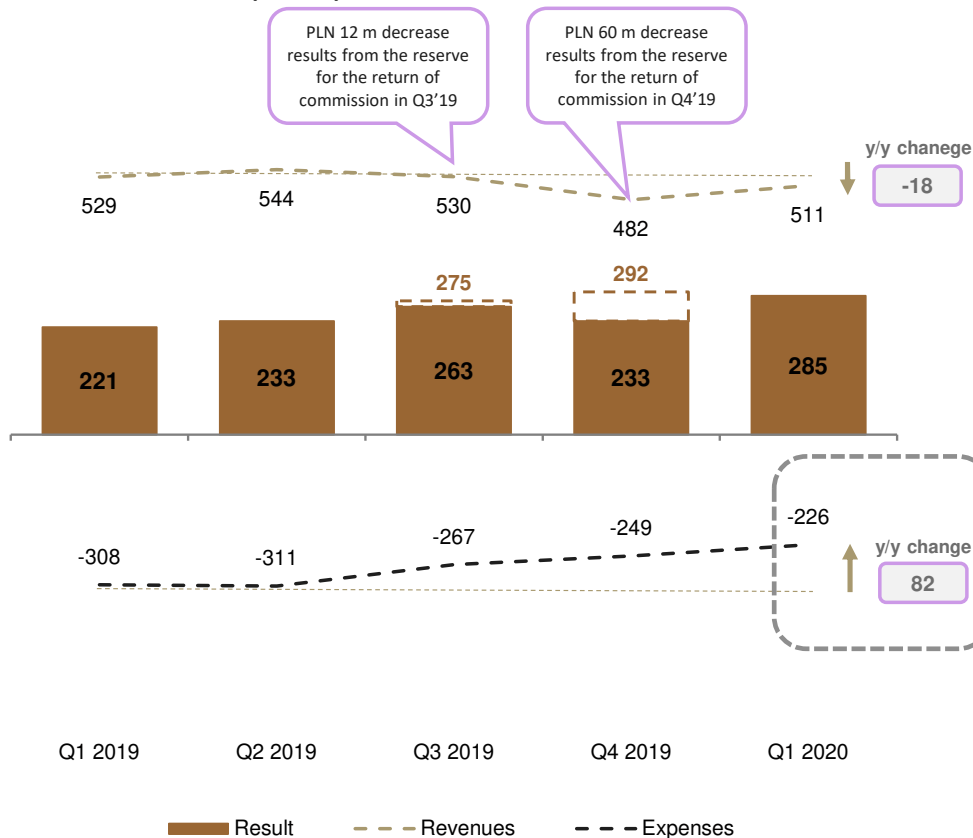
PROFITABILITY AND COST EFFICIENCY



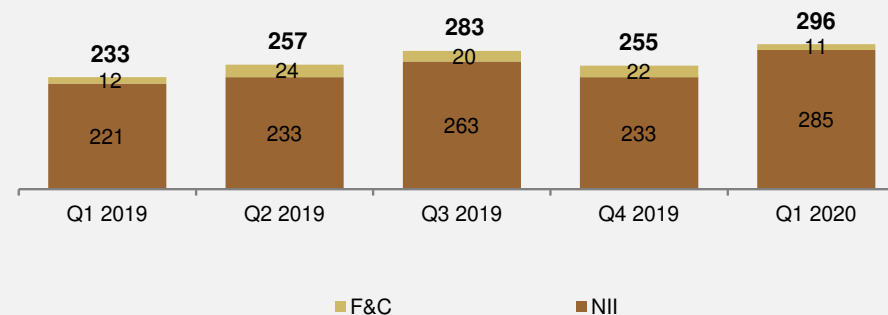
¹ Net interest income, fee and commission income, dividends, result on financial instruments, foreign exchange result, result on other operational revenues and expenses

CORE REVENUES

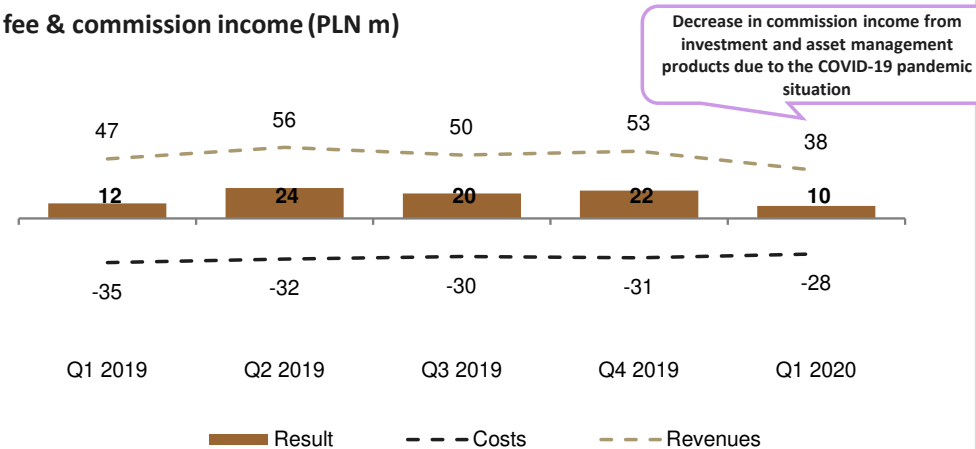
Net interest income (PLN m)



Revenues¹ (PLN m)



