

**PRESENTATION OF FINANCIAL RESULTS FOR INVESTORS AND ANALYSTS**

NOVEMBER 13<sup>th</sup>, 2020



# AGENDA

- 1. Q3 2020 summary**
2. Key financial and business highlights
3. Appendix

# KEY FINANCIAL INFORMATION

**Continuation of activities supporting clients in the face of the COVID-19 pandemic** – payment moratoria, active communication and adaptation of products and services.

**A complex digital transformation** project in response to the changing model of customer behaviour and new "post-covid" market conditions.

**Net result in Q3'20 at the level of PLN -69,8 m** (vs PLN -246 m in the previous quarter).

**Focus on rebuilding business activity and improving profitability while minimizing the negative effects of the pandemic:**

- **Increase in the Bank's revenues:** PLN 250,9 m in Q3'20 (+ 3,9% q/q and + 2,6% y/y) and PLN 823,2 m in 9M'20 (+17,6% y/y)
- **Effective optimization activities on the side of the cost base**
  - **costs** (excluding BFG contributions) in Q3'20 in the amount of PLN 169,8 m, i.e. **by 19,4% / PLN 40,8 m below the cost level in Q3'19** and by 7,8% / PLN 14.3 m PLN lower than in Q2'20
- **Continued reduction of the cost of funding**
  - **interest cost of the deposit base** in Q3'20 in the amount of 0,90%, i.e. **56 bps. below the level of Q2'20 and 107 bp. lower y/y**
  - **interest costs in Q3'20** at the level of PLN 122,1 m (-54,2% / PLN -144,7 m y/y and -36,3% / PLN -69,6 m q/q)
  - **further potential to optimize the cost of financing**

**LCR above the norm: 142%** at the end of September 2020.

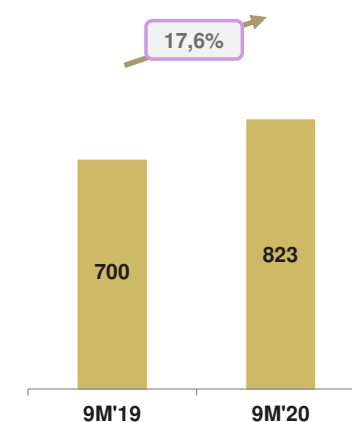
Cost of credit risk: 1,9% at the end of September 2020, lower by 0,3 p.p. q/q.

**Additional impairment loss in the amount of PLN 38 m** due to the expected increase in credit risk resulting from the effects of the COVID-19 pandemic (in total PLN 128 million as at September 30 this year).

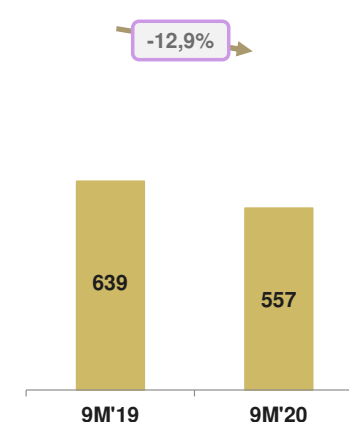
**Stable level of the coverage ratio: 59,8%** at the end of September 2020.

**TCR and CET1** at the end of September 2020, **8,7% and 7,3%, respectively (-14 bps / 0 bps q/q).**

**Revenues**  
(NII, F&C and other income; PLN m)



**Operating costs**  
(excl. regulatory expenses; PLN m)



**Getin Bank again at the fore in the Newsweek Friendly Bank ranking**

3rd place in the Remote Client category and 4th place in the Bank for Kowalski category are distinctions for Getin Bank in this year's edition of the Newsweek Friendly Bank ranking.

# IMPLEMENTATION OF AID MEASURES FOR CUSTOMERS

INTRODUCTION OF SOLUTIONS MITIGATING THE LIQUIDITY SITUATION OF CUSTOMERS AND MAKING IT EASIER FOR THEM TO SETTLE THEIR CREDIT OBLIGATIONS



Some of the Bank's customers used the option to extend their loan holidays by using additional assistance tools prepared by the Bank.

Only a small group of customers took advantage of credit holidays under Shield 4.0.

As of the beginning of November this year 3,5% of contracts / 4,1% of the loan balance were on payment moratoriums (data presented previously, for August: 6,8% / 10,3%, respectively).

The balance of the mortgage loans is ca. 33% of the vacation balance.

High payment discipline of customers after the end of payment moratoria.

## PAYMENT MORATORIUM

Simplified procedure for extending the loan period to 3/6 months / suspension of repayment of principal capital instalments (grace period) or principal and interest instalments (extension)

## PFR ANTI-CRISIS SHIELD

Opportunity to submit applications in electronic banking for support under the PFR Financial Shield program.

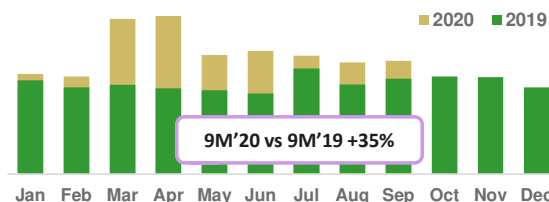


**Getin Noble Bank as the best prepared bank for remote customer service during COVID-19!**

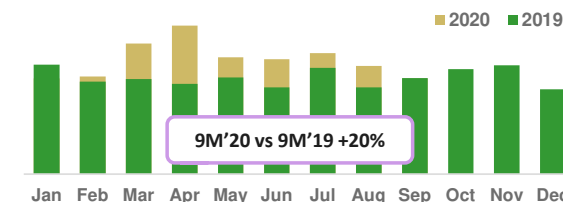
**Getin Bank is the leader of the first wave of the new edition of the Institutions of the Year this year in the "Best quality of service in remote channels" category.**



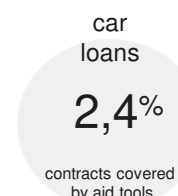
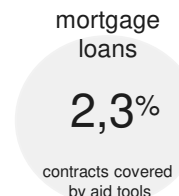
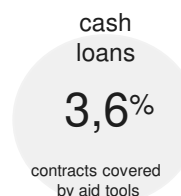
CONTACT CENTER – INCOMING CALLS



CONTACT CENTER – EFFICIENCY PER FTE



## „Wakacje kredytowe” w GNB



# COMMUNICATION IN THE ERA OF COVID-19 AND THE RETURN TO "NEW NORMAL"

IN Q3 2020, ON THE BANK'S WEBSITE AND SOCIAL MEDIA CHANNELS, WE REMINDED CUSTOMERS ABOUT THE PRINCIPLES OF SAFE BANKING AND ENCOURAGED THE USE OF ONLINE PRODUCTS.

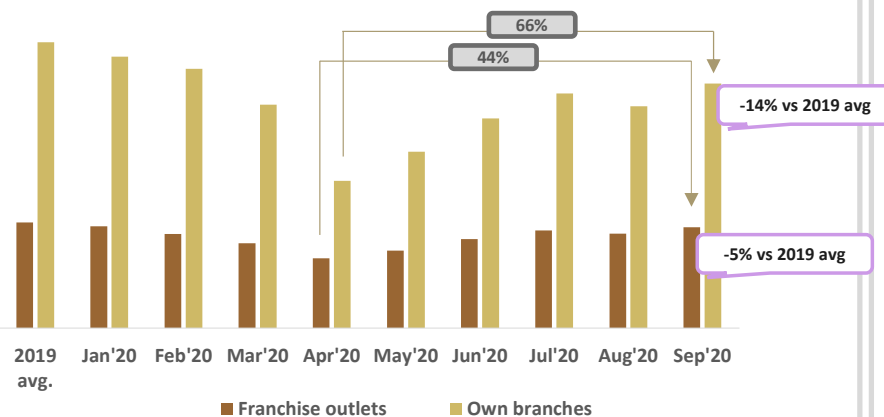
Communication activities in this period included, among others:

- > A collection of information on **how to use the Bank's services safely** during an epidemic: [www.getinbank.pl/bankuj-bezpiecznie](http://www.getinbank.pl/bankuj-bezpiecznie).
- > Subpage „**Zdolni Seniorzy**” (Skillful Seniors) - instructions on how to bank remotely.
- > **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.
- > Information on **temporary liquidation of fees** for deposits in cash deposit machines.
- > Information on increasing the amount of **contactless payments without a PIN**.
- > Information about the possibility of setting up a ROR completely online with a selfie.

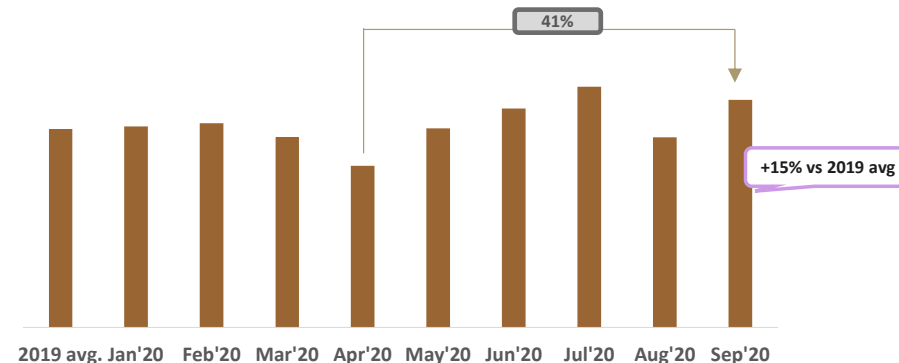


# BANK OPERATES ACCORDING TO NEW RULES IMPOSED BY THE PANDEMIC

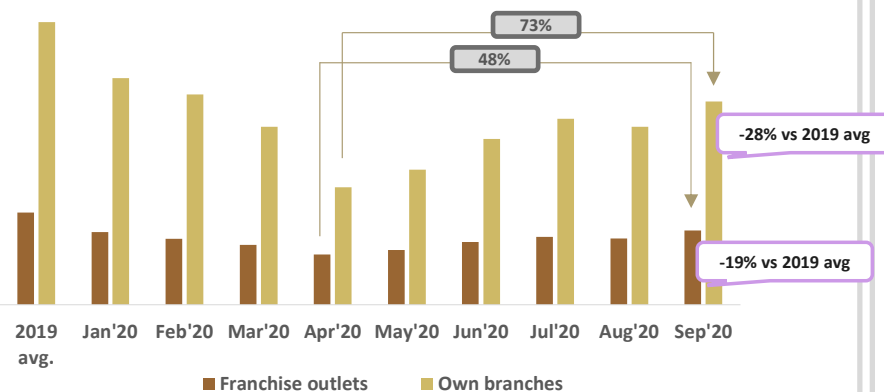
### Clients in branches (unique Clients)



### Debit card transactions



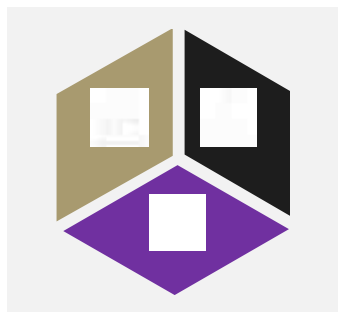
### Transactions in branches



- Continuation of remote work at the Bank's headquarters. Generally 30-50% of employees work in the office, currently limited to 20% due to the ongoing second wave of the pandemic. Most of the sales network outlets open to customers (individual outlets temporarily excluded from service).
- Rebuilding customer activity in the traditional sales network (visits of unique customers, transactions in branches) compared to the period of economic closure, but still below the pre-pandemic average.
- Increase in transaction activity of customers with debit cards above the levels recorded so far.
- The accelerated process of customer migration to remote channels determines the acceleration of strategic changes at the Bank, including optimization of the traditional sales network and losses of a comprehensive program of digital initiatives to meet the changes in the model of customer behavior and future after-pandemic economic realities.



