

FINANCIAL RESULTS

GETIN NOBLE BANK

FOR THE FIRST QUARTER OF 2010

Warsaw, 14 May 2010

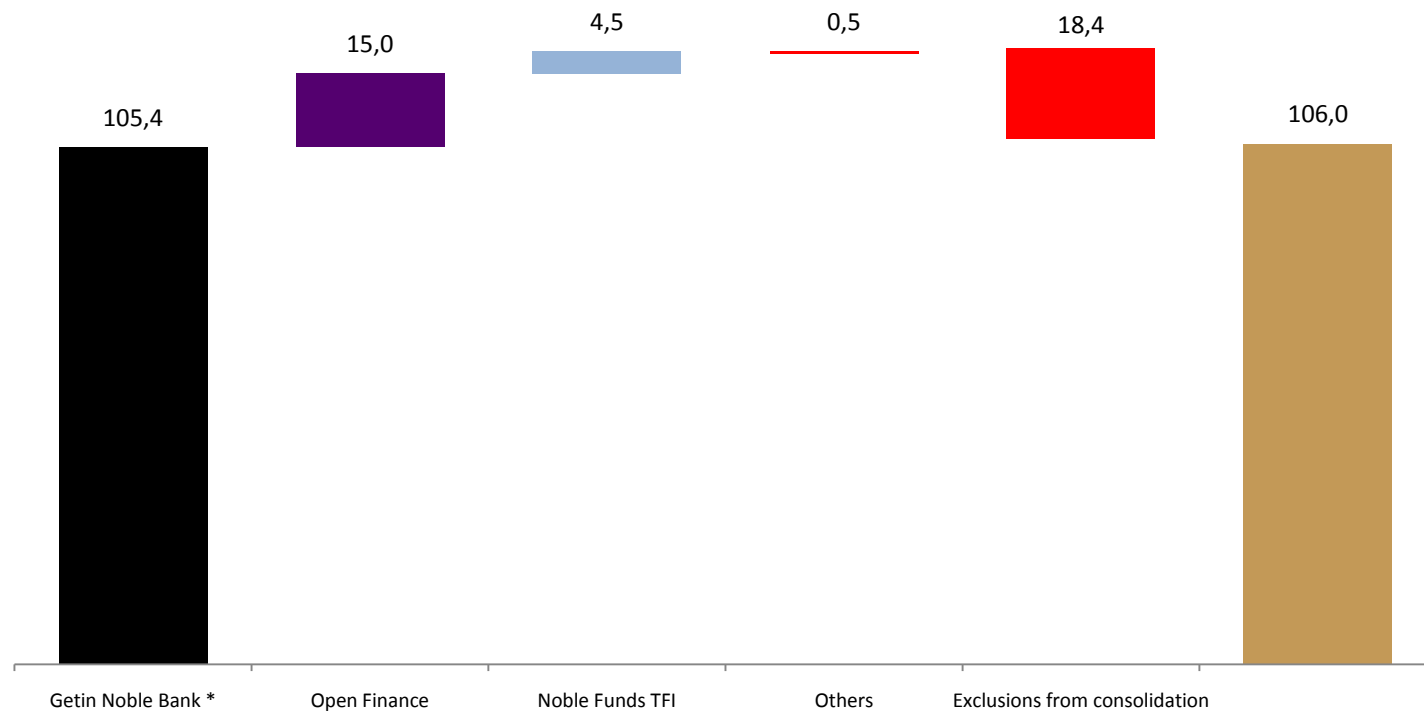
FIGURES AS OF THE END OF THE 1ST QUARTER OF 2010

PLN 26.3 bn	Loan balance
PLN 30.9 bn	Deposit balance
PLN 3.0 bn	Equity (attributable to shareholders in the parent company)
PLN 35.3 bn	Total assets
PLN 242.3 m	Net interest income
PLN 219.3 m	Net fee and commission income
PLN 45.8 m	Operating profit
PLN 165.1 m	Administrative costs
PLN 279.0 m	Charges for impairment of loans and off-balance sheet liabilities
PLN 106.0 m	Net profit (attributable to shareholders in the parent company)

