



# FINANCIAL RESULTS for 2 quarter 2021 GETIN NOBLE BANK S.A.

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PRESENTATION FOR INVESTORS AND ANALYSTS

August 20, 2021



# Agenda

**01** Summary

02 Business overview

03 Financial results

04 Credit risk

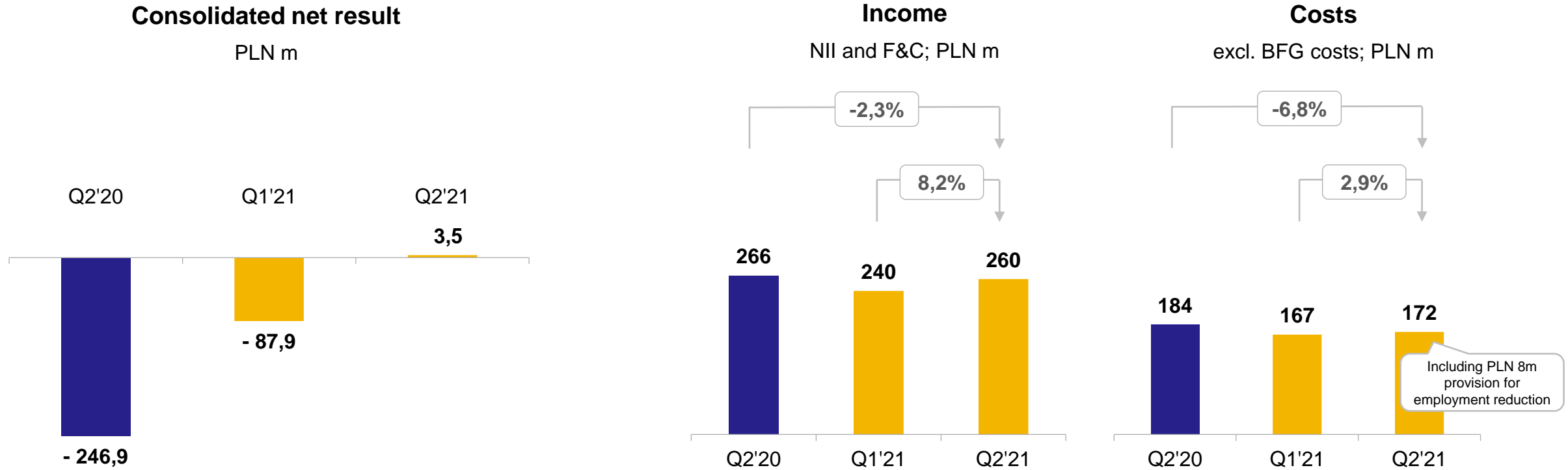
05 Appendix

The image shows the interior of a modern bank lobby. On the left, a large yellow tree logo is mounted on a dark blue wall. Below it, the text "GETIN NOBLE" is written in large, white, serif capital letters, with "BANK · SPÓŁKA AKCYJNA" in smaller white capital letters underneath. The ceiling is a complex, multi-layered structure with blue and white curved panels and recessed lighting. The overall atmosphere is clean, professional, and contemporary.

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## 2<sup>nd</sup> quarter of 2021 - key financial information (1/3)

- 1 Consolidated net profit in Q2'21 of PLN 3,5 million. Stand-alone result of PLN 5,3 million.



## 2<sup>nd</sup> quarter of 2021 - key financial information (2/3)

- ② **Focus on rebuilding business activity and improving profitability while minimizing the negative effects of the pandemic.**
  - Improvement of the interest and commission income in Q2'21 to the level of PLN 260 million (8,2% q/q).
  - Further effective optimization measures on the cost base side:
    - costs (excluding BFG contributions) in Q2'21 in the amount of PLN 171,5 million, i.e. by PLN 12,6 million (-6,8%) below the cost level in Q2'20.
  - Continued reduction of financing costs and great potential for further improvement of the Bank's results:
    - cost of deposits in Q2'21 of 0,55%, i.e. 12 bps below the level of Q1'21 and 91 bps lower y/y,
    - interest costs in Q2'21 at the level of PLN 79,7 million, i.e. PLN -112 million (-58,4%) y/y.
- ③ **Loan sales in Q2'21 at the level of PLN 2,0 billion (68,1% y/y and 1,6% q/q)** mainly due to an increase in the level of purchased lease receivables and an improvement in sales results in retail loans.
- ④ **Visible effects of the multi-threaded digital transformation project launched in response to the changing model of customer behaviour and new "post-covid" market conditions.**
- ⑤ **High quality of services confirmed again: victory in the "Best Service in the Branch" category in the next edition of the Institution of the Year project, organized by the mojobankowanie.pl portal.**
- ⑥ **LCR above the regulatory level: 173% as at the end of June 2021.**
- ⑦ **Effective sale of the non-performing loans (NPL) portfolio in Q2'21 with a total debt value of PLN 0,2 billion. In total, PLN 0,5 billion was sold in H1'21 with a positive impact on the level of provisions (PLN 41 million of net result on sales).**
- ⑧ **TCR and CET1 at the end of June 2021 of 7,3% (-0,3 pp q/q) and 6,3% (-0,3 pp q/q), respectively.**
- ⑨ **A decrease in the cost of credit risk to 1,0% at the end of June 2021, i.e. by 0,2 pp. below the level from the end of March this year.**

## 2<sup>nd</sup> quarter of 2021 - key financial information (3/3)

### 10 Revision of the business model and acceleration of the Bank's restructuring activities.

A new retail banking business model, including distribution and customer contact model.