# CONSISTENT DEVELOPMENT OF ELECTRONIC BANKING AND INCREASE OF CLIENT ACTIVITY IN REMOTE CHANNELS



## Implementation of activities in the Program Digital transformation

- introducing improvements in the advisor's work tools - customer 360 view
- acceptance by BM / SMS instead of the acceptance in the Bank's branches
- development of Open Banking under PSD2



## Facilitating changes everyday banking

- sending documents by BI (insurance policies, registration certificates, statements about the real beneficiary)
- introducing improvements in the implementation of currency payments
- changing the section of future payments and making the calendar view available
- providing the „Dobry Start” application



## Sales optimization and acquisitions

- sharing the process of opening an account on "selfie"
- streamlining the process of concluding credit products in online banking and mobile application in the omnichannel process

active customers  
of mobile application

**+21%**

q3'20 vs. q3'19

app rating

Google Play  
**4,6**  
App Store  
**4,7**

as at 4.11.2020 r.

number of  
BLIK trx

**+235%**

IX'20 vs. IX'19

number of logins  
to the mobile app

**+32%**

IX'20 vs. IX'19

# DIGITAL TRANSFORMATION PROGRAM

FACING THE NEW MARKET CONDITIONS AND CHANGES IN THE CUSTOMER BEHAVIOR MODEL –  
A NEW COMPREHENSIVE PROJECT IMPLEMENTED AT THE BANK



- Introduction of advanced CRM tools in order to use knowledge about the client and personalize the reaction to his actions in real time.
- Development of front-end tools which will contribute to the optimization of work and enable omnichannel service.
- Providing a full range of self-service possibilities in electronic channels.
- Supplementing the currency offer in electronic channels thanks to the introduction of the FX Platform.
- Introducing the possibilities offered by open banking - aggregation of accounts from other banks, payment initiation and the use of data from PSD2 in credit processes.



# AGENDA

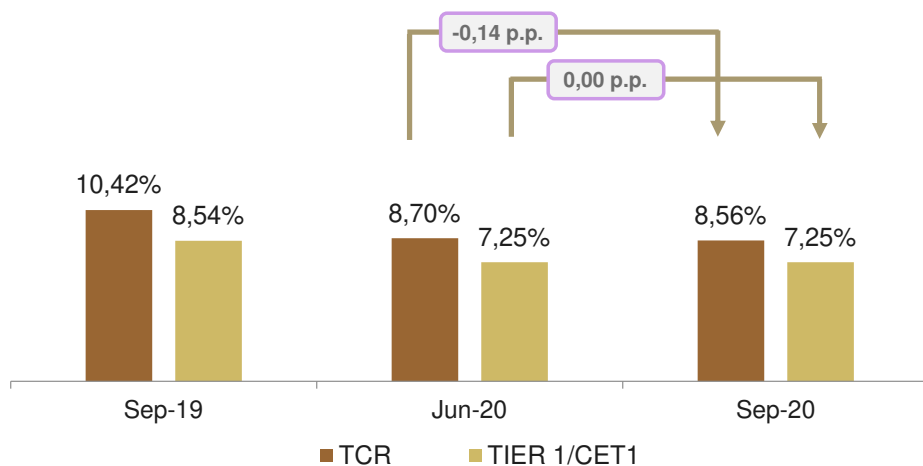
1. Q3 2020 summary

**2. Key financial and business highlights**

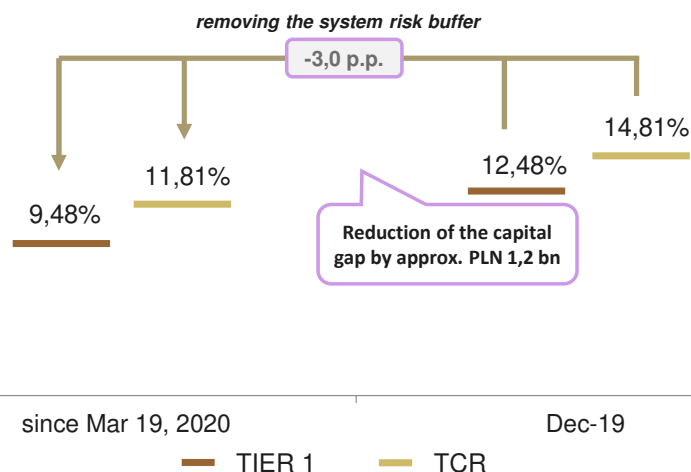
3. Appendix

# CAPITAL AND LIQUIDITY RATIOS

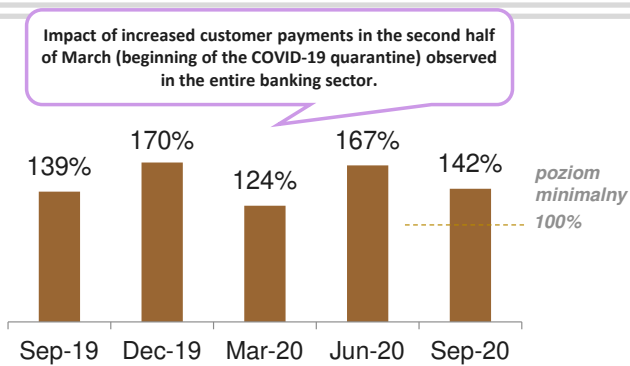
### Capital Adequacy Ratio



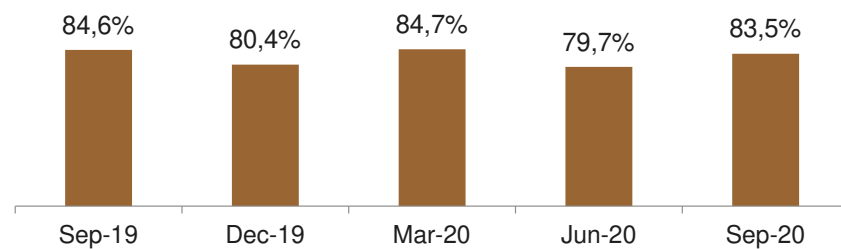
### The combined buffer requirement



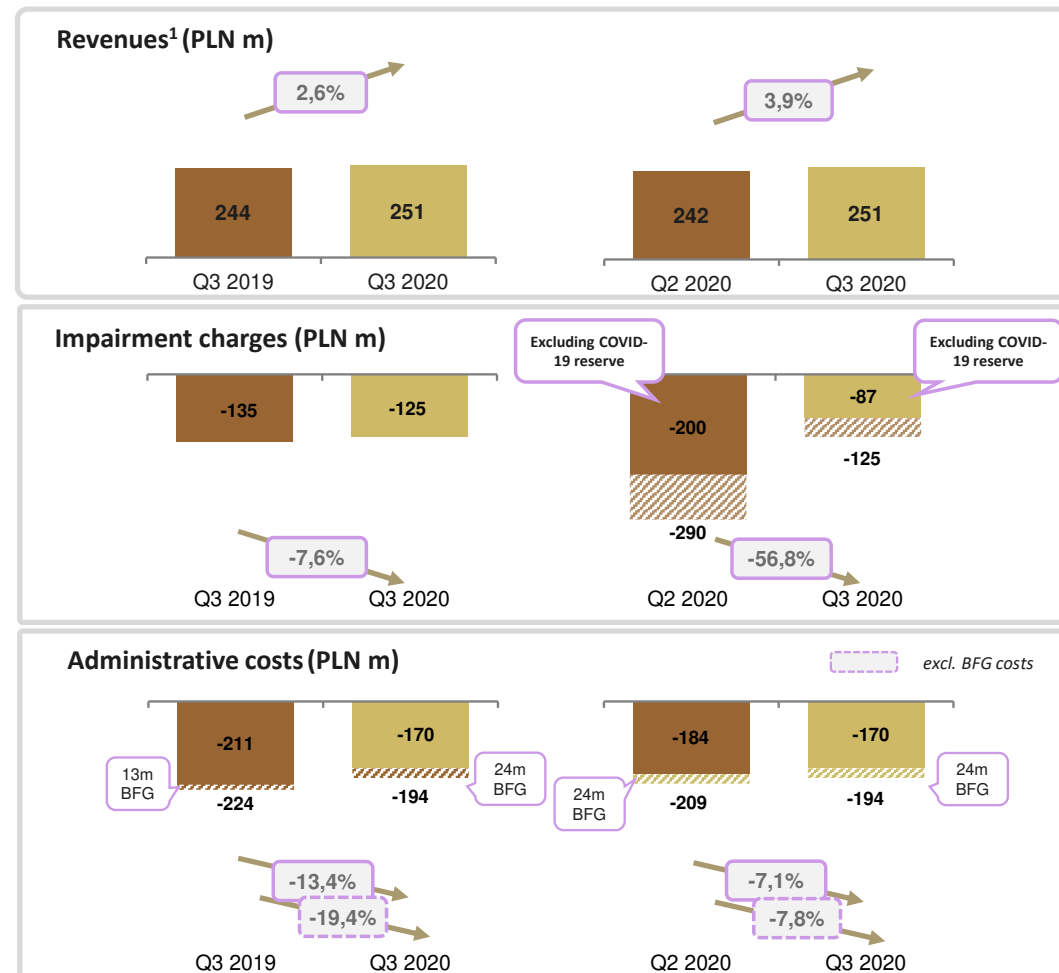
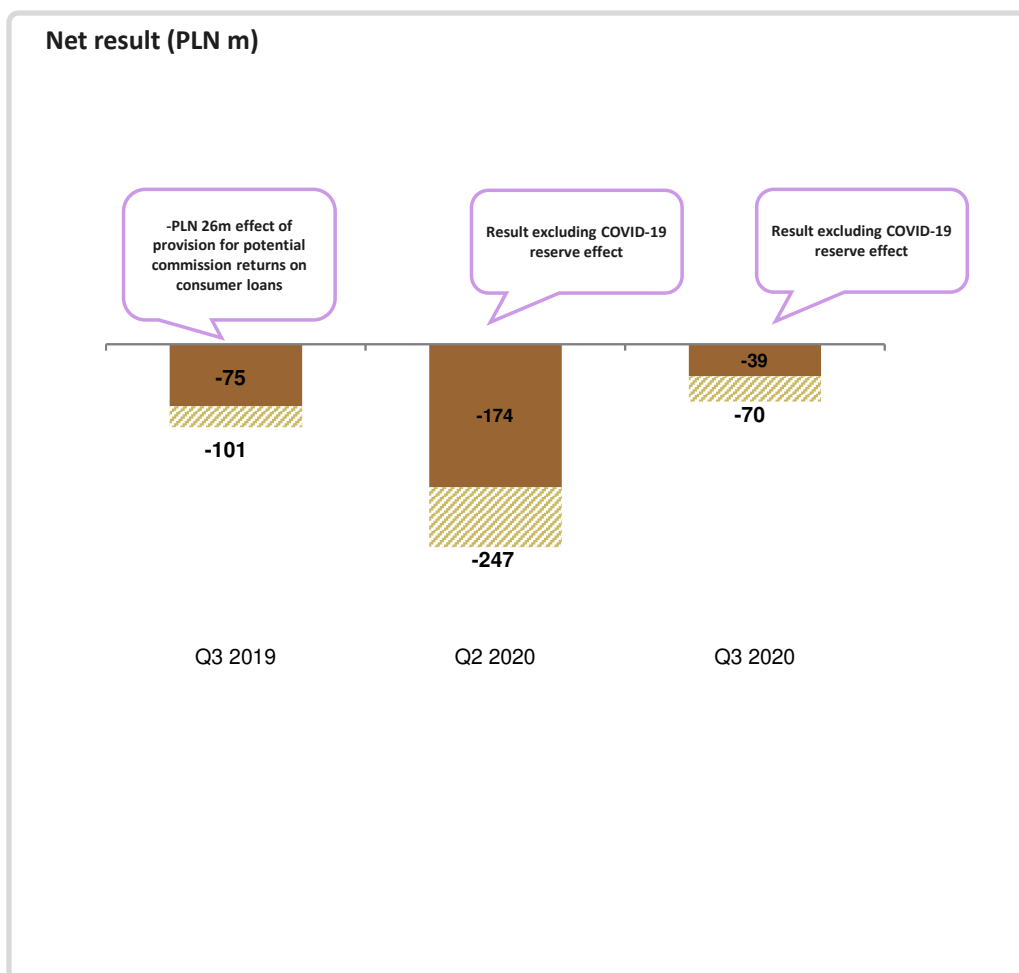
### LCR