CONTRIBUTION TO GETIN NOBLE BANK GROUP'S RESULTS

(PLN'000'000)

Net profit attributable to equity holders of the parent company

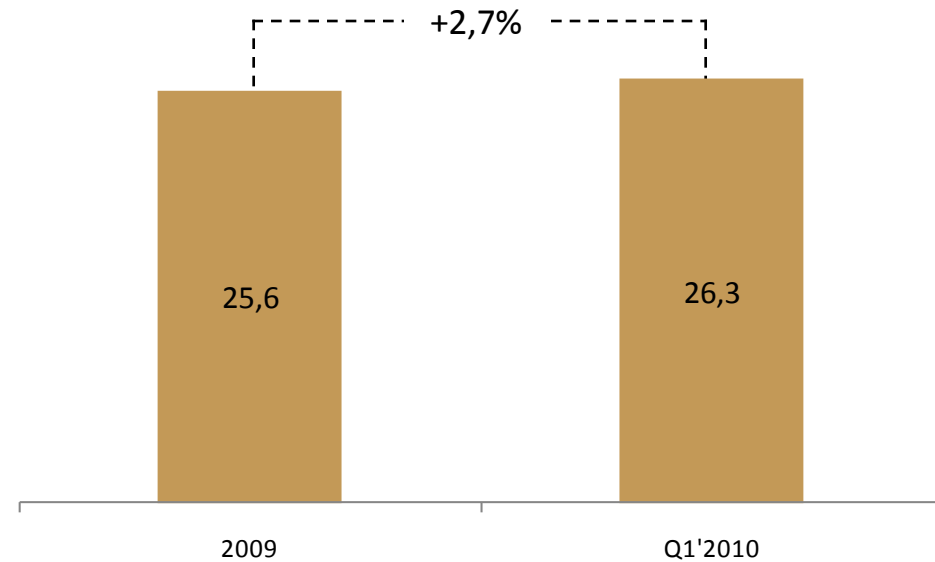
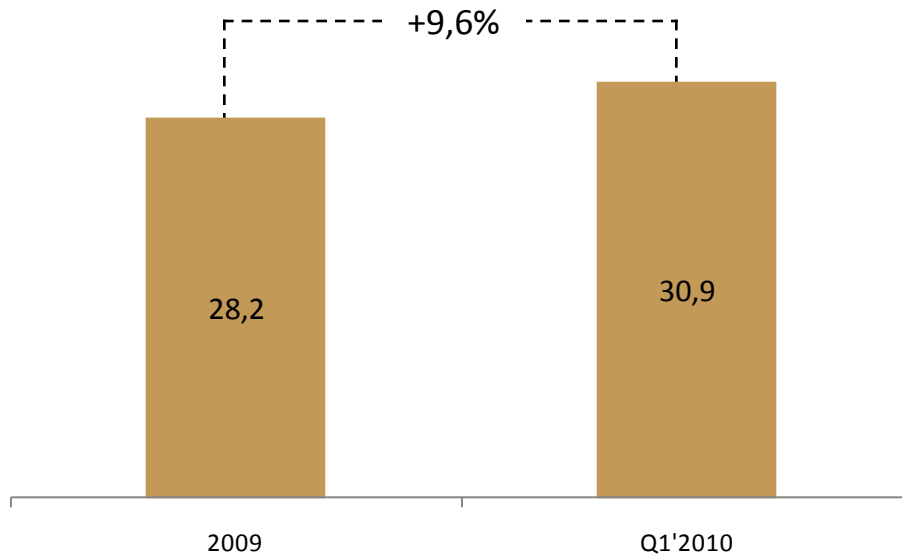


* profit inclusive of a dividend of PLN 9,147 thousand

CHANGE OF DEPOSITS AND LOAN BALANCES

Deposits – balance (PLN'000'000'000)

Loans – balance (PLN'000'000'000)



Source: Financial statements of Getin Noble Bank for Q1 2010, prepared in accordance with IFRS.