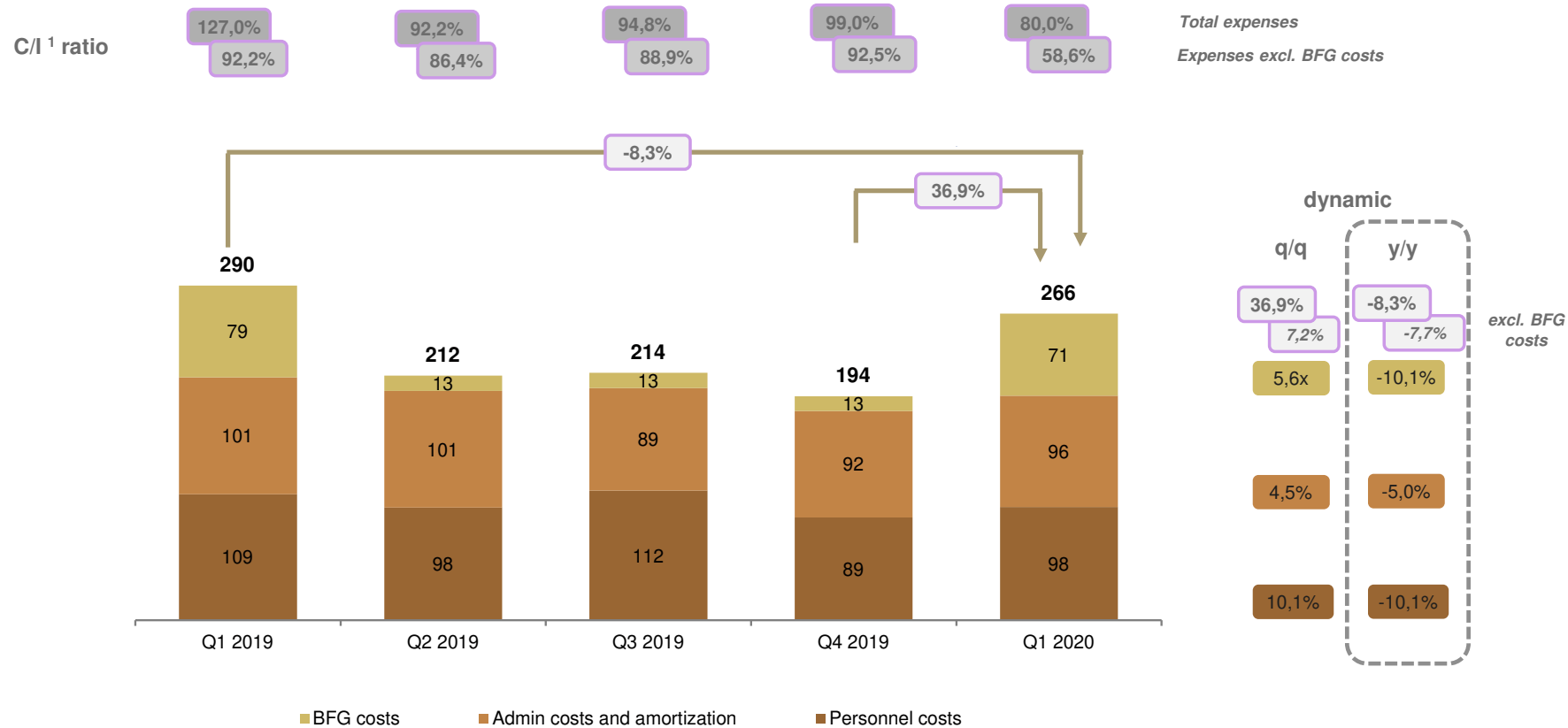
Net fee & commission income (PLN m)



¹ Net interest and fee & commission result

ADMINISTRATIVE EXPENSES

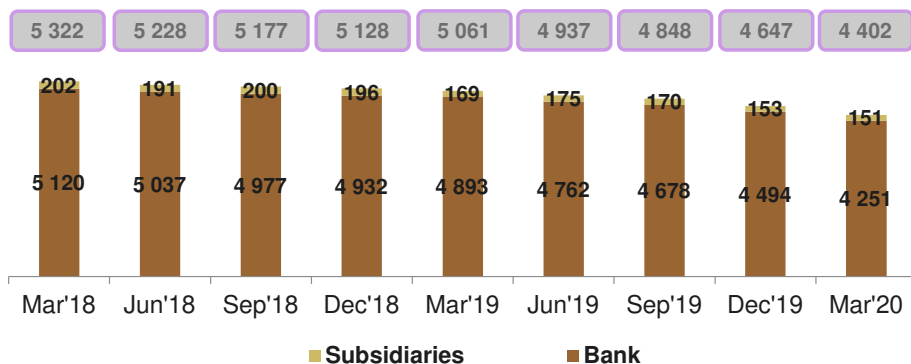
Admin costs (PLN m) ¹



¹ stand-alone, QTD

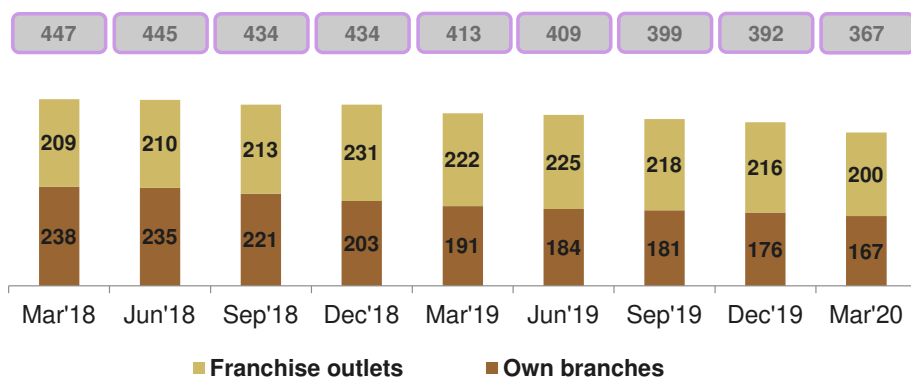
SALES NETWORK AND EMPLOYMENT

Zatrudnienie (etaty)



- In connection with the ongoing optimization of operational activities undertaken in February this year, decision on further adaptation of the Bank's employment structure to actual business needs. The purpose of the changes is to further improve cost efficiency and strengthen the bank's income capacity. As a result of the assumed restructuring, until June 2020 layoffs will cover no more than 250 people.
- Total reduction of employment in Q1'20 by 245 FTEs.
- In y/y terms, the number of employees dropped by 659 FTEs (13%).