Intensive development of digital competences and further increase in the share of remote channels in the generated business.

Focus on the offer for retail clients and the purchase of leasing receivables.

Limiting capital consumption through a selective approach to financing in other business lines.

Adapting the sales network to changes in the business model and the use of remote channels and synergy of the corporate and retail network.

Further reduction of the cost of financing and increase in the number of transactional clients.

**A continuous process of optimizing operating costs and adjusting costs to changes in the business model as well as reducing expenses related to the operation of the Bank's Head Office.**

**Adjusting the organizational structure and employment scale.**

In order to **accelerate the implemented restructuring actions and strengthen business efficiency** and due to the need to take steps to properly **adjust its business model and reduce the cost base**, the Bank announced a new process of group layoffs - up to 650 employees by the end of January 2022.



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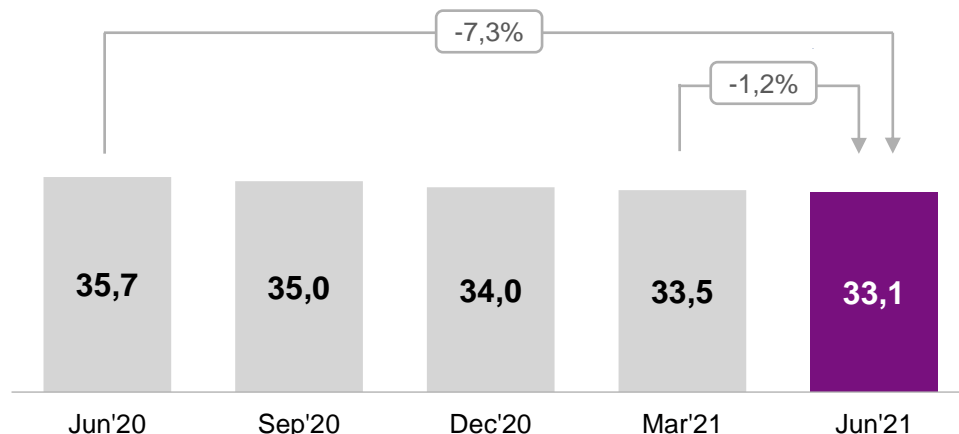
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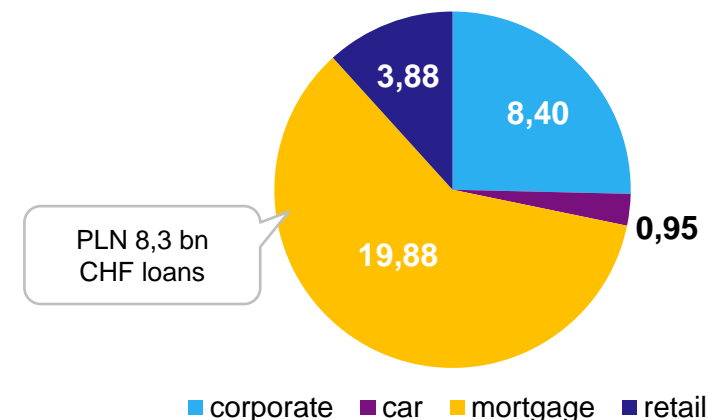
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# Loans - decrease in the balance while maintaining a safe structure

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

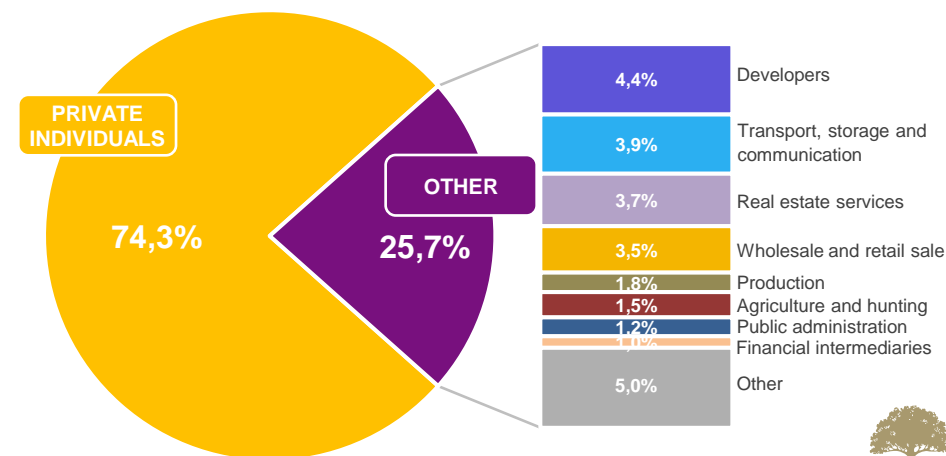


Structure of the loan portfolio (30 Jun 2021)<sup>1</sup>



- **Consolidated net credit balance by PLN 0,4 billion lower** than at the end of March 2021 and PLN 2.6 billion lower than at the end of June 2020.
- Credit sales in Q2'21 at the level of **PLN 2,0 billion were 1,6% higher than in the previous quarter** and 68,1% higher y/y. **Further increase in the level of purchased lease receivables (18,5% q/q) and sales of retail loans (10,5% q/q).**
- **Still high rate of amortization of the CHF mortgage loan portfolio.** Within 12 months, the net balance decreased by over PLN 0,8 billion (a decrease slightly enhanced by the depreciation of the CHF by 1,4% y/y).