GETIN NOBLE BANK COMPARED TO THE MARKET

Deposit balance (PLN'000'000'000)

	Q1 2010	2009	Change
Getin Noble Bank	30.9	28.2	+9.6%
Market	558.3	557.6	+0.1%
market share	5.5%	5.1%	

Loan balance (PLN'000'000'000)

	Q1 2010	2009	Change
Getin Noble Bank	26.3	25.6	+2.7%
Market	632.3	631.9	+0.1%
Market share	4.2%	4.1%	

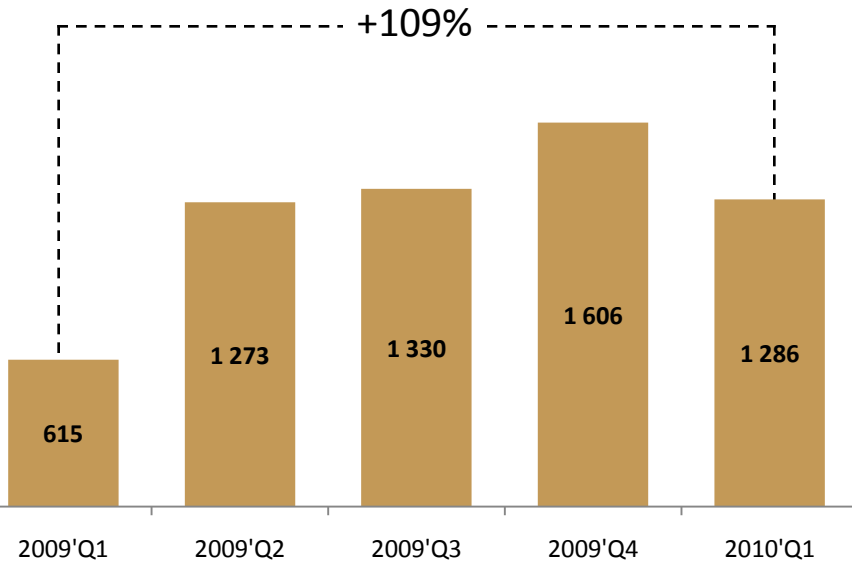
Loan/deposit ratio

	Q1 2010	2009	Change
Getin Noble Bank	85.1%	90.8%	-5.7%
Market	113.3%	123.6%	-10.3%

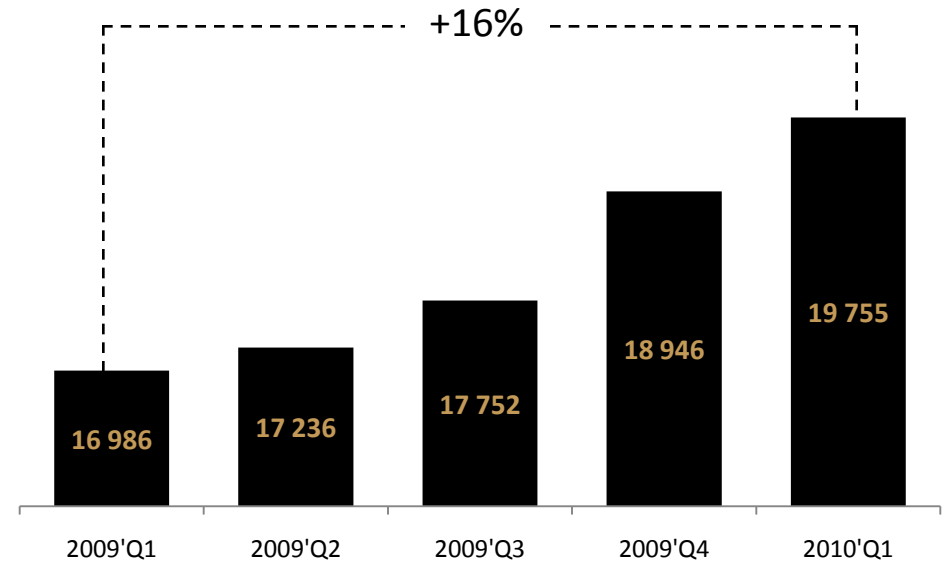
The figures for the market have been calculated based on data published by the National Bank of Poland.