Sieć placówek

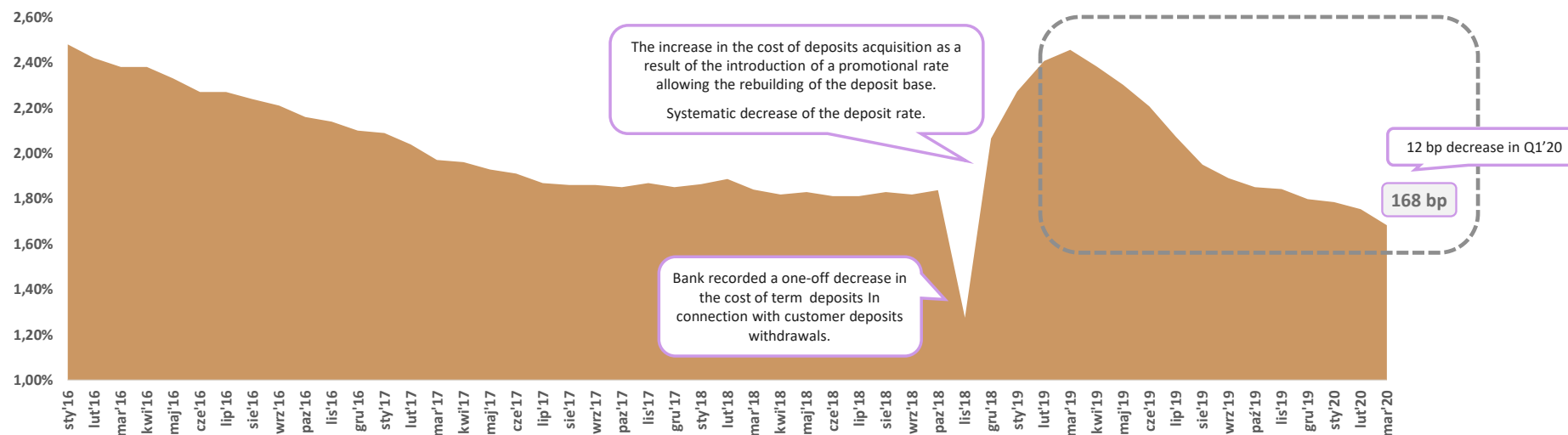


- Continued optimization of the sales network in Q1 2020:
 - decrease in the number of own branches by 9 branches,
 - the number of franchise outlets reduced by 16.
- Currently, 35 bank branches operate in a modern format, 16 of them in the largest shopping malls, where cash trading has also been fully automated.

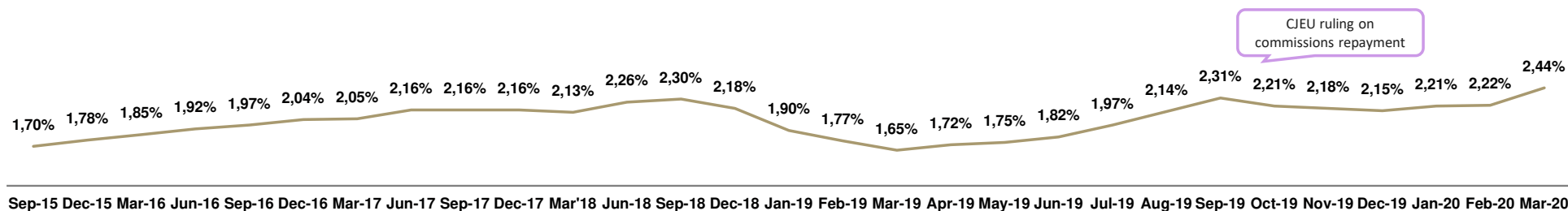
COST OF FINANCING AND NIM

Cost of deposits

Interest rate of deposit portfolio in GNB



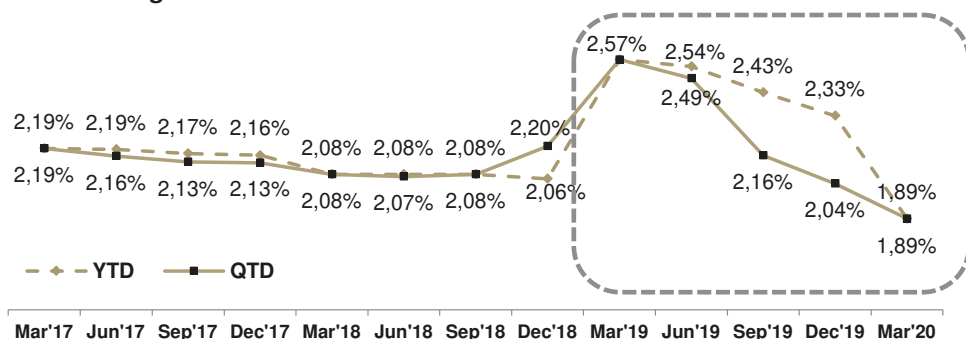
NIM¹



¹ MTD; NIM transformed by including BPI Bank Polski Inwestycyjna S.A., merged with GNB as of August 1, 2018

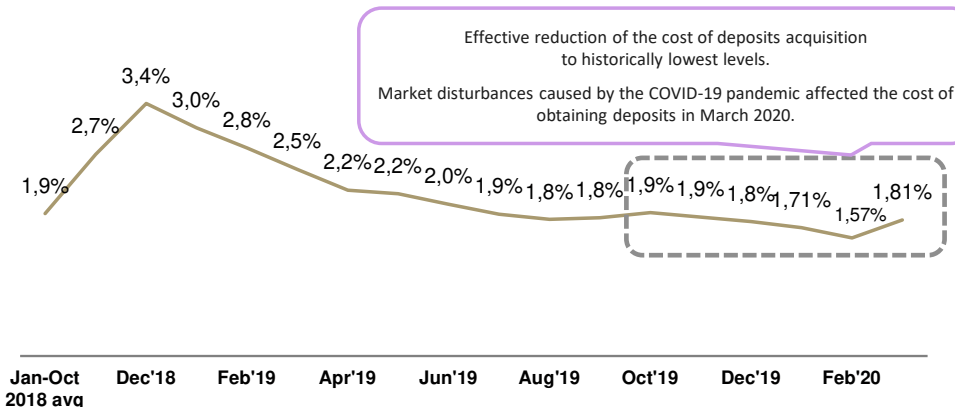
COST OF FINANCING

Cost of funding¹

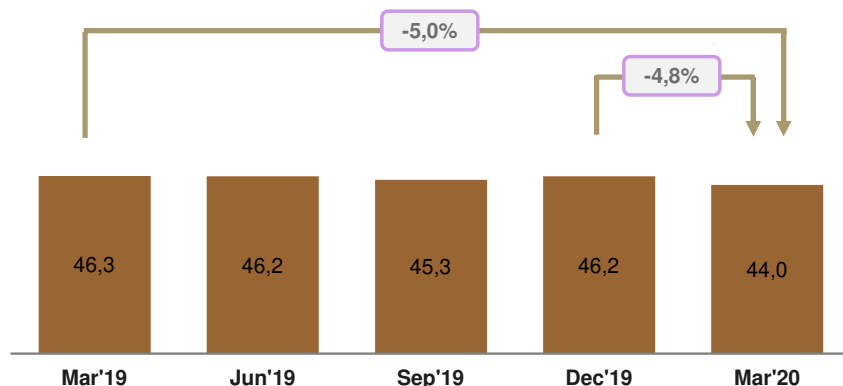


The costs of new deposit production

(cost of the renewed retail term deposits in PLN)



Deposit portfolio balance (PLN bn)



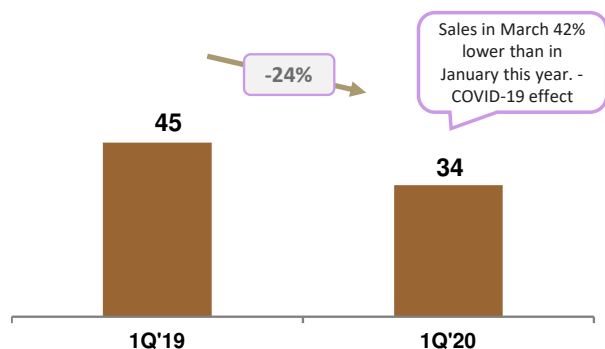
- High efficiency of the Bank in optimizing the cost of financing.
- The cost of retail deposits acquisition at the end of March 2020 at a historically low level.
- A temporary increase in cost in March due to the need for retention of funds. From the beginning of April this year. return to deposit repricing. Significant decrease in cost in the following weeks (level below 1.5% for new production).
- Interest cost of deposits² with the Bank in Q1'20 at the level of 1.71%, i.e. by 13 bps below the level from Q4'19 and by 84 bps below the highest level of Q1'19.
- Interest expenses in Q1'20 by PLN 23 m lower than in the previous quarter (-9% q/q) as a result of continuing effective optimization of the cost of the deposit base.