Concentration of the loan portfolio by industry (30 Jun 2021)<sup>2</sup>

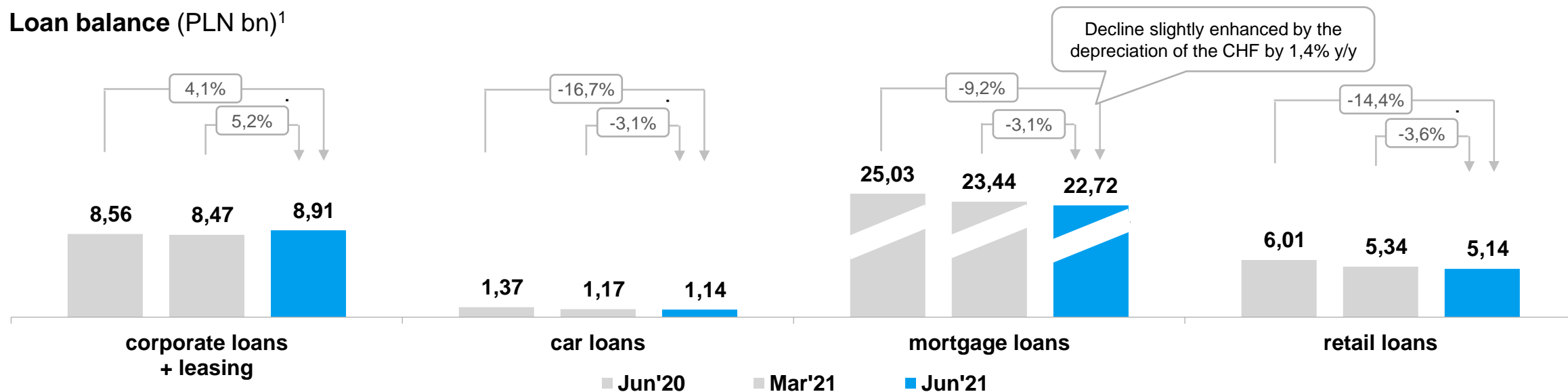


<sup>1</sup> Consolidated data, loans measured at amortized cost; net.

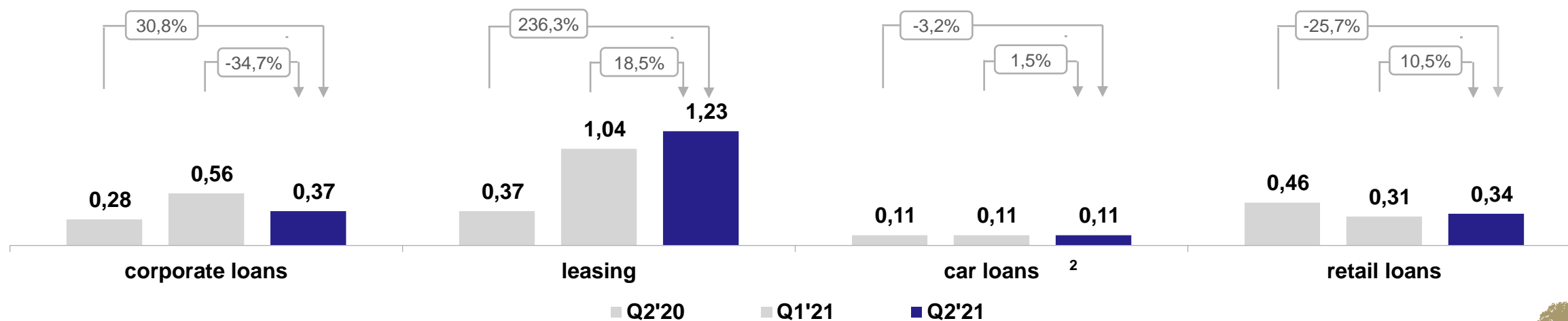
<sup>2</sup> Stand-alone data.

# Loans - volumes still affected by the COVID-19 pandemic

## Loan balance (PLN bn)<sup>1</sup>



## Loan sales (PLN bn)



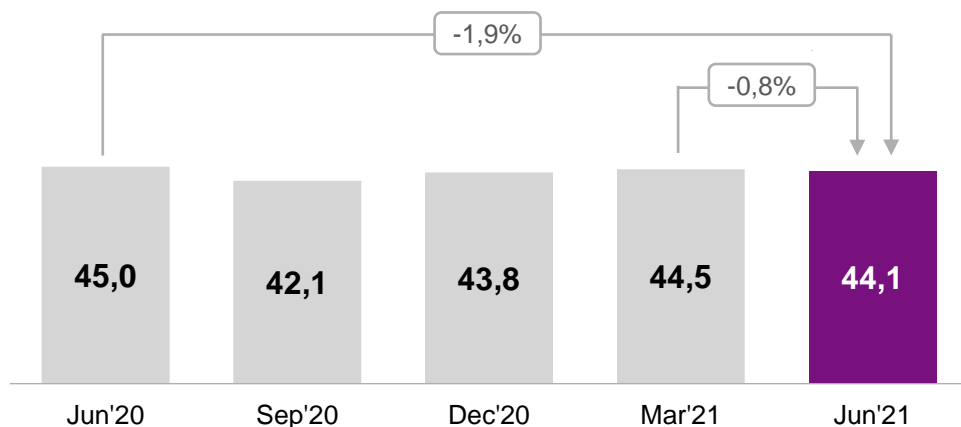
<sup>1</sup> Consolidated data.