### Loans/deposits



# PROFITABILITY AND COST EFFICIENCY



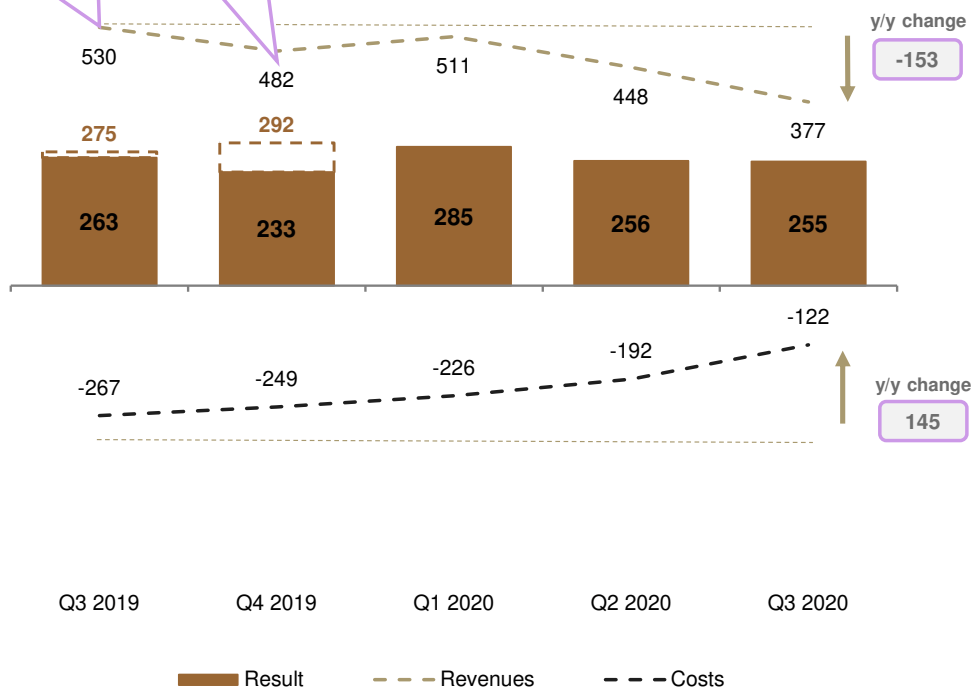
<sup>1</sup> Net interest income, fee and commission income, dividends, result on financial instruments, foreign exchange result, result on other operational revenues and expenses

# CORE REVENUES

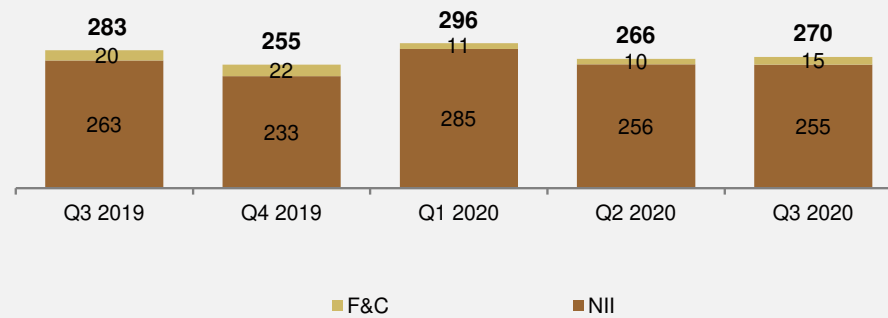
## Net interest income (PLN m)

PLN 12 m decrease results from the reserve for the return of commission in Q3'19

PLN 60 m decrease results from the reserve for the return of commission in Q4'19

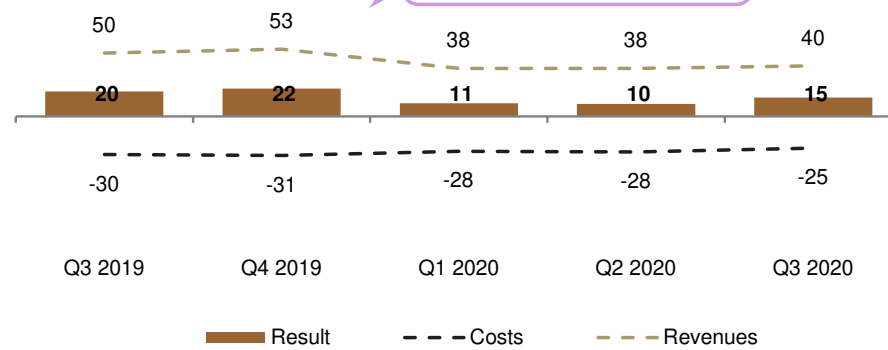


## Revenues<sup>1</sup> (PLN m)



## Net fee & commission income (PLN m)

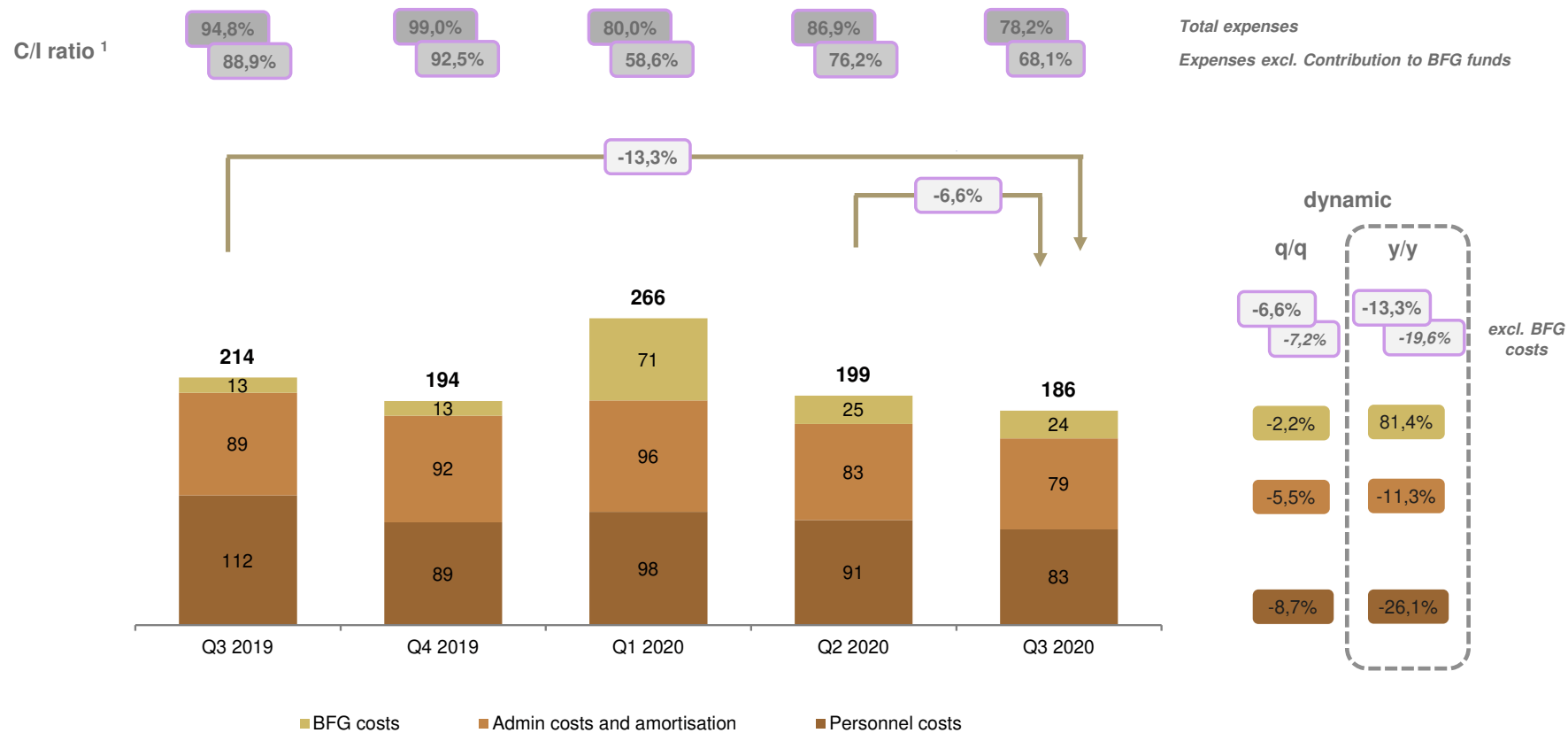
Decrease in commission income from investment and asset management products due to the COVID-19 pandemic situation