¹ Interest expense / average interest-bearing liabilities; The components according to the change in presentation relate to the transfer of interest income / costs from assets / liabilities subject to a "negative interest rate" between "Interest Income" and "Interest Expenses" introduced at the end of 2017.

² Interest expense on amounts due to customers / average balance of amounts due to customers (on a quarterly basis)

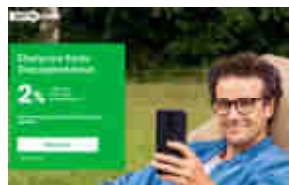
CURRENT ACCOUNTS AND SAVING ACCOUNTS - ACQUISITION

High dynamic of C/A acquisition (YTD, thous.)

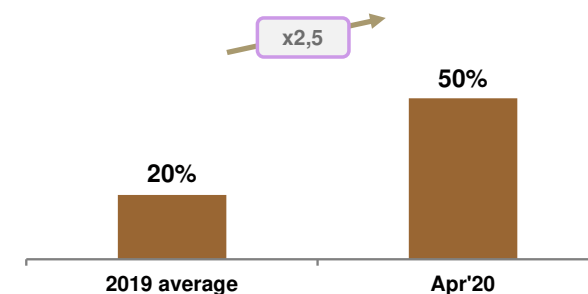


Elastyczne Konto Oszczędnościowe – 69 thousand accounts aquired in Q1'20

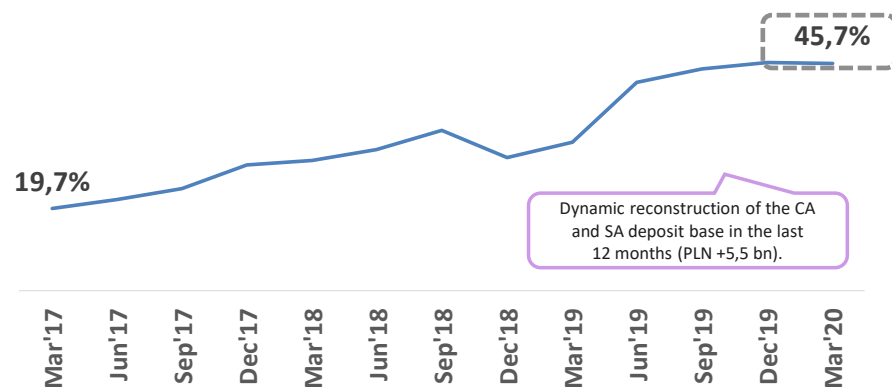
- Growing share of standard balance (with low %)
- Scheduled repricing of savings accounts for the 2nd quarter



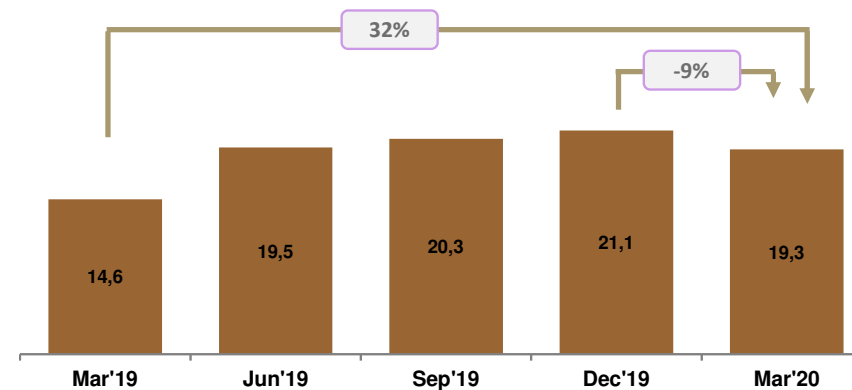
CA in remote channells acquisition dynamics



Current deposit & saving accounts share in total deposits



Current deposit & saving accounts balance (PLN bn)¹



¹ current deposits and saving accounts

INTEREST RATE CUTS - CONSEQUENCES AND BANK'S ACTIONS

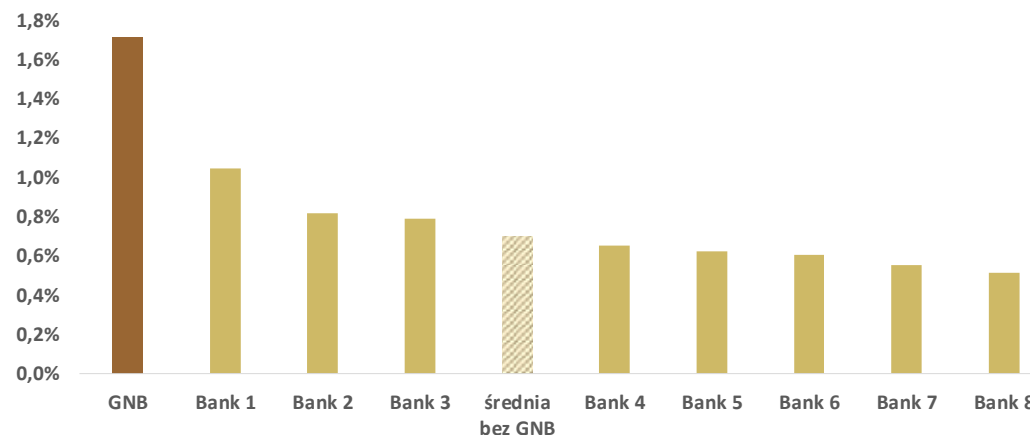
Interest rate reduction by the National Bank of Poland in connection with the development of the COVID-19 pandemic.

NBP base interest rates after cuts

1,00%	reference rate
1,50%	lombard rate
0,50%	NBP deposit rate
1,05%	Rediscount rate
1,10%	Discount rate

1. The decisions of the Monetary Policy Council of March 17 and April 8, 2020 regarding a reduction of the reference rate by a total of 100 basis points will have a negative impact on the Bank's financial result. At present, based on the adopted business assumptions and calculations made, the Bank estimates that the impact of interest rate cuts on interest income will be in the range of PLN 90-130 m in 2020.
2. Further cuts in interest rates on deposits are planned due to the rate cut by the Monetary Policy Council.
3. Space for a significant reduction in interest rates on savings accounts.