<sup>2</sup> Car loans and loans/factoring for car dealers.

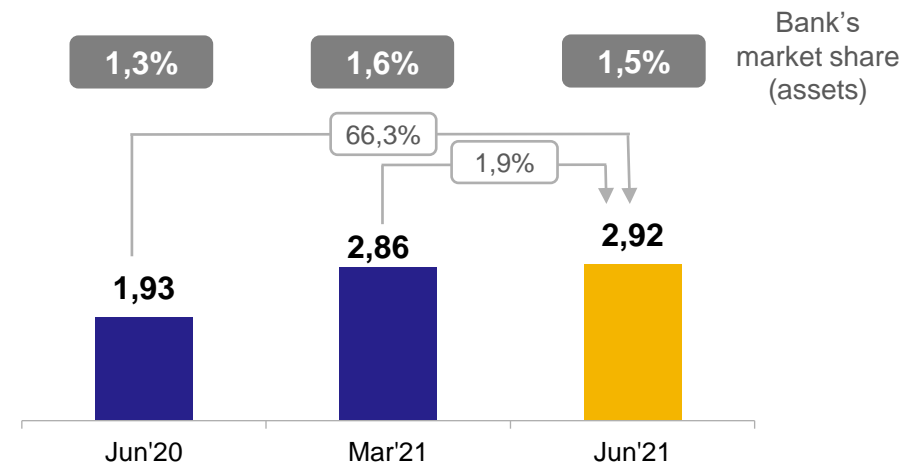


# Customer savings

Deposits (PLN bn)

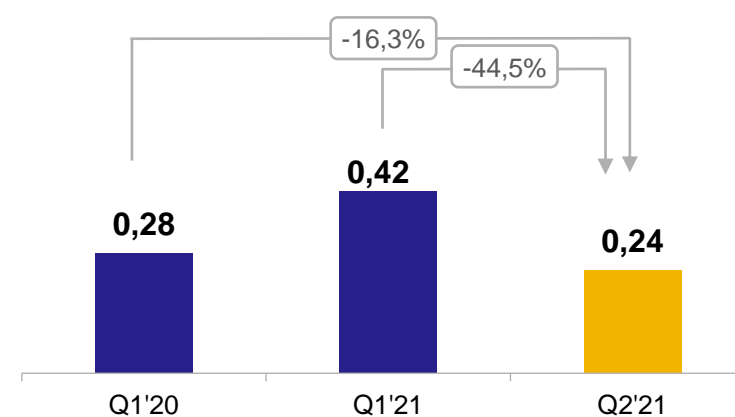


Open-end inv. funds – clients' assets (PLN bn)  
(purchased through the Bank)



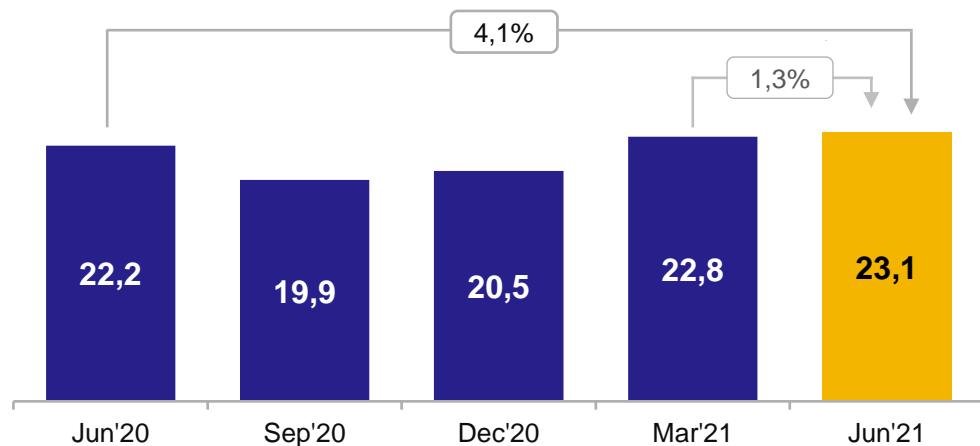
- **Stable market share in the field of investment funds (1.5%).** The noticeable lower interest of customers in money market and bond funds translates into a decrease in sales in Q2 2021.
- At the end of June 2021, the assets of the bank's clients invested in open-end mutual funds amounted to nearly **PLN 2,2 billion (an increase of 62% y/y)**.
- As a result of a slight correction on the bond market, the clients' interest in debt funds in the entire market decreased.