MORTGAGE LOANS

Sales (PLN'000'000)



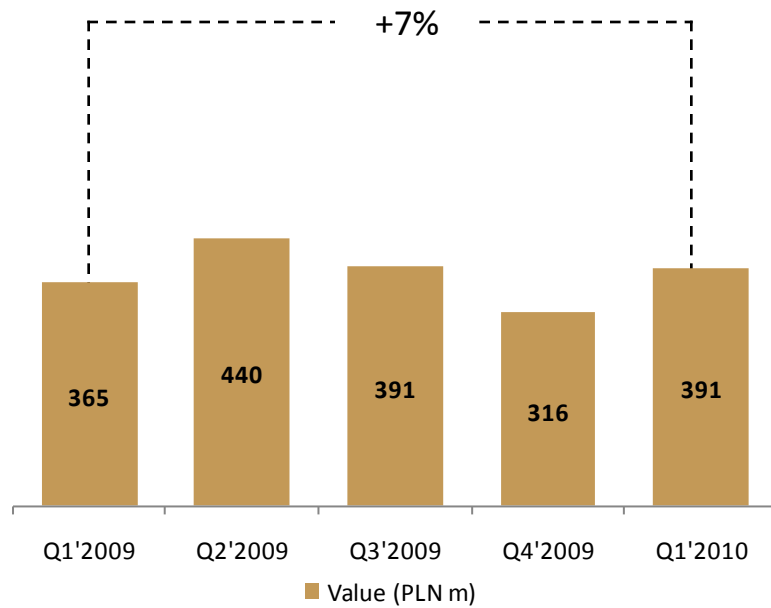
Mortgage loan portfolio (PLN'000'000)



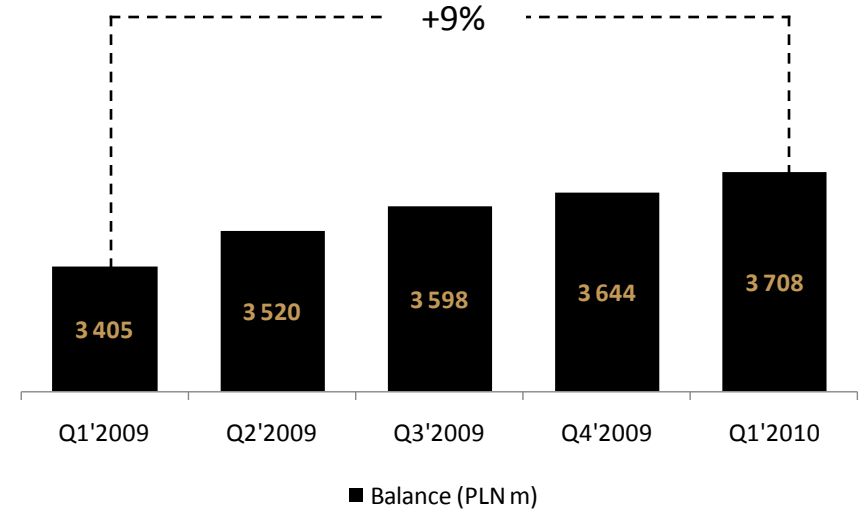
- The bank is Poland's second largest bank in mortgage loan sales after 2009.
- Over 94% of all the loans were provided in PLN.
- The bank offers a full range of products suited to the needs of the main segments of the mortgage market.

SALES OF AUTO LOANS

Sales (PLN'000'000)