Cost of deposits (Q1 2020)

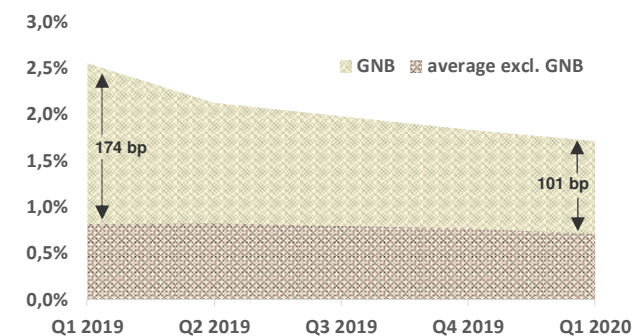


Interest expense on amounts due to customers / average balance of amounts due to customers. Based on the latest available data for competitive banks.

Effective reduction of distance to the market

Within 12 months by 73 bp.

The cost of deposits decreased by 13 bp in Q1'20. in GNB - the highest rate of decline among peers.



CHANGES INTRODUCED IN ELECTRONIC BANKING IN 2020



Sales processes:

- Purchase of an overdraft in a remote end-to-end process for selected customers
- Purchase of real estate insurance
- Further optimization of the remote unsecured loan sales process
- Transfer of a loan from another bank with the possibility of increasing the loan amount



Daily banking:

- Extending the scope of push notifications in the mobile application with notifications about card transactions, outgoing transfers, attempts to login to Internet Banking
- Changing the readability of authorization notifications
- New edition of the „Polecam Proste Zasady” program (recommendation program)

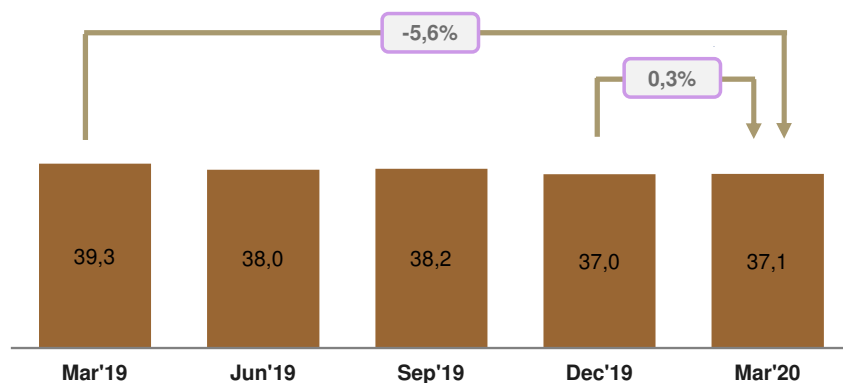


Changes due to coronavirus pandemic:

- Implementation of the PFR Financial Shield Program in Internet Banking for micro-enterprises and small and medium enterprises
- Possibility to suspend the repayment of cash / loan, mortgage and car loan
- Increase from 50 PLN to 100 PLN the limit of contactless transactions with a card without entering a PIN.

BALANCE SHEET – LOANS

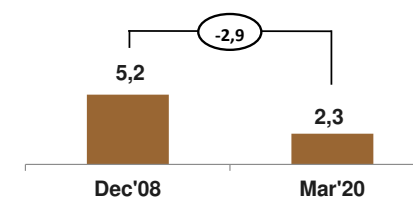
Loans (PLN bn)¹



FX loans

- Amortization of mortgage loans in CHF (in the original currency) amounted to 9% in the last 12 months.
- 28% share of FC loans in total loan portfolio (CHF appreciation of +12% y/y and +10% in Q1'20)

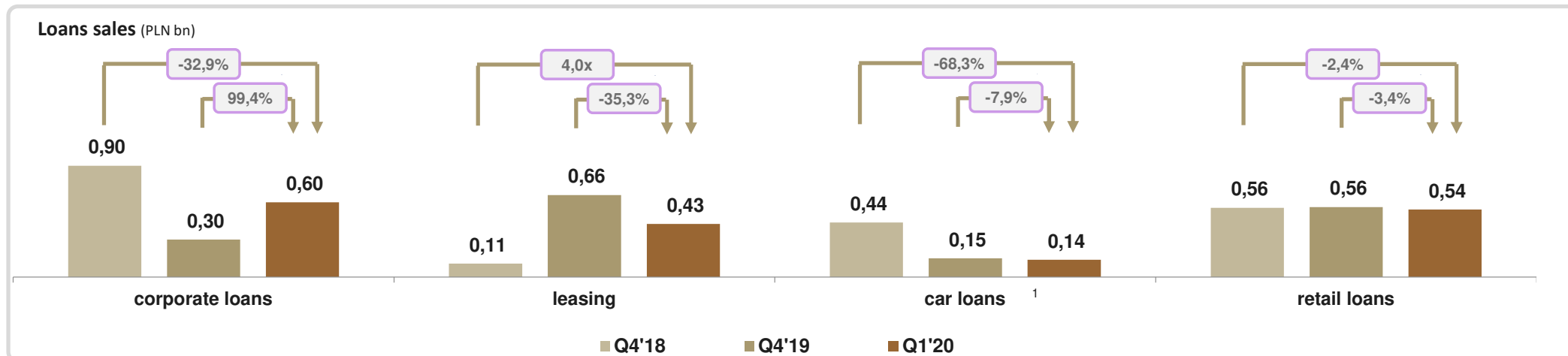
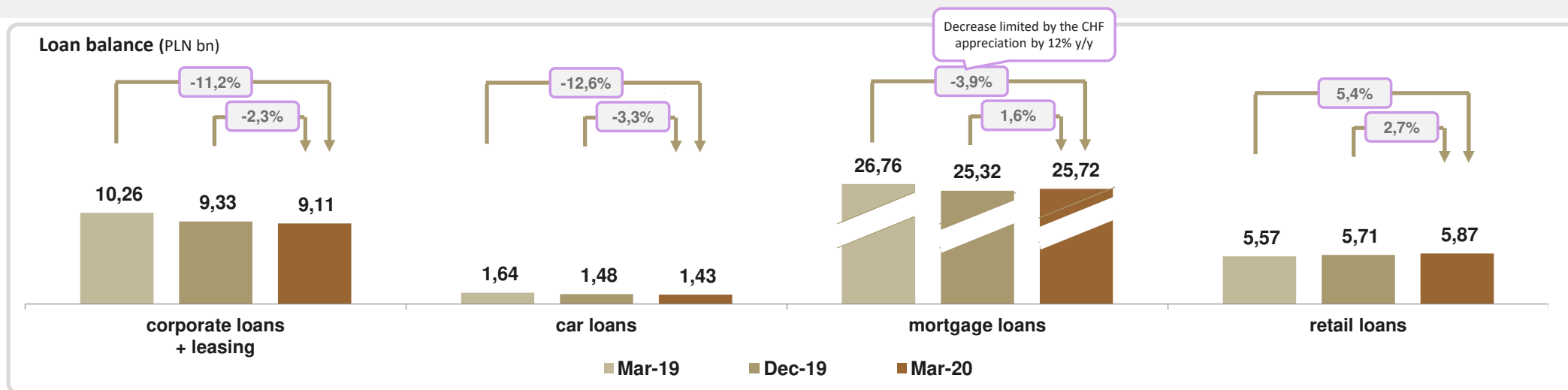
CHF loans portfolio (CHF bn)