Sale of investment funds (PLN bn)

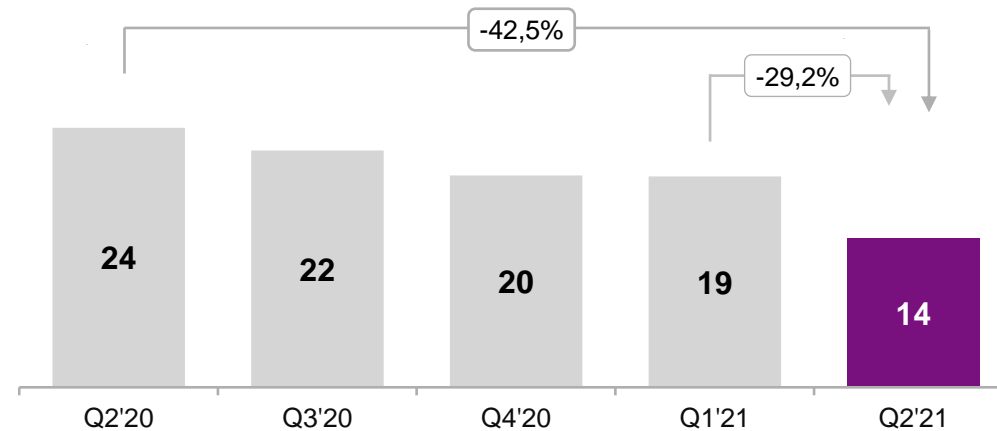


# Current accounts and saving accounts - acquisition

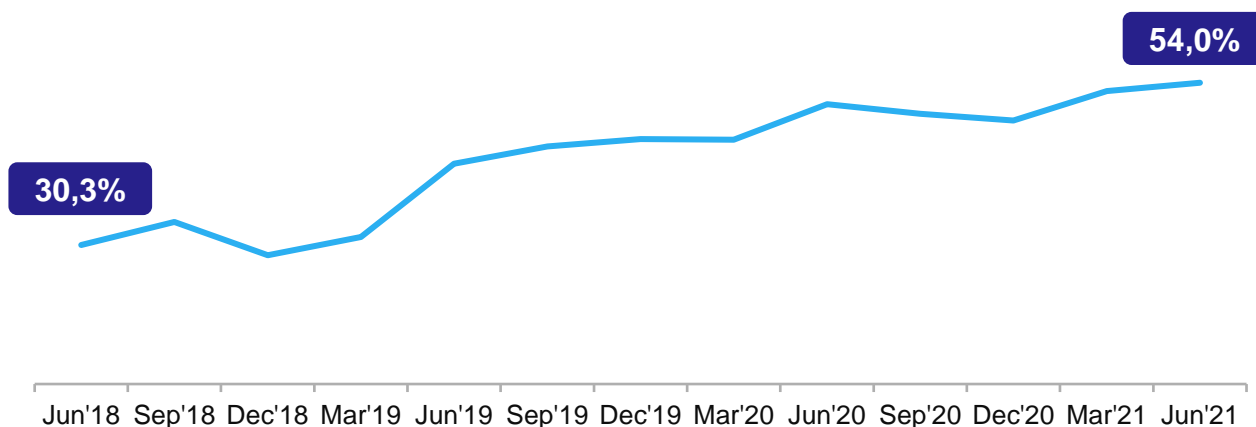
Current deposit & saving accounts balance<sup>1</sup> (PLN bn)



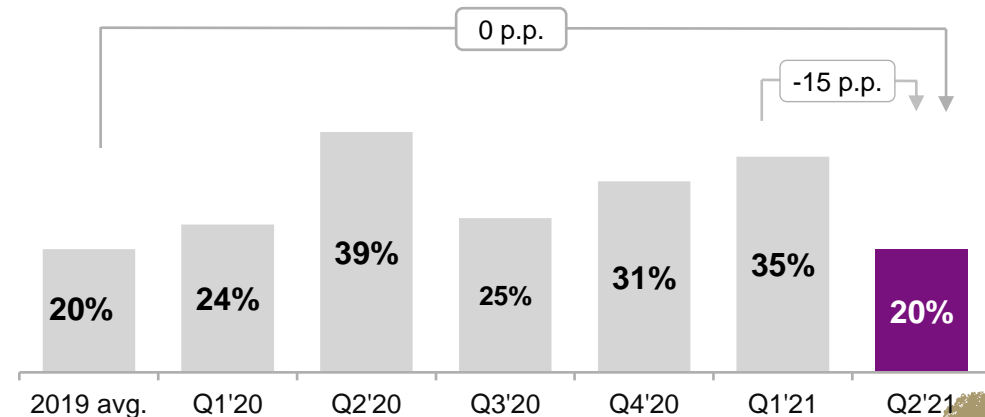
C/A acquisition (thous.)