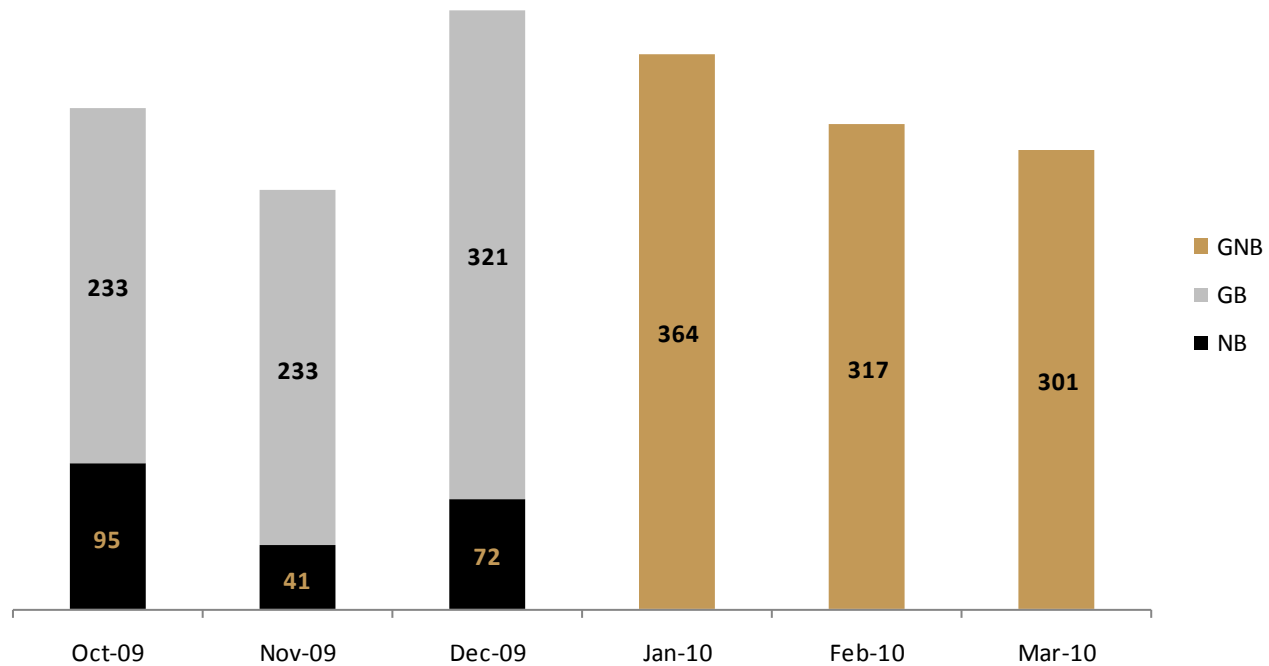
Auto loan balance (PLN'000'000)



- The bank strengthened its position as the leading provider of auto loans.
- The bank's share in new vehicle financing increased.
- The bank began to sell loans at GM dealership under an agreement with GM.