- Consolidated net loan balance by PLN 0,1 bn higher than at the end of 2019 (effect of CHF appreciation) and PLN 2,2 bn lower than at the end of March 2019.
- Loan sales in Q1 2020 at PLN 1,7 bn by 2% higher than in Q4'19. The decline in sales in March was related to the pandemic situation in the country. Sales in the period January-February accounted for over 75% of sales in the entire 1st quarter.
- Amortization of the mortgage portfolio. Within 12 months, the net balance decreased by over PLN 1,1 billion (a decrease limited by CHF appreciation by 12% y/y). High depreciation rate supported by persistent negative CHF LIBOR (a 9% drop in the loan balance in CHF over the last 12 months).

¹ consolidated data; net

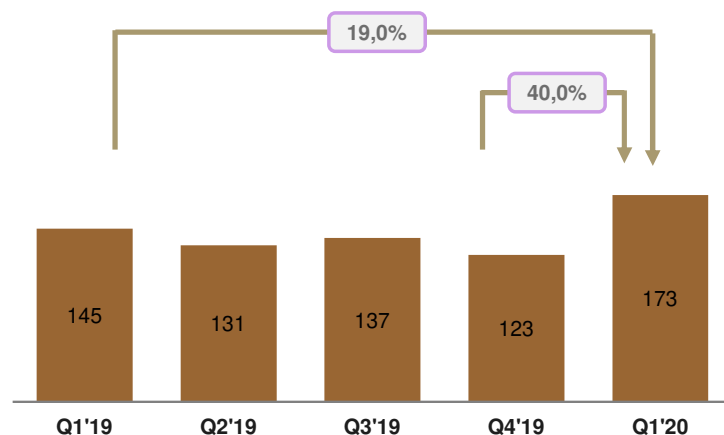
LOANS: DECREASE OF PORTFOLIO BALANCE AT MAINTAINED SALES STRUCTURE



¹ car loans and loans/factoring for car dealers

ASSET QUALITY – CREDIT RISK (1/2)

Loan impairment charges and loans balance (PLN m) ³



Credit risk impairment charges (PLN m) ³

	Q1'20	Q4'19	change	Q1'20	Q1'19	change
Corporate ²	5,9	-8,0	x	5,9	19,5	-70%
Car	3,5	10,3	-66%	3,5	2,9	23%
Mortgage	66,2	19,5	3,4x	66,2	38,7	71%
Retail	97,3	101,7	-4%	97,3	84,3	15%
Loans total	172,9	123,5	40%	172,9	145,3	19%

Cost of credit risk (%) ¹

	31.03.2020	31.12.2019	31.03.2019	q/q change	y/y change
Corporate loans ²	0,2%	-0,6%	0,8%	0,8 p.p.	-0,6 p.p.
Car loans	0,9%	1,1%	0,7%	-0,2 p.p.	0,2 p.p.
Mortgage loans	1,1%	0,4%	0,6%	0,7 p.p.	0,5 p.p.
Retail loans	6,4%	7,6%	5,5%	-1,2 p.p.	0,9 p.p.
Loans total	1,6%	1,2%	1,3%	0,4 p.p.	0,3 p.p.

- A gradual update of the parameters of the models used in the calculation of the expected loss (PD and LGD) resulting in an increase in the level of coverage with impaired loans.
- The implementation of new scoring models under retail loans in the second half of 2019 and the introduction of significant changes in the credit policy resulting in an improvement in the risk profile of the acquired unsecured loans.
- Cost of risk of 1,6%, 0,4 pp higher q/q, i.e. under the influence of CHF appreciation and the first effects of to the COVID-19 pandemic.
- The level of risk cost will most likely be further affected by adverse changes in the macroeconomic environment in the wake of the COVID-19 pandemic and the expected deterioration in the financial condition of credit customers.

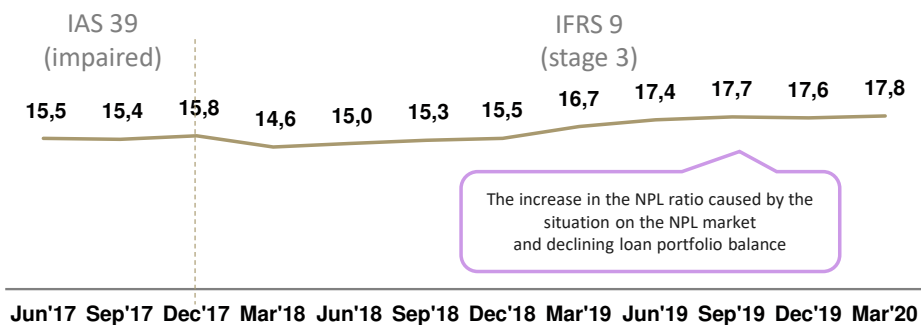
¹ Result on provision for NIL and other accounts receivable to average loans volume; stand-alone GNB

² Including leasing and others

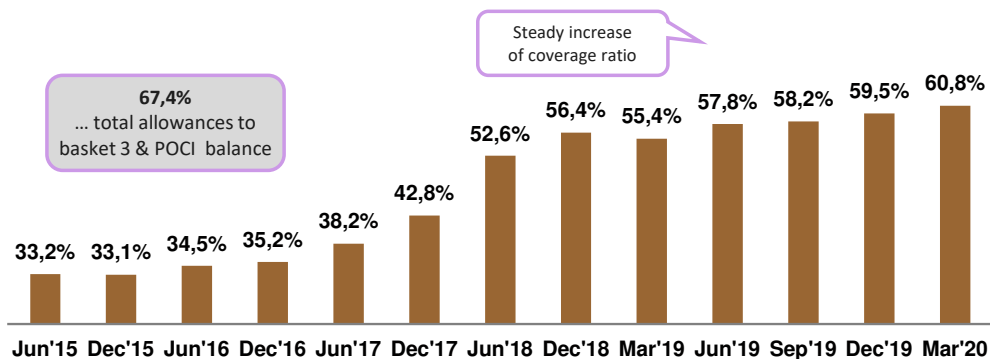
³ Stand-alone

ASSET QUALITY – CREDIT RISK (2/2)