Current deposit & saving accounts<sup>1</sup> share in total deposits



C/A in remote channels – acquisition dynamics

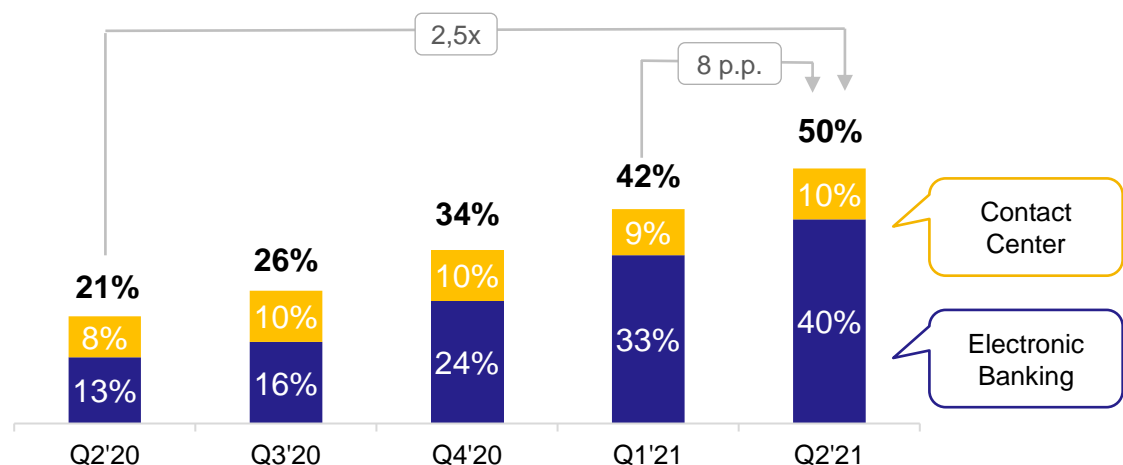


<sup>1</sup> Current deposits and saving accounts.

# Increase in sales in remote channels - cash loans

## Cash loans sales – number

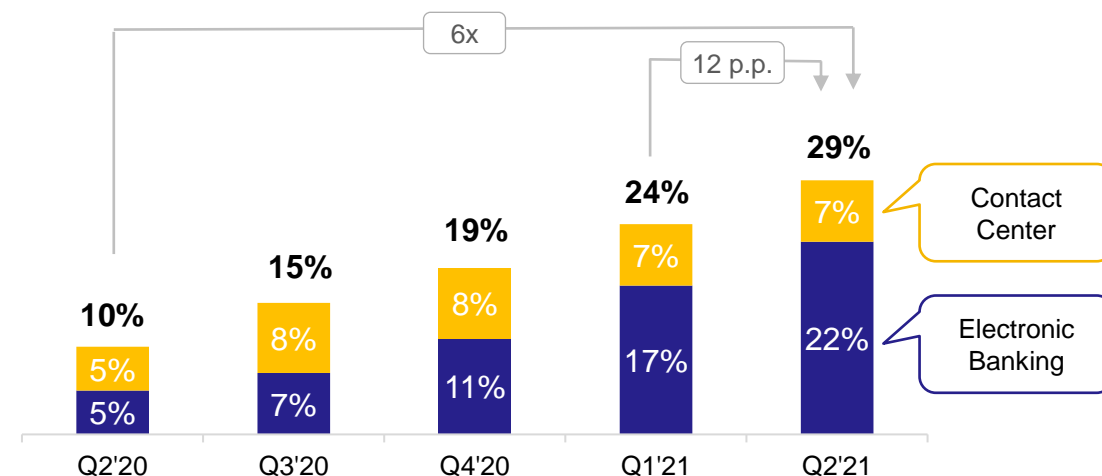
(The share of remote channels in the number of cash loans launched)



- In Q1'21 **50% of cash loans were released via remote channels.**
- **40% of applications have been launched in Electronic Banking.**
- The share of Electronic Banking in the sale of cash loans in Q1'20 vs Q1'21 **increased almost threefold.**

## Cash loans sales – volume

(The share of remote channels in the sales volume of cash loans)

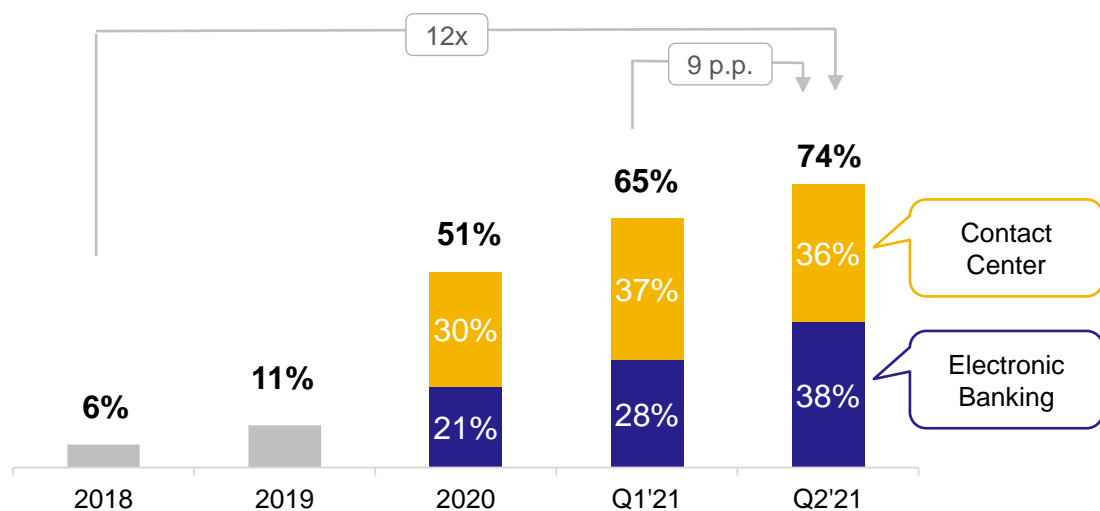


- Remote channels accounted for 29% of the volume of cash loans granted, **70% of which were launched through Electronic Banking.**
- The volume of loans launched in Electronic Banking in the first 6 months of 2021 is 30% higher than the volume of loans launched in the entire 2020.