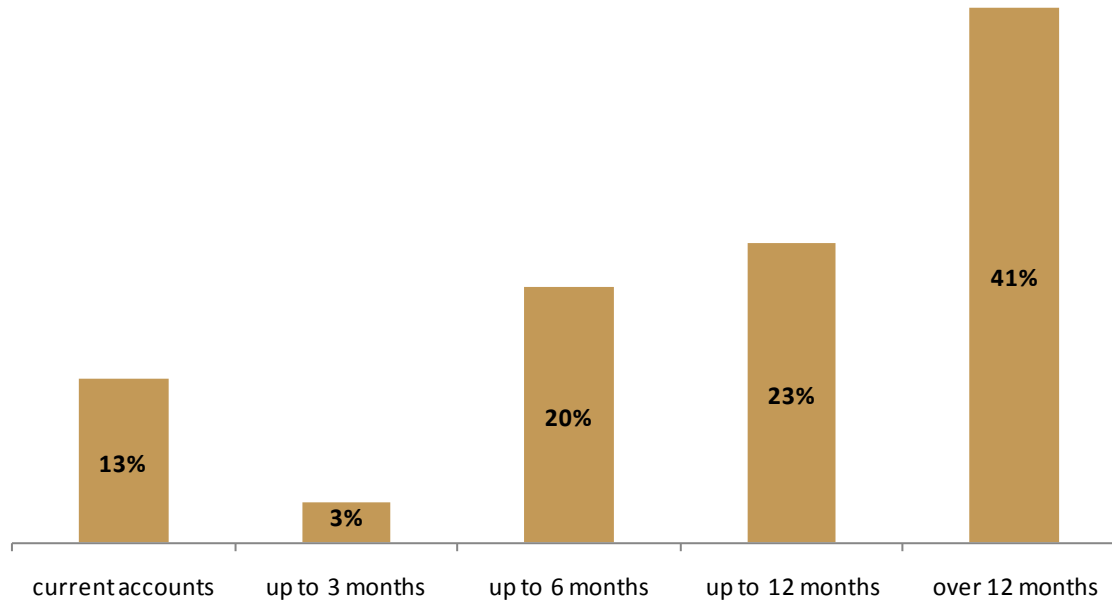
SALES OF INVESTMENT PRODUCTS

Value of investment products sold (PLN'000'000)*



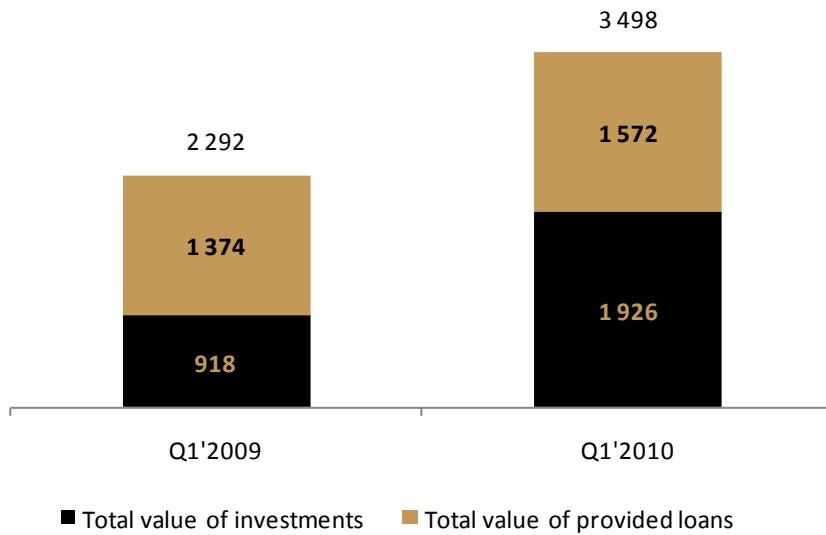
*) structured products and regular-saving products

Deposits by term

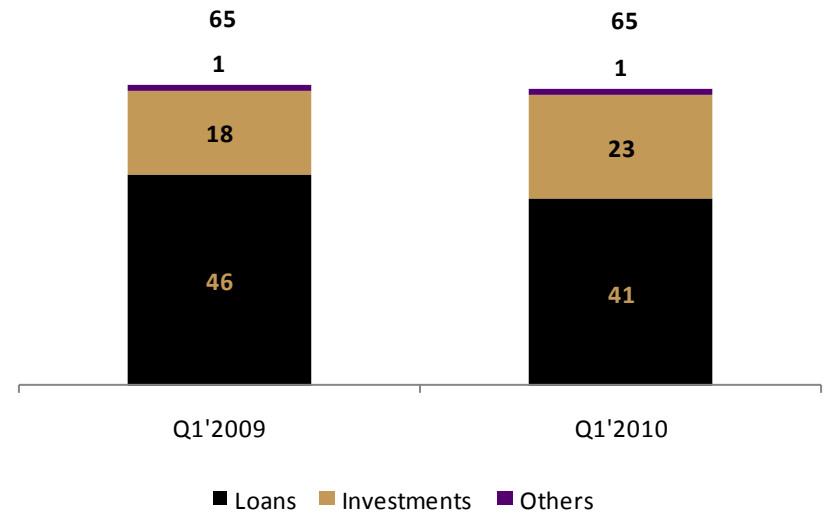


- The bank 's deposit base is outstandingly stable compared to the market.
- The deposits can be converted to long-term investment products in the future.