<sup>1</sup> Net interest and fee & commission result

# ADMINISTRATIVE EXPENSES

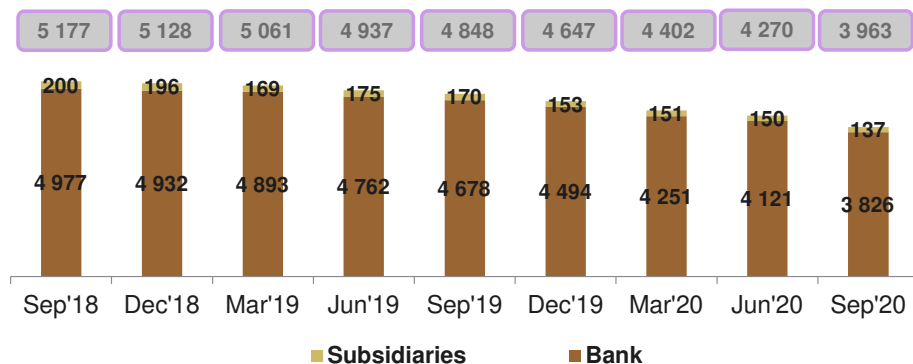
Admin costs (PLN m) <sup>1</sup>



<sup>1</sup> stand-alone, QTD

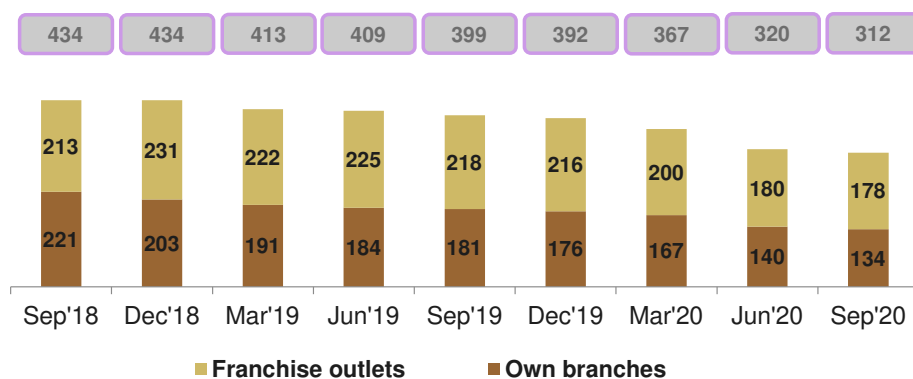
# SALES NETWORK AND EMPLOYMENT

## Employees (FTE)



- Due to the observed change in customer behavior patterns resulting from the COVID-19 pandemic and the expected impact of interest rate cuts on the net interest income, the Bank decided in June this year to extend the current collective redundancy program. As a result of the planned restructuring, by the end of 2020, layoffs in all organizational divisions will cover an additional 350 people. The reduction of employment announced in February this year assumed the dismissal of up to 250 people.
- Total reduction of Group's employment in 9M'20 by 685 FTEs.
- In y/y terms, the number of employees dropped by 886 FTEs (-18%).

## Sales network

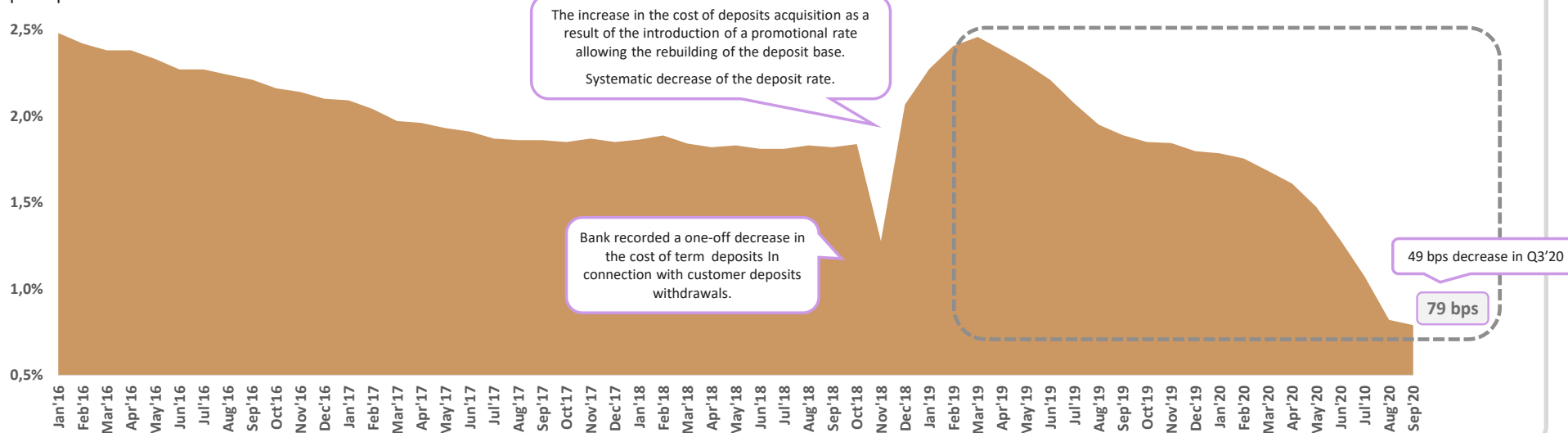


- Continued optimization of the sales network in Q3 2020:
  - decrease in the number of own branches by 6 branches,
  - the number of franchise outlets reduced by 2.
- Currently, 32 bank branches operate in a modern format, 16 of them in the largest shopping malls, where cash trading has also been fully automated.

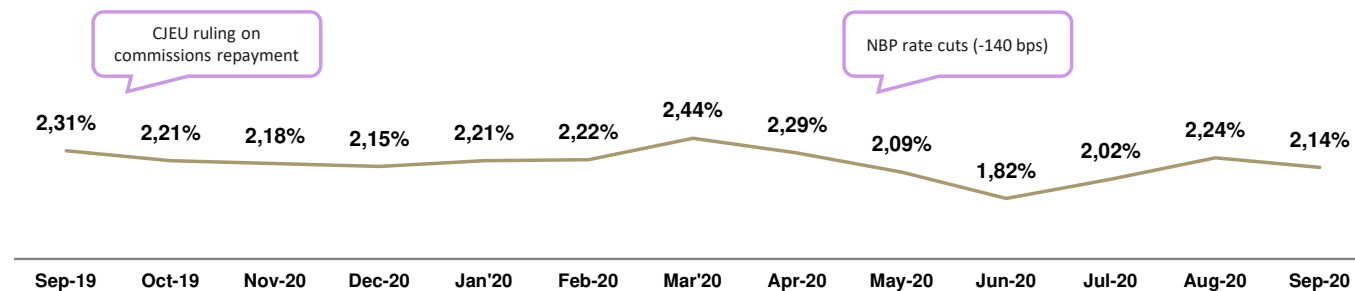
# COST OF FINANCING AND NIM

## Cost of deposits

Interest rate of deposit portfolio in GNB



## NIM<sup>1</sup>

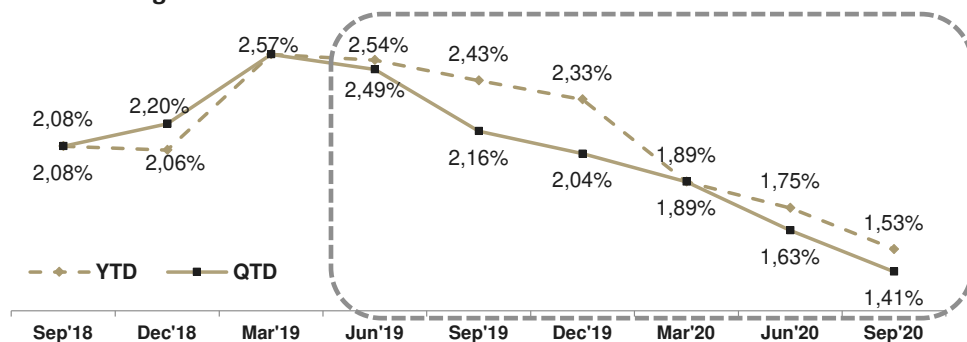


<sup>1</sup> MTD



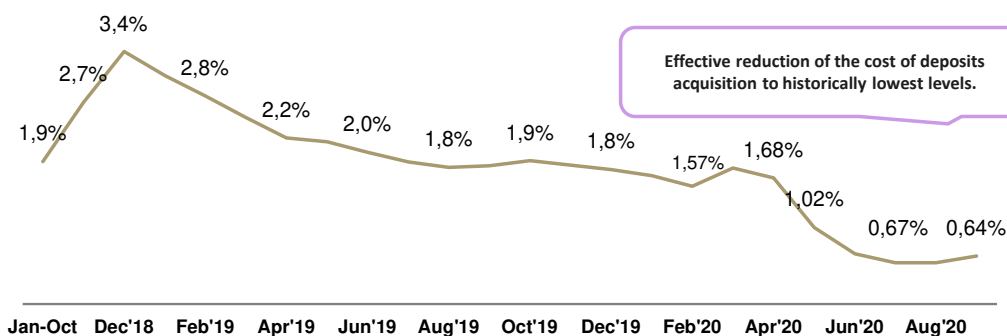
# COST OF FINANCING

## Cost of funding<sup>1</sup>

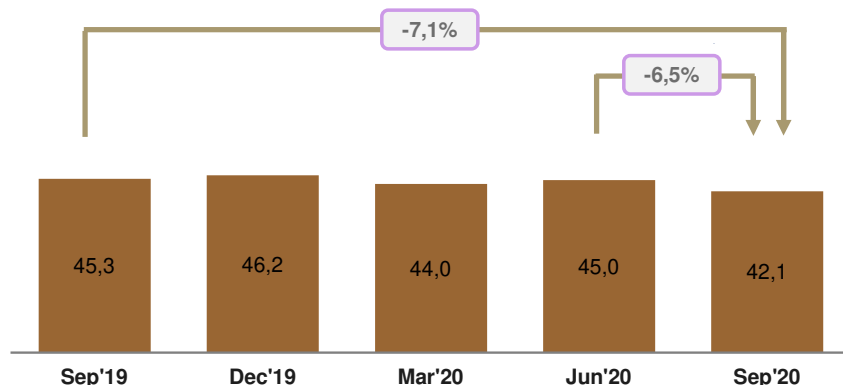


## The costs of new deposit production

(cost of the renewed retail term deposits in PLN)