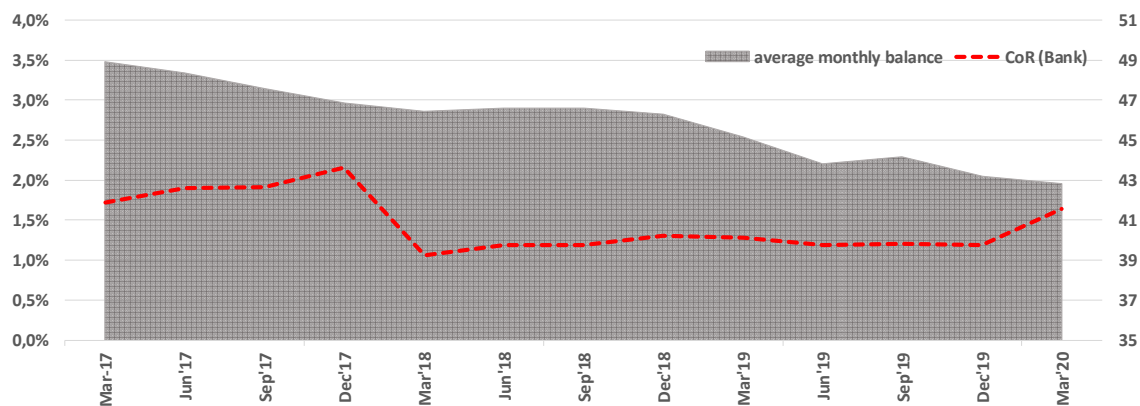
NPL ratio (impaired loans) (%)



Coverage ratio (%)¹



Cost of loan portfolio risk (%) compared to the size of the loan portfolio (in PLN bn)



¹ Total allowances for NIL (stage 3 and POCI) to basket 3 and POCI gross balance

AGENDA

1. Q1 2020 summary
2. Key financial and business highlights
- 3. Appendix**

Appendix 1
KEY FINANCIAL INFORMATION
KEY FINANCIAL INDICATORS



	31/03/2020	31/12/2019	31/03/2019	q/q change	y/y change
ROE	-15,7%	-18,6%	-20,1%	2,9 p.p.	4,4 p.p.
C/I	82,8%	104,2%	133,9%	-21,4 p.p.	-51,1 p.p.
C/I (excl. BFG ¹)	61,3%	91,1%	98,4%	-29,9 p.p.	-37,1 p.p.
Net interest margin	2,3%	1,9%	1,8%	0,4 p.p.	0,5 p.p.
Cost of deposits ²	1,71%	1,84%	2,55%	-0,13 p.p.	-0,84 p.p.
Cost of risk ^{3,4}	1,6%	1,2%	1,3%	0,4 p.p.	0,3 p.p.
Coverage ratio	60,8%	59,5%	55,4%	1,3 p.p.	5,4 p.p.
LCR	124%	170%	160%	-46 p.p.	-36 p.p.
Loans/deposits	84,7%	80,4%	85,2%	4,2 p.p.	-0,5 p.p.
TCR	8,8%	10,0%	10,9%	-1,2 p.p.	-2,1 p.p.
T1 / CET1	7,2%	8,2%	8,7%	-1,0 p.p.	-1,5 p.p.

¹ Payments to Banking Guarantee Fund

² Interest expenses from deposits / avg. deposit balance; quarterly²

³ Stand-alone

⁴ Result on provision for NIL and other accounts receivable to average loans volume

Appendix 2 / consolidated data
KEY FINANCIAL DATA

	PLN m	31.03.2020	31.12.2019	31.03.2019	31.03.2020/ 31.12.2019	31.03.2020/ 31.03.2019
Equity (attributable to equity holders of the parent company)		2 357,7	2 534,9	2 925,3	-7,0%	-19,4%
Sub debt		1 434,4	1 578,0	1 890,6	-9,1%	-24,1%
Balance sheet total		51 050,9	52 828,4	54 166,6	-3,4%	-5,8%
Loans balance		37 224,0	37 126,9	39 414,7	0,3%	-5,6%
Deposits balance		43 971,8	46 169,4	46 274,3	-4,8%	-5,0%

	PLN m	1Q 2020	4Q 2019	1Q 2019	1Q'20/ 4Q'19	1Q'20/ 1Q'19
Net interest income		284,6	232,5	221,1	22,4%	28,7%
Net fee and commission income		10,8	21,7	11,8	-50,3%	-8,2%
Administration costs		-273,9	-200,8	-299,2	36,5%	-8,4%
Administration costs (excluding Bank Guarantee Fund)		-202,7	-188,1	-219,9	7,8%	-7,8%
The cost of legal risk of foreign currency loans		-	-158,2	-	x	x
Impairment charges		-171,9	-143,5	-100,2	19,8%	-71,5%
Net profit/loss		-109,6	-244,6	-159,6	-55,2%	-31,3%
C / I ¹		82,8%	104,2%	133,9%	-21,4 p.p.	-51,1 p.p.
ROE ¹		-15,7%	-18,6%	-20,1%	2,9 p.p.	4,4 p.p.
NIM ¹		2,3%	1,9%	1,7%	0,4 p.p.	0,5 p.p.
TCR		8,8%	10,0%	10,9%	-1,2 p.p.	-2,1 p.p.

Appendix 3 / stand-alone data
KEY FINANCIAL DATA

	PLN m	31.03.2020	31.12.2019	31.03.2019	31.03.2020/ 31.12.2019	31.03.2020/ 31.03.2019
Equity		2 377,8	2 546,1	2 998,3	-6,6%	-20,7%
Sub debt		1 431,5	1 574,5	1 885,1	-9,1%	-24,1%
Balance sheet total		51 763,4	53 547,3	54 770,0	-3,3%	-5,5%
Loans balance		38 131,3	38 076,0	40 418,4	0,1%	-5,7%
Deposits balance		43 982,4	46 201,1	46 237,0	-4,8%	-4,9%

	PLN m	1Q 2020	4Q 2019	1Q 2019	1Q'20/ 4Q'19	1Q'20/ 1Q'19
Net interest income		277,0	225,1	213,5	23,1%	29,7%
Net fee and commission income		1,9	11,9	3,8	-84,1%	-49,7%
Administration costs		-265,6	-193,9	-289,7	36,9%	-8,3%
Administration costs (excluding Bank Guarantee Fund)		-194,4	-181,3	-210,5	7,2%	-7,7%
The cost of legal risk of foreign currency loans		-	-158,2	-	x	x
Impairment charges		-175,4	-149,8	-101,5	17,1%	72,8%
Net profit/loss		-100,7	-296,4	-146,9	-66,0%	-31,5%
C / I ¹		80,1%	103,4%	128,3%	-23,4 p.p.	-48,3 p.p.
ROE ¹		-14,9%	-20,1%	-18,0%	5,2 p.p.	3,1 p.p.
NIM ¹		2,3%	1,9%	1,8%	0,4 p.p.	0,5 p.p.
TCR		8,6%	9,9%	10,9%	-1,3 p.p.	-2,3 p.p.