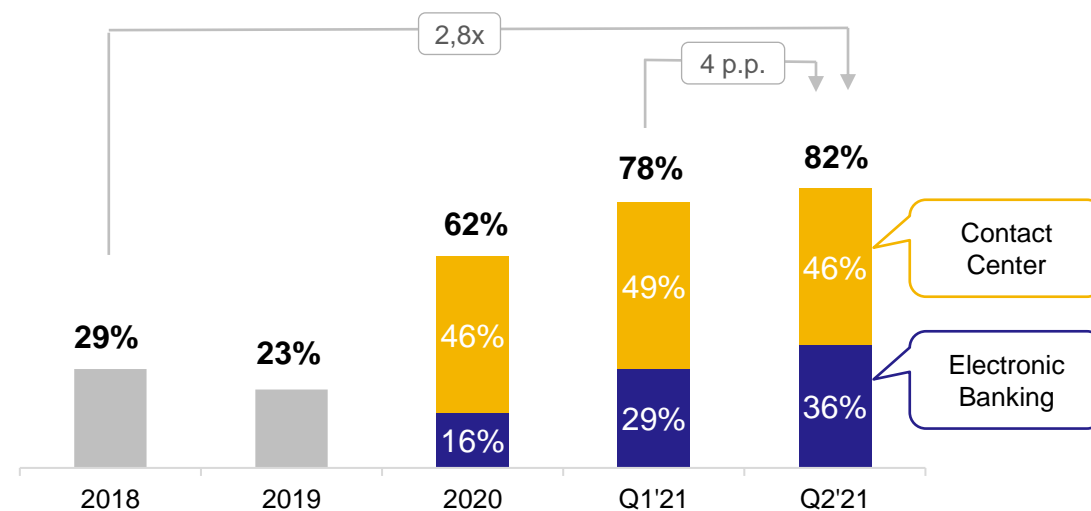
# Increase in sales in remote channels - overdrafts and credit cards

**Sale of overdrafts**  
(Share of remote channels in the sales volume of overdrafts)



- The share of remote channels in the **sale of overdrafts exceeded 70% in Q2'21**.
- **Every third overdraft is activated in electronic banking.**

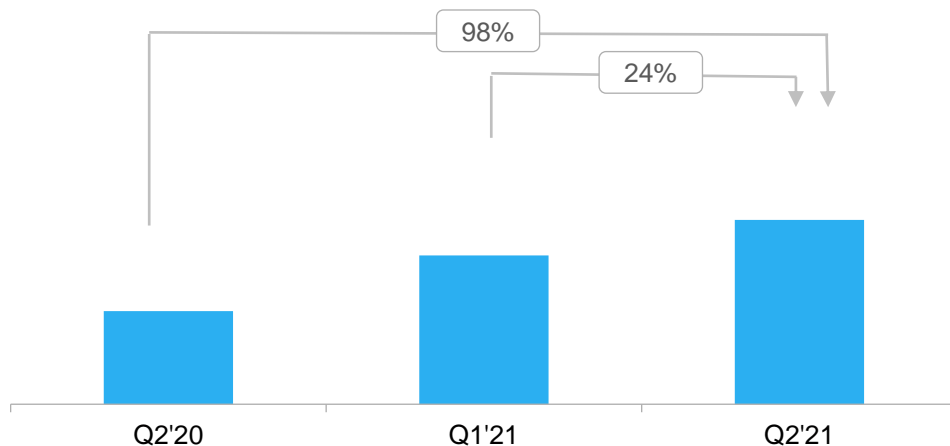
**Sale of credit cards**  
(Share of remote channels in the sales volume of credit cards)



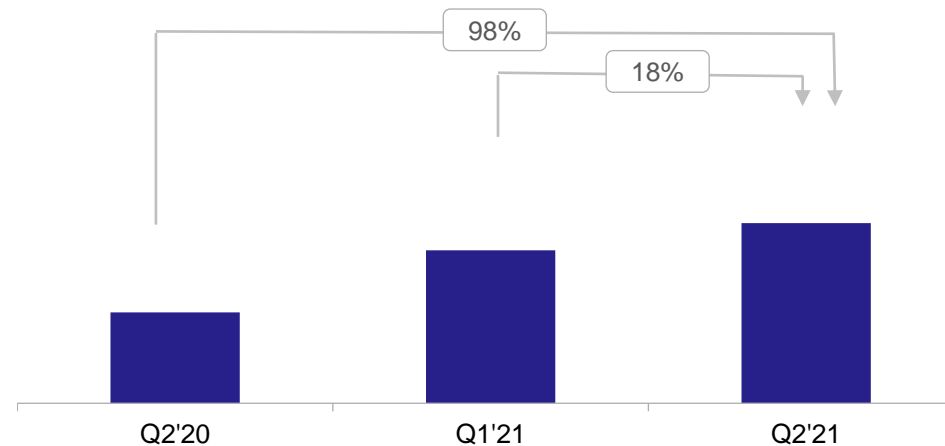
- The share of remote channels in the **sale of credit cards exceeded 80% in Q2'21 and almost tripled** compared to 2018.
- **The share of electronic banking channels in the total sales volume in Q2'21 amounted to 36% and more than doubled** compared to 2020.