## Deposit portfolio balance (PLN bn)



Jan-Oct 2018 avg

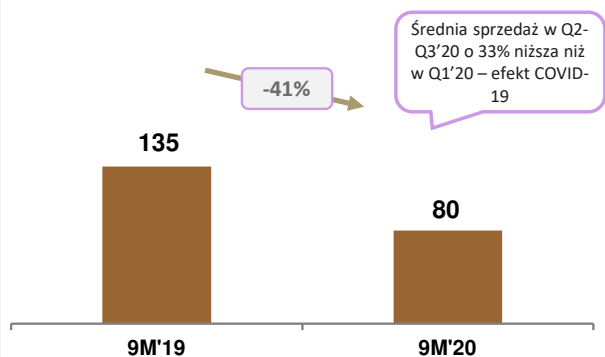
- The cost of retail deposits acquisition at the end of September 2020 at a 64 bps level.
- Focus on repricing deposits and lowering the interest expense.
- Interest cost of deposits<sup>2</sup> with the Bank in Q3'20 at the level of 0.90%, i.e. by 56 bps below the level from Q2'20 and by 107 bps below the Q3'19 level. Significant narrowing of the distance to competitive banks.
- Interest expenses in Q3'20 by PLN 370 m lower than in the previous quarter (-36% q/q) as a result of continuing effective optimization of the cost of the deposit base.

<sup>1</sup> 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.

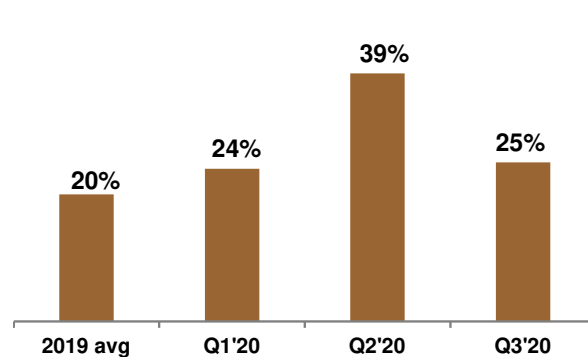
<sup>2</sup> Interest expense on amounts due to customers / average balance of amounts due to customers (on a quarterly basis)

# CURRENT ACCOUNTS AND SAVING ACCOUNTS - ACQUISITION

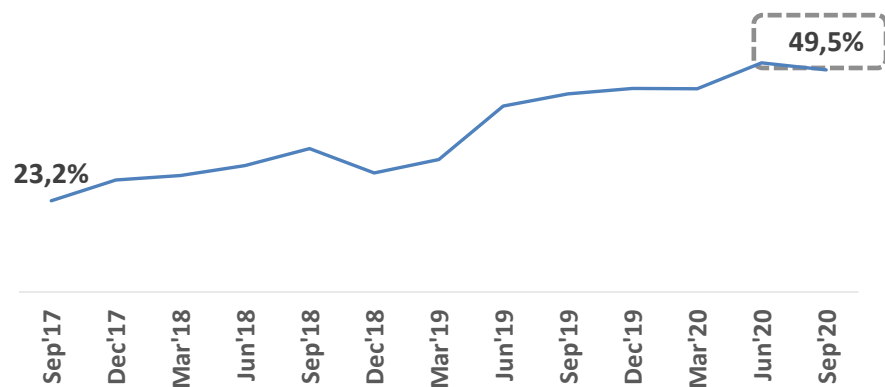
C/A acquisition (YTD, thous.)



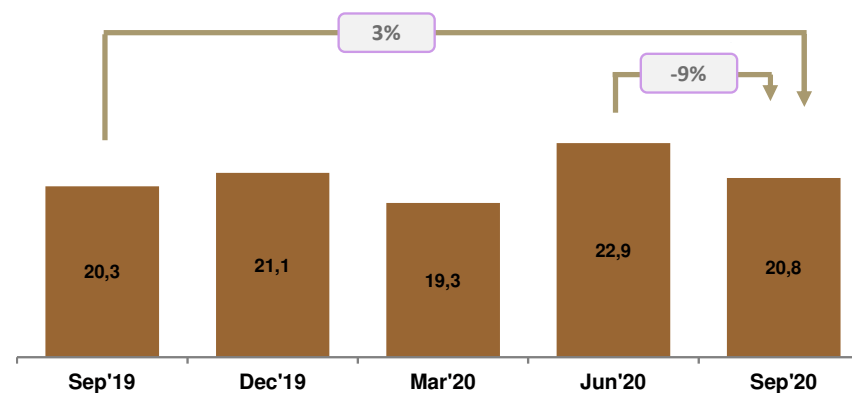
CA in remote channels acquisition dynamics



Current deposit & saving accounts share in total deposits



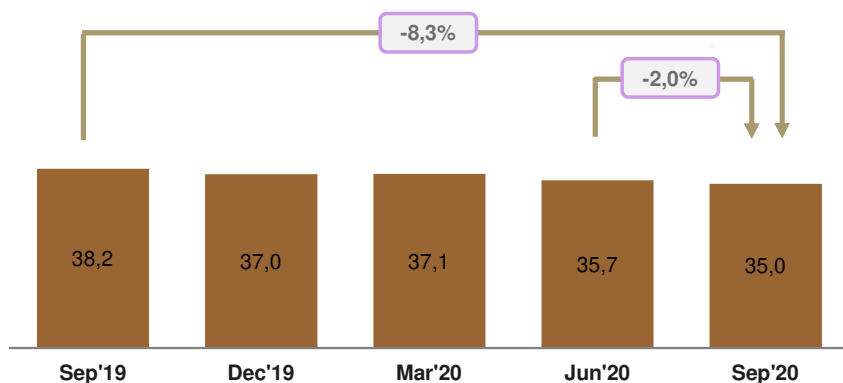
Current deposit & saving accounts balance (PLN bn)<sup>1</sup>



<sup>1</sup> current deposits and saving accounts

# BALANCE SHEET – LOANS

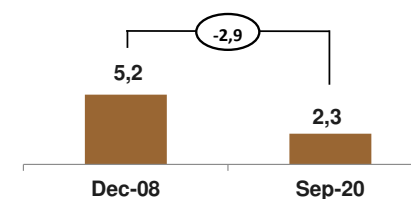
## Loans (PLN bn)<sup>1</sup>



## FX loans

- Amortization of mortgage loans in CHF (in the original currency) amounted to 7% in the last 12 months.
- 26% share of FC loans in total loan portfolio (CHF appreciation of +4% y/y)

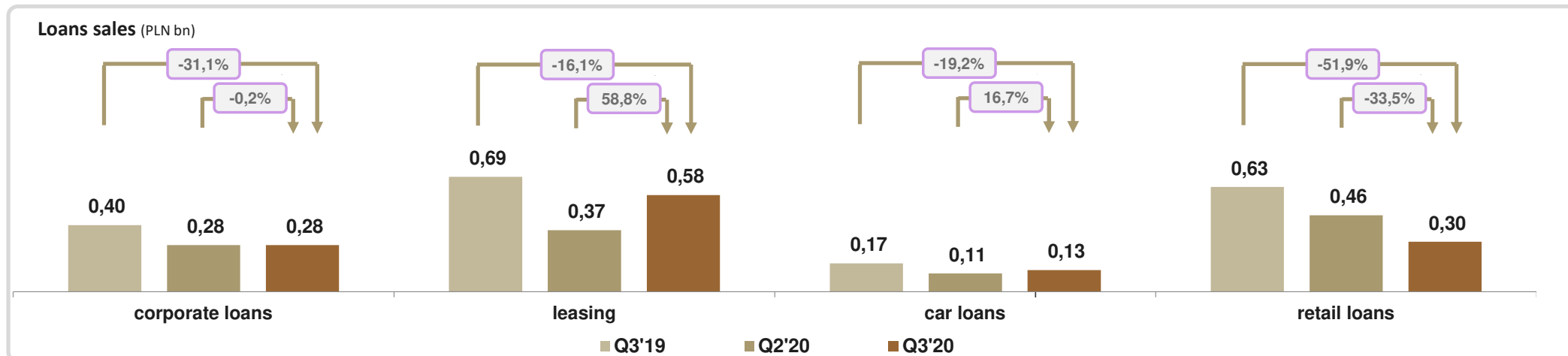
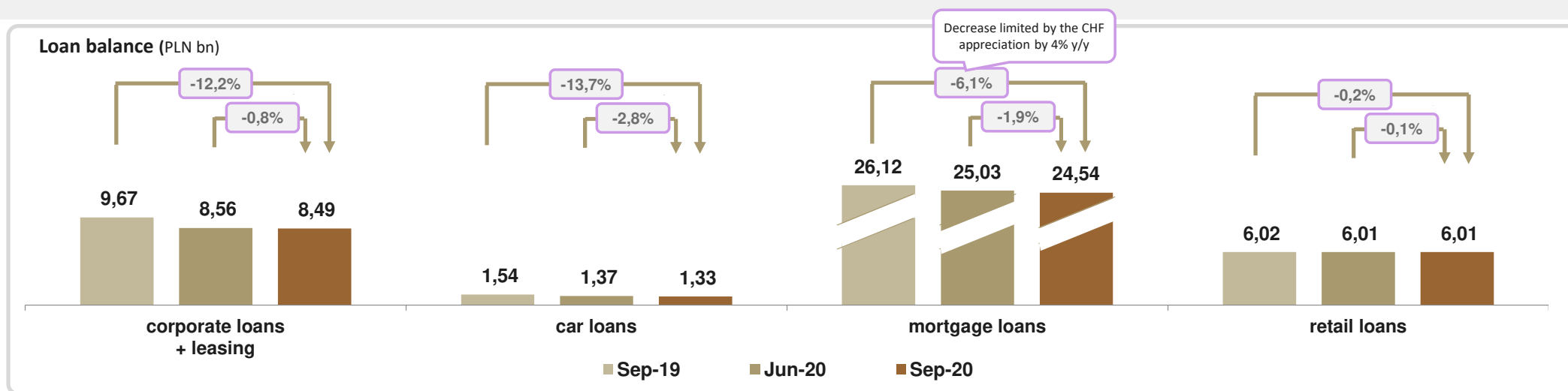
## CHF loans portfolio (CHF bn)



- Consolidated net loan balance by PLN 0,7 bn lower than at the end of June 2020 and PLN 3,2 bn lower than at the end of September 2019.
- Loan sales in Q3 2020 at PLN 1,3 bn by 6,6% higher than in Q2'19. Sales are still affected by the pandemic situation and trends in the entire banking sector.
- Amortization of the mortgage portfolio. Within 12 months, the net balance decreased by over PLN 1,7 bn (a decrease limited by CHF appreciation by 4% y/y). High depreciation rate supported by persistent negative CHF LIBOR (a 7% drop in the loan balance in CHF over the last 12 months).