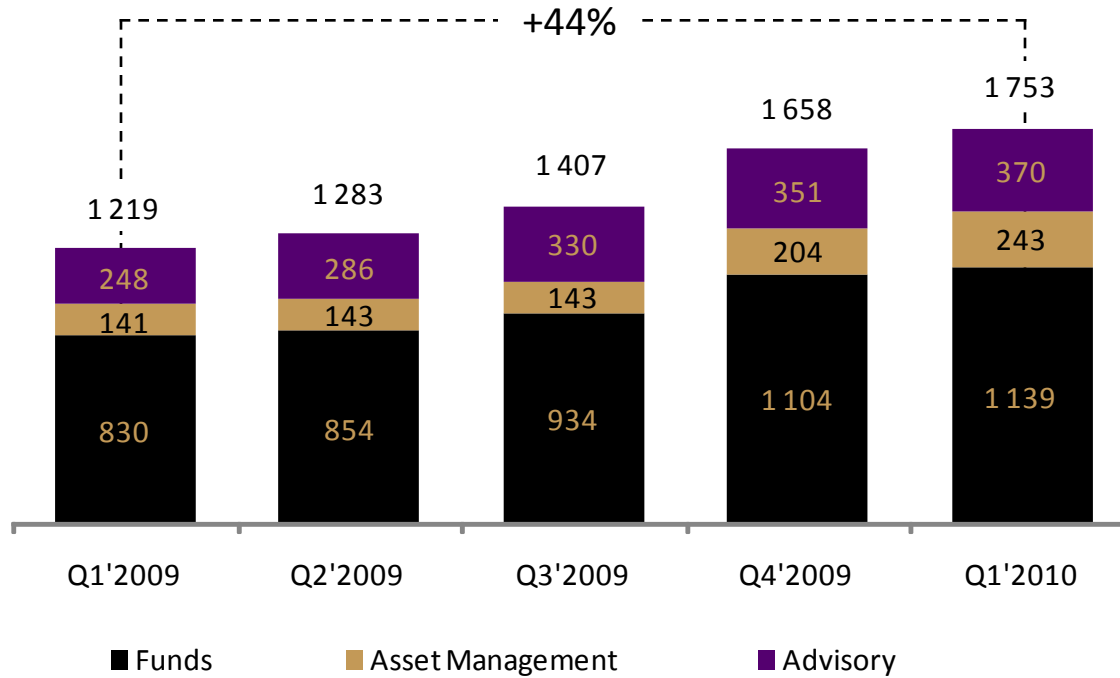
Sales (PLN'000'000)



Intermediation commission income (PLN'000'000)



Assets by segments (PLN'000'000)



Non-Performing Loan Ratio Change	Q1 2010	2009	
SME loans	12.8%	12.5%	+0.3 pp
Auto loans	11.6%	10.2%	+ 1.4 pp
Mortgage loans	2.8%	2.3%	+ 0.5 pp
Retail loans	38.9%	27.7%	+ 11.2 pp
Total	8.7%	7.7%	+ 1.0 pp
Charges/Impaired loans			
Total	76.0%	76.2%	- 0.2 pp

- **Closing the merger of Getin Bank and Noble Bank in Q1 2010**
- **Strengthening the market positions in the strategic areas: auto loans, mortgage loans, investment products and financial advisory services,**
- **Developing new areas of the bank's business:**
 - ❑ **SMEs**
 - ❑ **online banking**
- **Changing the business model of the bank's branches by introducing a multi-product strategy,**
- **Changing the image of the bank's retail area – new positioning of Getin Bank,**
- **Focusing on improving the quality of the bank's loan portfolio and reducing the costs of credit risk.**