Appendix 4

HIGH QUALITY OF SERVICE - CONSISTENTLY APPRECIATED BY CUSTOMERS AND MARKET



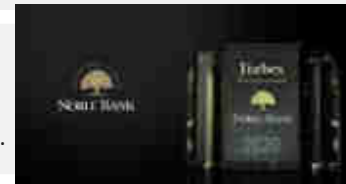
GNB again on the podium in the ranking of the best banks according to the Polish Association of Developers

For the seventh year in a row, GNB is the leader in the ranking of the best banks according to PZFD



5* in Forbes ranking

For the 9th time in a row, we received the highest rating in the Forbes Rating of private banking services.



Getin Noble Bank another year with the title "Bank doceniony przez klientów" (Bank appreciated by customers)

GNB has been awarded the title of "Bank Appreciated by Customers" for another year in a row, moving from third to second place

Institution of the Year plebiscite - Getin Noble Bank honored in two categories

- **2nd place** in the Best Service category in the institution
- **3rd place** in the Best Service category in remote channels



5th place in the largest Private Banking ranking!

5th place in Poland in the most important category 'Best Private Banking Overall' in the prestigious global ranking 'Private Banking and Wealth Management Survey 2020'

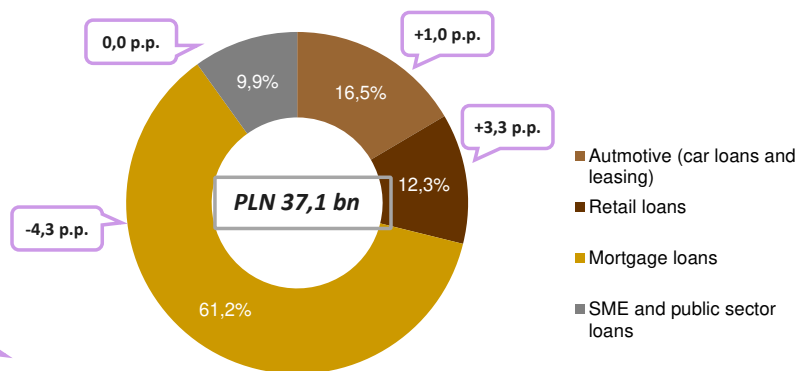


January

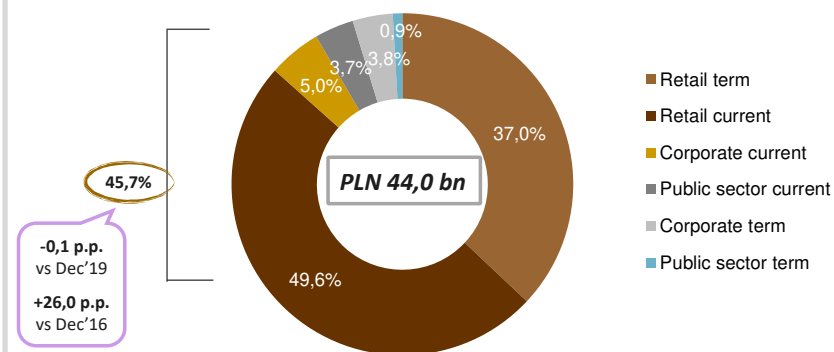
April

CHANGE IN ASSETS' STRUCTURE

Split-up od customer loans¹ (Mar-20)

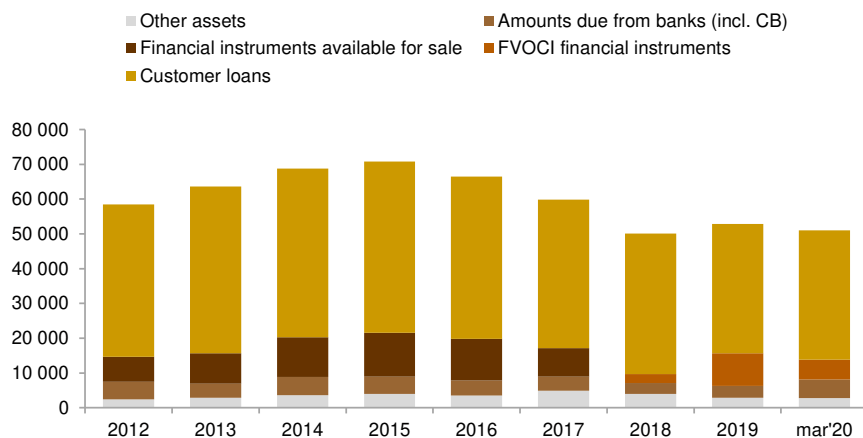


Split-up of customer deposits (Mar-20)

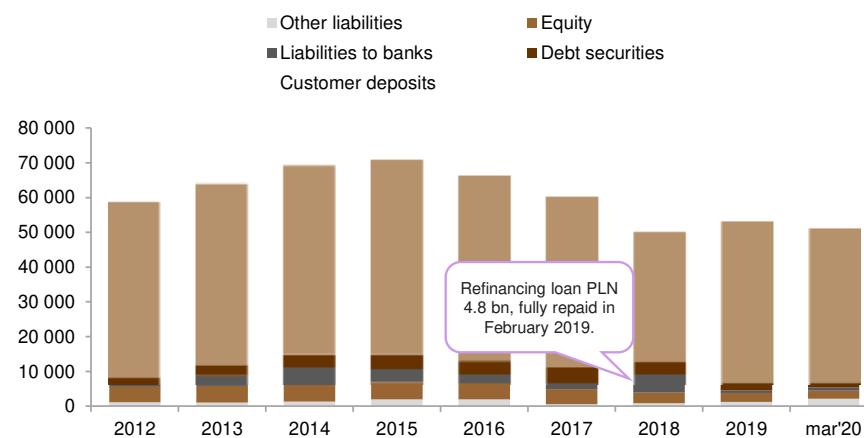


By type (PLN m)

Assets



Liabilities



¹ Loans carried at amortized cost

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