<sup>1</sup> consolidated data; net

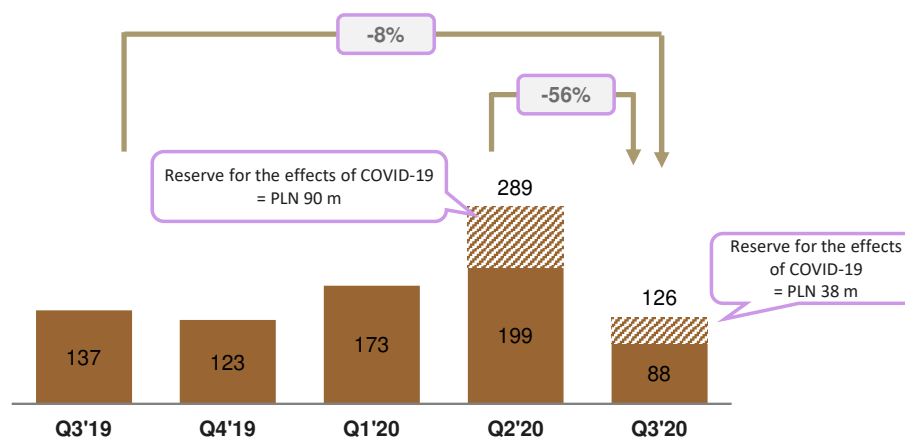
# LOANS: DECLINE IN SALES FOLLOWING THE COVID-19 PANDEMIC



<sup>1</sup> car loans and loans/factoring for car dealers

# ASSET QUALITY – CREDIT RISK (1/2)

## Loan impairment charges (PLN m) <sup>3</sup>



## Credit risk impairment charges (PLN m) <sup>3</sup>

	Q3'20	Q2'20	change	Q3'20	Q3'19	change
Corporate <sup>2</sup>	7,1	5,7	25%	7,1	-2,7	x
Car	4,6	6,7	-31%	4,6	5,1	-10%
Mortgage	40,4	123,4	-67%	40,4	30,0	35%
Retail	74,1	153,6	-52%	74,1	105,1	-29%
<b>Loans total</b>	<b>126,3</b>	<b>289,3</b>	<b>-56%</b>	<b>126,3</b>	<b>137,5</b>	<b>-8%</b>

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

	30.09.2020	30.06.2020	30.09.2019	q/q change	y/y change
Corporate loans <sup>2</sup>	0,2%	0,2%	-0,7%	0,0 p.p.	0,9 p.p.
Car loans	1,4%	1,4%	0,6%	0,0 p.p.	0,8 p.p.
Mortgage loans	1,2%	1,5%	0,4%	-0,3 p.p.	0,8 p.p.
Retail loans	6,9%	8,1%	8,1%	-1,2 p.p.	-1,2 p.p.
<b>Loans total</b>	<b>1,9%</b>	<b>2,2%</b>	<b>1,2%</b>	<b>-0,3 p.p.</b>	<b>0,7 p.p.</b>

Increased CoR as a result of creating a reserve for the potential effects of COVID-19

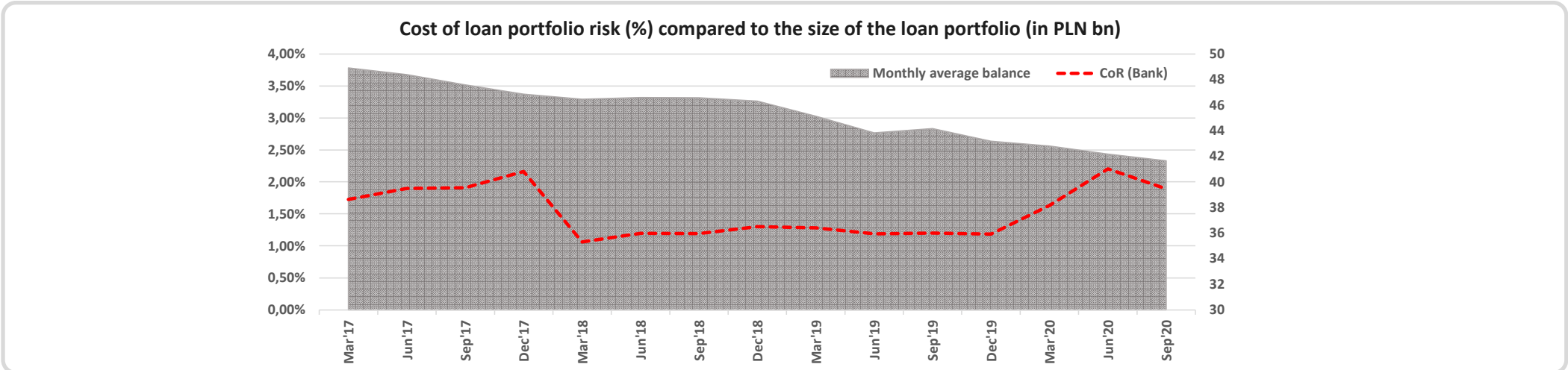
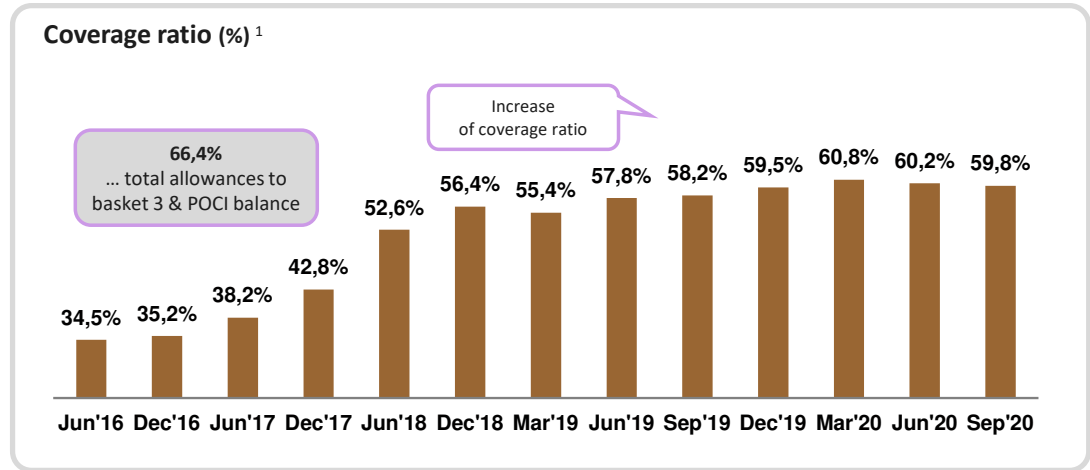
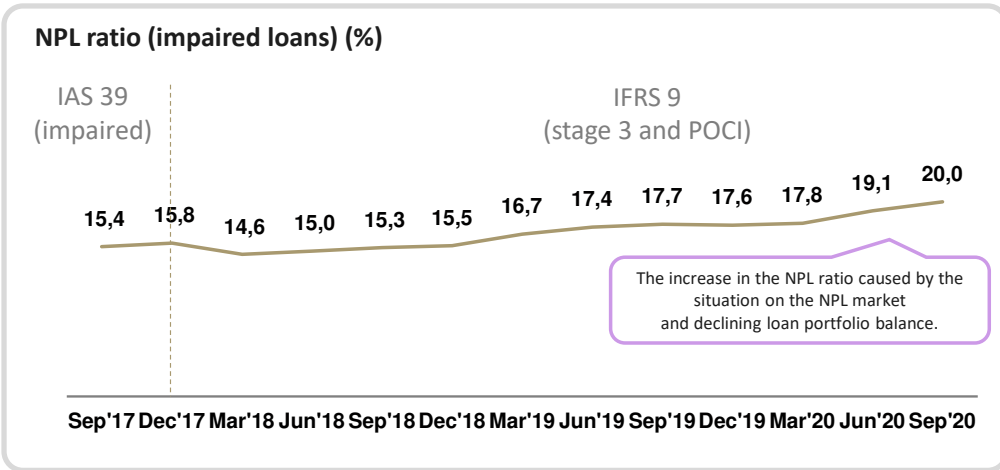
- Stabilization of the cost of risk - 3Q result at 1.9% (14% less q/q), the retail portfolio had the greatest impact on the result for the quarter (CoR 15% lower q/q); the lowest monthly cost of risk recorded in 2020 year was in September at 1.1%.
- Positive trend in the cost of risk in the quarter despite a further decline in the average loan portfolio balance (-2% in the quarter, -7% since the beginning of the year).
- High quality of new production for the retail segment - the value of the PD parameter for newly launched loans decreased by 15% in the quarter and by 28% since the beginning of the year, as a result of consistently implemented changes in the credit risk policy.
- High level of coverage with provisions for the portfolio most exposed to the effects of COVID-19 (additional PLN 128 m of created provisions, including PLN 38 m in 3Q).