KEY FINANCIAL FIGURES

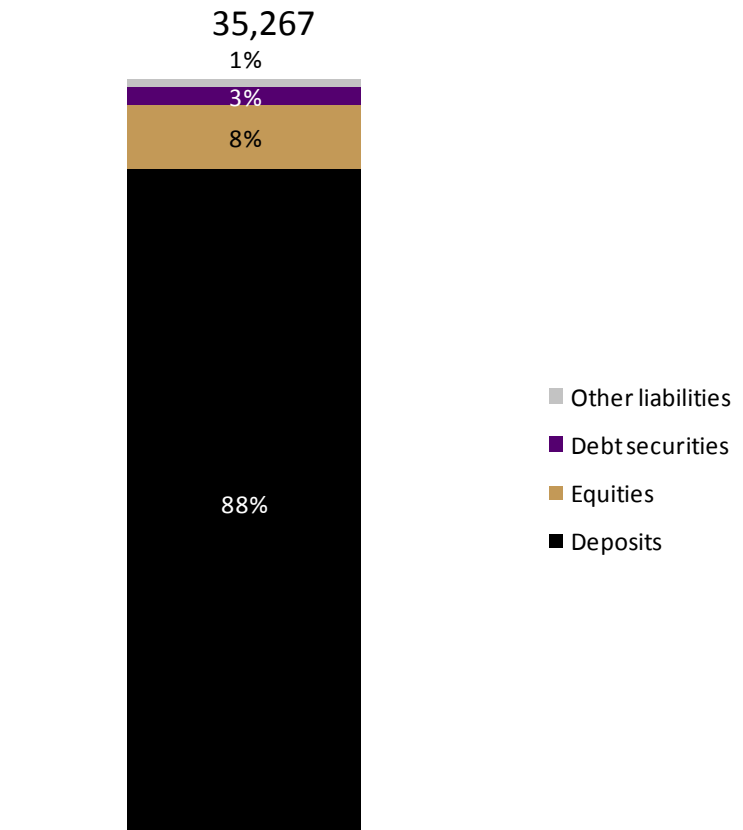
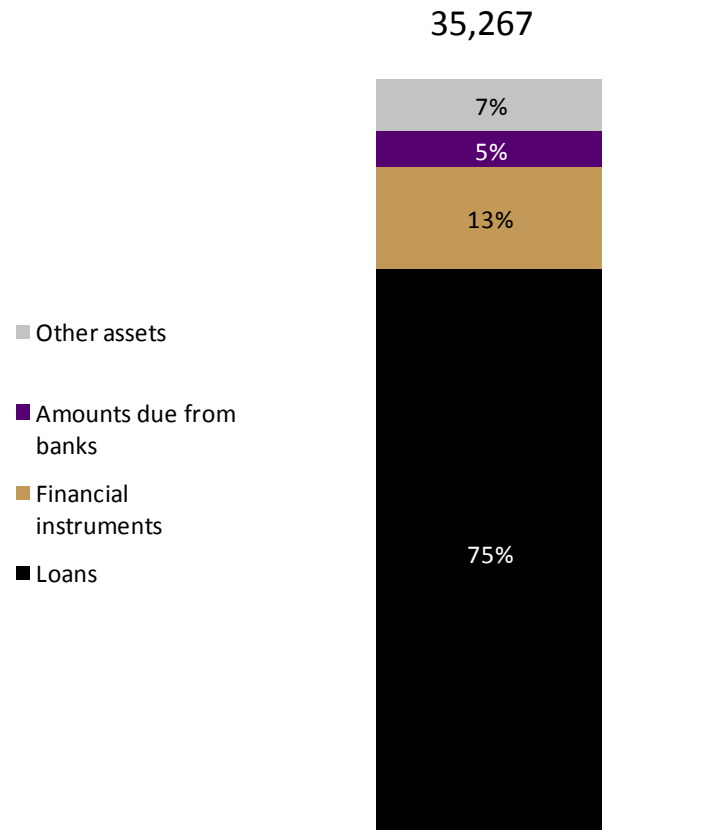
PLN'000	Q1 2010	2009	Change (%)
Equity	2,962,595	2,887,406	2.6%
Balance sheet total	35,266,500	33,124,455	6.5%
Amounts due from customers	26,276,793	25,567,138	2.8%
Amounts due to customers	30,878,302	28,236,544	9.4%
	Q1 2010	Q1 2009	Change (%)
Profit from banking operations*	483,929	522,772	-7.4% *
Costs of operations	165,132	168,827	-2.0%
Net profit	107,455	115,816	-7.2% *
Solvency ratio	10.97%	11.10%	
C/I	33.7%	32.0%	1.7% *

*figures for 2009 relate to the first quarter of 2009 (figures form pro forma financial information)

BALANCE SHEET STRUCTURE

Assets (PLN'000'000)

Liabilities (PLN'000'000)



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