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

<sup>3</sup> Stand-alone

<sup>2</sup> Including leasing and securitisation)

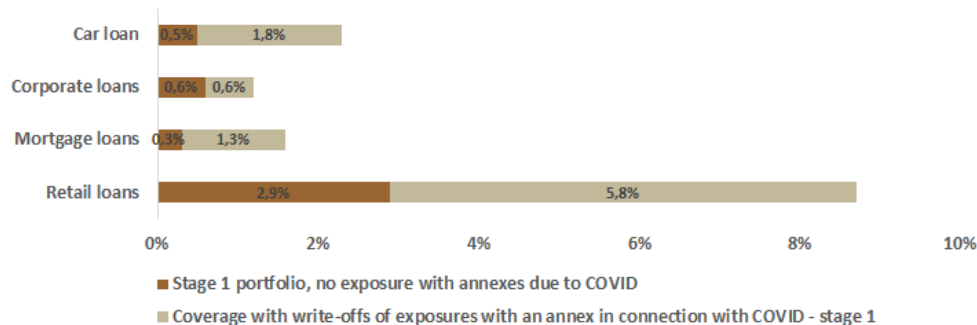
# ASSET QUALITY – CREDIT RISK (2/2)



<sup>1</sup> Total allowances for NIL (stage 3 and POCI) to basket 3 and POCI gross balance

# THE POST-MODEL ADJUSTMENT RESERVE IN CONNECTION WITH COVID-19

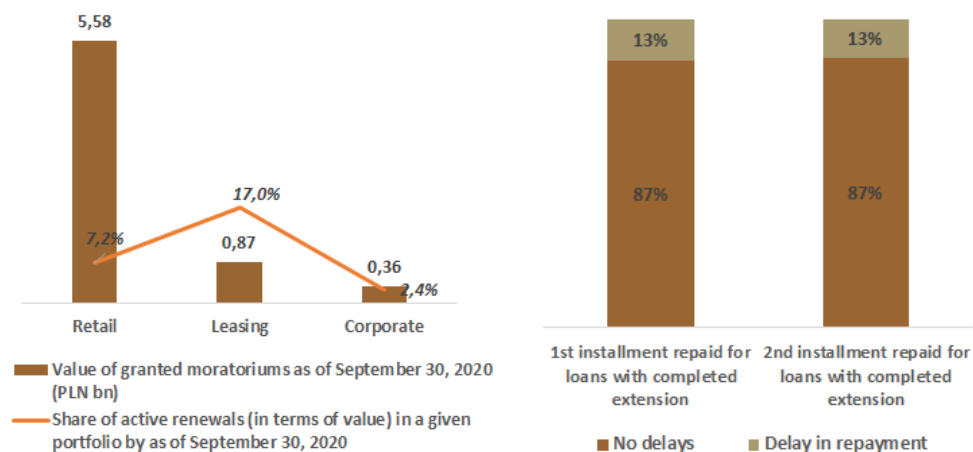
The impact of COVID-19 on the level of coverage with write-offs - stage 1 according to as of September 30, 2020



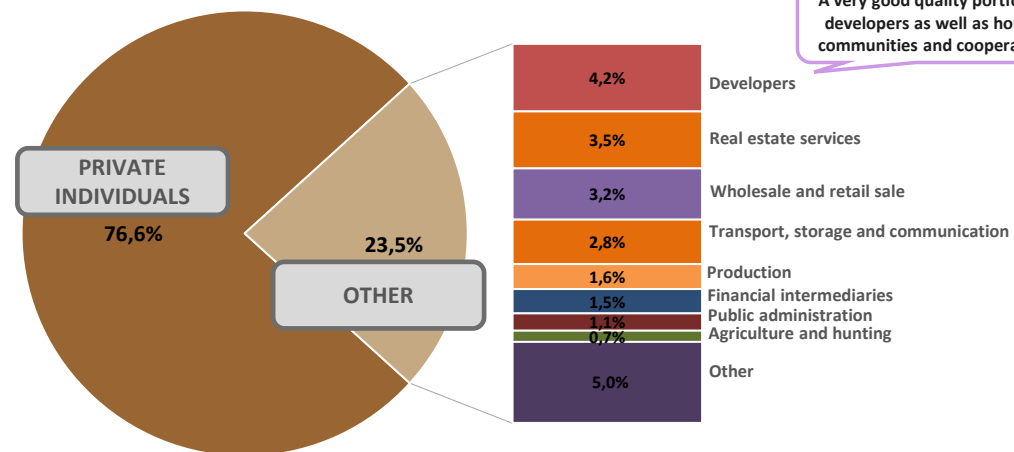
Allocation of the reserve to loan portfolios

PLN thous.	30.06.2020	30.09.2020
Mortgage loans	50 500	69 500
Retail loans	33 500	52 500
Corporate loans	3 500	3 500
Car loans	2 500	2 500
<b>Total loans</b>	<b>90 000</b>	<b>128 000</b>

Credit moratoria, portfolio repayment with completed extensions



Loan portfolio concentration by industry (30/09/2020) <sup>1</sup>



A very good quality portfolio of developers as well as housing communities and cooperatives.

<sup>1</sup> dane jednostkowe



# AGENDA

1. Q3 2020 summary
2. Key financial and business highlights
- 3. Appendix**

# Appendix 1 KEY FINANCIAL INFORMATION



	Q3 2020	Q2 2020	Q3 2019	q/q change	y/y change
Net interest income	255,2	256,1	263,4	-0,4%	-3,1%
Interest revenues	377,3	447,8	530,2	-15,7%	-28,8%
Interest expenses	-122,1	-191,7	-266,7	-36,3%	-54,2%
Net fee and commission income	14,7	9,5	19,7	54,7%	-25,4%
Other revenues	-0,9	-3,2	-12,3	-71,9%	-92,7%
Other operating revenues and expenses	-18,1	-20,9	-26,4	-13,4%	-31,4%
<b>Result on banking operation</b>	<b>250,9</b>	<b>241,5</b>	<b>244,5</b>	<b>3,9%</b>	<b>2,6%</b>
Cost of legal risk of currency loans	-	11,4	-		
Administrative expenses	-193,8	-208,6	-223,8	-7,1%	-13,4%
Administrative expenses (excl. BFG <sup>1</sup> )	-169,8	-184,1	-210,6	-7,8%	-19,4%
Impairment charges	-125,1	-271,5	-135,4	-53,9%	-7,6%
Capital investments write-offs	-	-18,1	-	x	x
Result on modifications	-10,2	-15,4	-2,2	-33,8%	4,6x
Gross loss	-78,1	-289,0	-117,0	-73,0%	-33,2%
<b>Net loss</b>	<b>-69,7</b>	<b>-246,9</b>	<b>-100,6</b>	<b>-71,8%</b>	<b>-30,7%</b>
Net loss (without one-off factors charging the financial result <sup>2</sup> )	-69,7	-174,0	-75,0	-59,9%	-7,1%

	30/09/2020	30/06/2020	30/09/2019	q/q change	y/y change
Total assets	48 172,1	51 257,1	52 852,6	-6,0%	-8,9%
Loan balance	35 138,0	35 850,5	38 332,1	-2,0%	-8,3%
Deposit balance	42 075,7	44 979,4	45 307,6	-6,5%	-7,1%
Equity (attributable to equity holders of the parent company)	2 139,9	2 184,4	2 771,3	-2,0%	-22,8%

<sup>1</sup> Payments to Bank Guarantee Fund

<sup>2</sup> Provision for potential commission reimbursements on consumer loans (Q3'19); provision for the potential effects of COVID-19 (Q2'20)

Appendix 2  
**KEY FINANCIAL INFORMATION**  
**KEY INDICATORS**



	30/09/2020	30/06/2020	30/09/2019	q/q change	y/y change
ROE	-21,2%	-26,3%	-14,5%	5,1 p.p.	-6,7 p.p.
C/I	82,2%	84,3%	106,4%	-2,1 p.p.	-24,2 p.p.
C/I (excl. BFG <sup>1</sup> )	67,6%	67,6%	91,3%	0,0 p.p.	-23,7 p.p.
Net interest margin	2,2%	2,2%	1,9%	0,0 p.p.	0,3 p.p.
Cost of deposits <sup>2,3</sup>	0,90%	1,46%	1,98%	0,44 p.p.	-0,08 p.p.
Cost of risk <sup>3,4</sup>	1,9%	2,2%	1,2%	-0,3 p.p.	0,7 p.p.
Coverage ratio	59,8%	60,2%	58,2%	-0,4 p.p.	1,6 p.p.
LCR	142%	167%	139%	-26 p.p.	3 p.p.
Loans/deposits	83,5%	79,7%	84,6%	3,8 p.p.	-1,1 p.p.
TCR	8,6%	8,7%	10,4%	-0,1 p.p.	-1,9 p.p.
T1 / CET1	7,2%	7,3%	8,5%	-0,002 p.p.	-1,3 p.p.

<sup>1</sup> Payments to Banking Guarantee Fund

<sup>2</sup> Interest expenses from deposits / avg. deposit balance; quarterly<sup>2</sup>

<sup>3</sup> Stand-alone

<sup>4</sup> Result on provision for NIL and other accounts receivable to average loans volume

## KEY FINANCIAL DATA (YTD)

	PLN m	30.09.2020	30.06.2020	30.09.2019	30.09.2020/ 30.06.2020	30.09.2020/ 30.09.2019
Equity (attributable to equity holders of the parent company)		2 139,9	2 184,4	2 771,3	-2,0%	-22,8%
Sub debt		1 126,9	1 343,0	1 701,3	-16,1%	-33,8%
Balance sheet total		48 172,1	51 257,1	52 852,6	-6,0%	-8,9%
Loans balance		35 138,0	35 850,5	38 332,1	-2,0%	-8,3%
Deposits balance		42 075,7	44 979,4	45 307,6	-6,5%	-7,1%

	PLN m	9M 2020	9M 2019	9M'20/ 9M'19
Net interest income		795,9	717,3	11,0%
Net fee and commission income		35,0	55,3	-36,7%
Administration costs		-676,4	-744,8	-9,2%
Administration costs (excluding Bank Guarantee Fund)		-556,7	-639,0	-12,9%
The cost of legal risk of foreign currency loans		-11,4	-	x
Impairment charges		-586,6	-348,4	68,4%
Net profit/loss		-426,3	-346,9	22,9%
C / I <sup>1</sup>		82,2%	106,4%	-24,2 p.p.
ROE <sup>1</sup>		-21,3%	-14,5%	-6,8 p.p.
NIM <sup>1</sup>		2,2%	1,9%	0,3 p.p.
TCR		8,6%	10,4%	-1,8 p.p.

## KEY FINANCIAL DATA (QTD)

	PLN m	30.09.2020	30.06.2020	30.09.2019	30.09.2020/ 30.06.2020	30.09.2020/ 30.09.2019
Equity (attributable to equity holders of the parent company)		2 139,9	2 184,4	2 771,3	-2,0%	-22,8%
Sub debt		1 126,9	1 343,0	1 701,3	-16,1%	-33,8%
Balance sheet total		48 172,1	51 257,1	52 852,6	-6,0%	-8,9%
Loans balance		35 138,0	35 850,5	38 332,1	-2,0%	-8,3%
Deposits balance		42 075,7	44 979,4	45 307,6	-6,5%	-7,1%

	PLN m	3Q 2020	2Q 2020	3Q 2019	3Q'20/ 2Q'20	3Q'20/ 3Q'19
Net interest income		255,2	256,1	263,4	-0,4%	-3,1%
Net fee and commission income		14,7	9,5	19,7	54,7%	-25,4%
Administration costs		-193,8	-208,6	-223,8	-7,1%	-13,4%
Administration costs (excluding Bank Guarantee Fund)		-169,8	-184,1	-210,6	-7,8%	-19,4%
The cost of legal risk of foreign currency loans		-	-11,4	-		
Impairment charges		-125,1	-289,6	-135,4	-56,8%	-7,6%
Net profit/loss		-69,8	-246,9	-100,6	-71,7%	-30,6%
C /I <sup>1</sup>		82,2%	84,3%	106,4%	2,1 p.p.	-24,2 p.p.
ROE <sup>1</sup>		-21,3%	-26,3%	-14,5%	5,0 p.p.	-6,8 p.p.
NIM <sup>1</sup>		2,2%	2,2%	1,9%	0,0 p.p.	0,3 p.p.
TCR		8,6%	8,7%	10,4%	-0,1 p.p.	-1,8 p.p.

## KEY FINANCIAL DATA (YTD)

	PLN m	30.09.2020	30.06.2020	30.09.2019	30.09.2020/ 30.06.2020	30.09.2020/ 30.09.2019
Equity		2 150,0	2 200,1	2 834,2	-2,3%	-24,1%
Sub debt		1 125,2	1 340,7	1 697,1	-16,1%	-33,7%
Balance sheet total		48 057,8	51 313,3	53 616,1	-6,3%	-10,4%
Loans balance		35 281,8	36 000,3	39 297,7	-2,0%	-10,2%
Deposits balance		41 838,5	44 911,5	45 321,1	-6,8%	-7,7%

	PLN m	9M 2020	9M 2019	9M'20/ 9M'19
Net interest income		777,0	695,7	11,7%
Net fee and commission income		10,6	32,5	-67,5%
Administration costs		-650,0	-715,9	-9,2%
Administration costs (excluding Bank Guarantee Fund)		-530,3	-610,2	-13,1%
The cost of legal risk of foreign currency loans		-11,4	-	x
Impairment charges		-595,0	-364,3	63,3%
Net profit/loss		-427,3	-344,4	24,1%
C / I <sup>1</sup>		81,5%	104,6%	-23,1 p.p.
ROE <sup>1</sup>		-21,8%	-14,4%	-7,4 p.p.
NIM <sup>1</sup>		2,2%	1,9%	+0,3 p.p.
TCR		8,4%	10,3%	-1,9 p.p.

## KEY FINANCIAL DATA (QTD)

	PLN m	30.09.2020	30.06.2020	30.09.2019	30.09.2020/ 30.06.2020	30.09.2020/ 30.09.2019
Equity		2 150,0	2 200,1	2 834,2	-2,3%	-24,1%
Sub debt		1 125,2	1 340,7	1 697,1	-16,1%	-33,7%
Balance sheet total		48 057,8	51 313,3	53 616,1	-6,3%	-10,4%
Loans balance		35 281,8	36 000,3	39 297,7	-2,0%	-10,2%
Deposits balance		41 838,5	44 911,5	45 321,1	-6,8%	-7,7%

	PLN m	3Q 2020	2Q 2020	3Q 2019	3Q'20/ 2Q'20	3Q'20/ 3Q'19
Net interest income		249,3	250,7	256,7	-0,6%	-2,9%
Net fee and commission income		6,6	2,1	12,0	214,3%	-45,0%
Administration costs		-185,7	-198,7	-214,3	-6,5%	-13,3%
Administration costs (excluding Bank Guarantee Fund)		-161,7	-174,2	-201,1	-7,2%	-19,6%
The cost of legal risk of foreign currency loans		-	-11,4	-	x	x
Impairment charges		-126,6	-293,0	-136,8	-56,8%	-7,5%
Net profit/loss		-75,3	-251,3	-109,0	-70,0%	-30,9%
C / I <sup>1</sup>		81,5%	82,8%	104,6%	-1,3 p.p.	-23,1 p.p.
ROE <sup>1</sup>		-21,8%	-26,8%	-14,4%	+5,0 p.p.	-7,4 p.p.
NIM <sup>1</sup>		2,2%	2,2%	1,9%	0,0 p.p.	+0,3 p.p.
TCR		8,4%	8,5%	10,3%	-0,1 p.p.	-1,9 p.p.



Appendix 7

# 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.



**5<sup>th</sup> place in the largest Private Banking ranking!**

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



**Instytucja Roku - Getin Noble Bank wyróżniony w dwóch kategoriach**

- **2 miejsce** w kategorii Najlepsza obsługa w placówce w plebiscytcie Instytucja Roku!
- **3 miejsce** w kategorii Najlepsza obsługa w kanałach zdalnych w Instytucji Roku!

**Getin Noble Bank as the best prepared bank for remote customer service during COVID-19!**

Getin Bank is the leader of the first wave of the new edition of the institutions of the Year this year in the "Best quality of service in remote channels" category.



**Getin Bank again at the fore in the Newsweek Friendly Bank ranking**

3rd place in the Remote Client category and 4th place in the Bank for Kowalski category are distinctions for Getin Bank in this year's edition of the Newsweek Friendly Bank ranking.



For the first time in history, Getin Noble Bank was awarded the title

**ZŁOTY BANK (THE GOLDEN BANK) in the ranking of the Złoty Bankier (The Golden Banker) 2020**

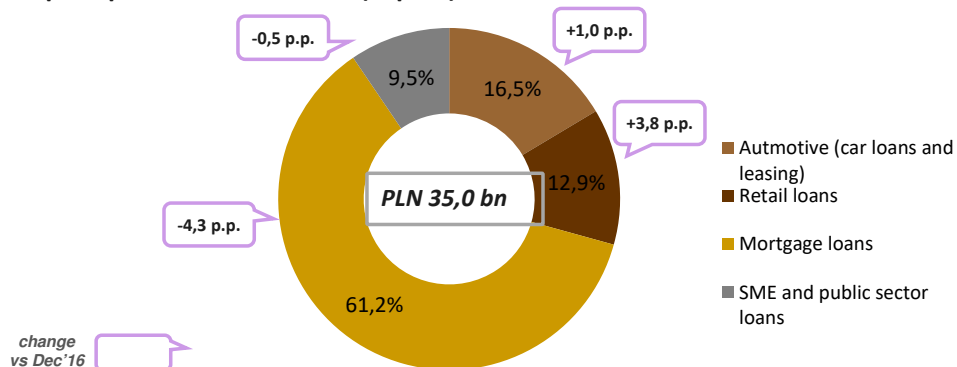
GNB stood on the top step of the podium of one of the most important quality rankings.

According to a survey conducted by Bankier.pl and Puls Biznesu, the organizers of the ranking, Getin Noble Bank is a bank with the best multi-channel service quality.

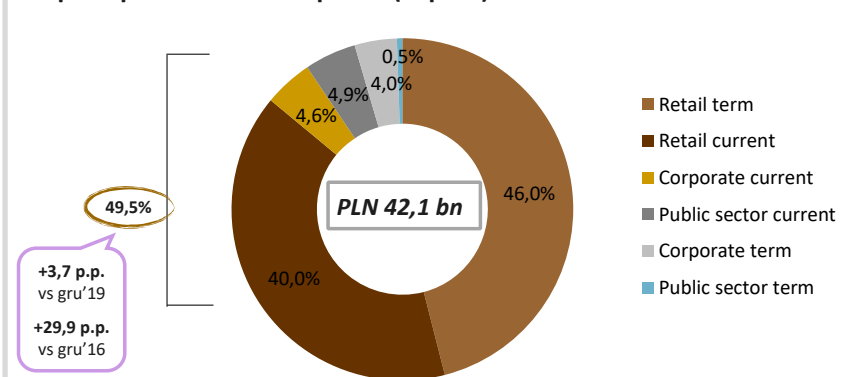
Additionally, the Bank received a distinction in the category: Safe bank - best practices and took second place in the category: Credit card.

# CHANGE IN ASSETS' STRUCTURE

Split-up od customer loans<sup>1</sup> (Sep-20)

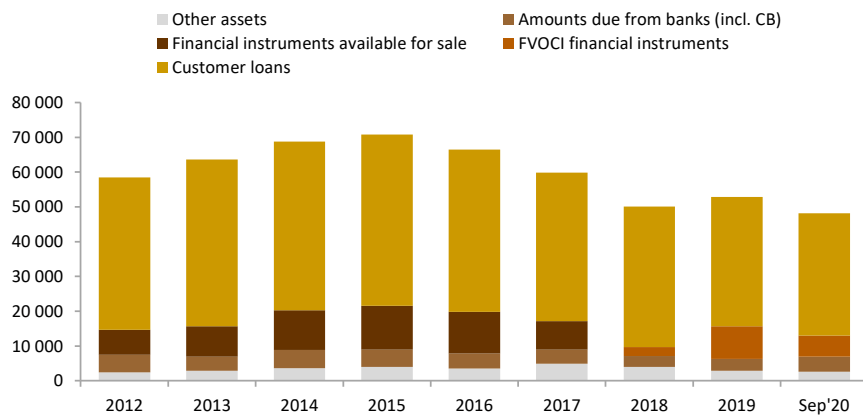


Split-up of customer deposits (Sep-20)

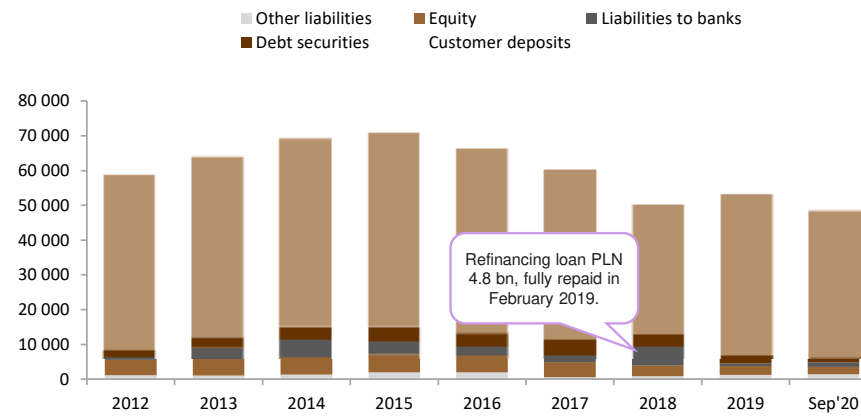


By type (PLN m)

Assets



Liabilities



<sup>1</sup> Loans carried at amortized cost

# MORE ABOUT GETIN NOBLE BANK



MORE INFO ABOUT GETIN NOBLE BANK

INVESTOR RELATIONS WEBSITE

[www.gnb.pl](http://www.gnb.pl)

INVESTOR RELATIONS

<http://en.gnb.pl/prezentacje>

IR CONTACT DETAILS

e-mail address: [inwestorzy@gnb.pl](mailto:inwestorzy@gnb.pl)

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