# Implementation of the Digital Transformation Program – increase in customer transactionality

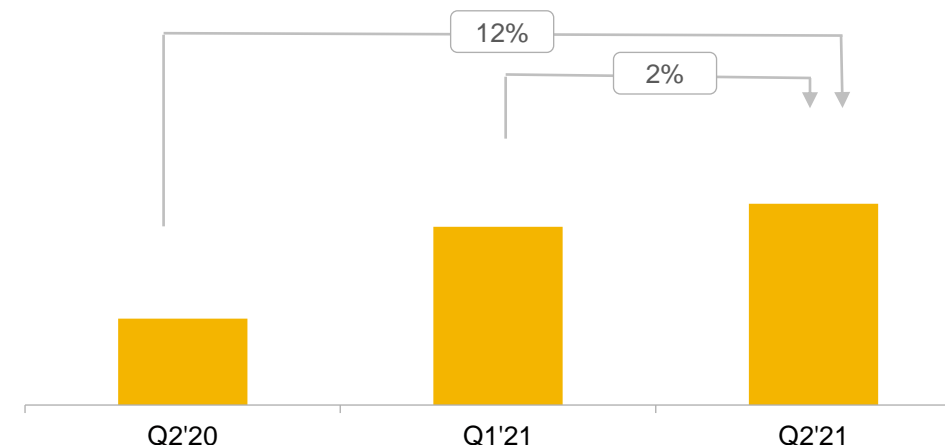
### BLIK transaction volume



### Number of BLIK transactions



### Number of Mobile Banking users



- Constant increase in the number of Mobile Banking users.
- Significant **increase in the volume and number of BLIK transactions** – 98% increase in Q2'21 vs. Q2'20 for the transaction volume and number of transactions.
- The share of customers with an **active Mobile Authorization method increased at the end of Q2'21 to 41% vs 30% at the end of Jan'21.**
- In May 2021, the number of clients actively using the mobile application exceeded the number of actively using internet banking.

# Marketing communication

## "Złoty Bank" („The Golden Bank”) - the highest quality of service

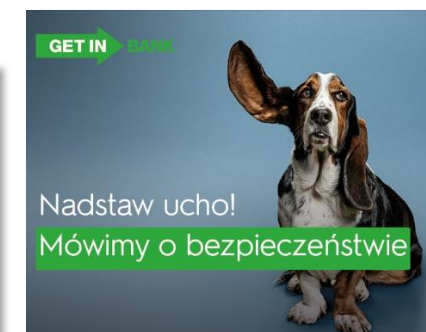
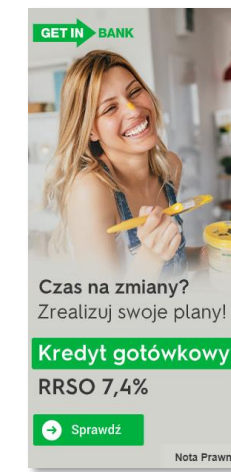
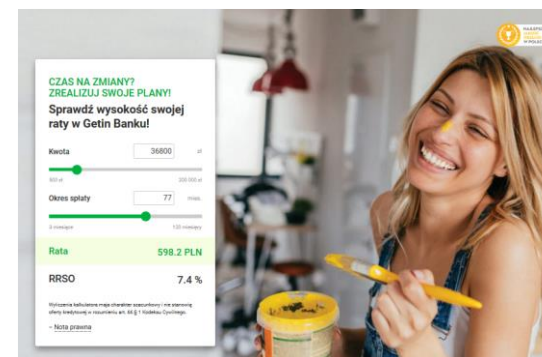
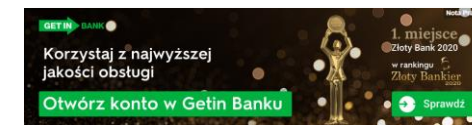
- In April and May, we carried out a marketing campaign promoting the Bank in the context of the best quality of service - based on the „The Golden Bank" title in the Golden Banker ranking for the second year in a row.
- The campaign covered advertising activities on the Internet, including banners and social media activities, as well as CRM activities targeted at the own customer base and advertising in the Bank's branches (websites, LCD screens).

## Support for the sale of loans

- Since June, we have been implementing a campaign promoting a cash loan offer for any purpose, under the slogan "Time for exchange? Make your plans come true! ”.
- The campaign covers sales and image-building activities on the Internet, social media, as well as materials in the Bank's branches (websites, posters, leaflets).

## Education in the field of security and electronic banking

- We conduct constant communication regarding safety and promoting the use of banking services in electronic channels. These activities include not only the Internet (including websites, newsletters, social media), but also communication in the Bank's branches.
- We also took part in the 5th edition of the "Bankers for education" campaign, carried out as part of the Polish Bank Association. Video materials prepared as part of the "Be safe" series are published on websites, in social media and in newsletters.





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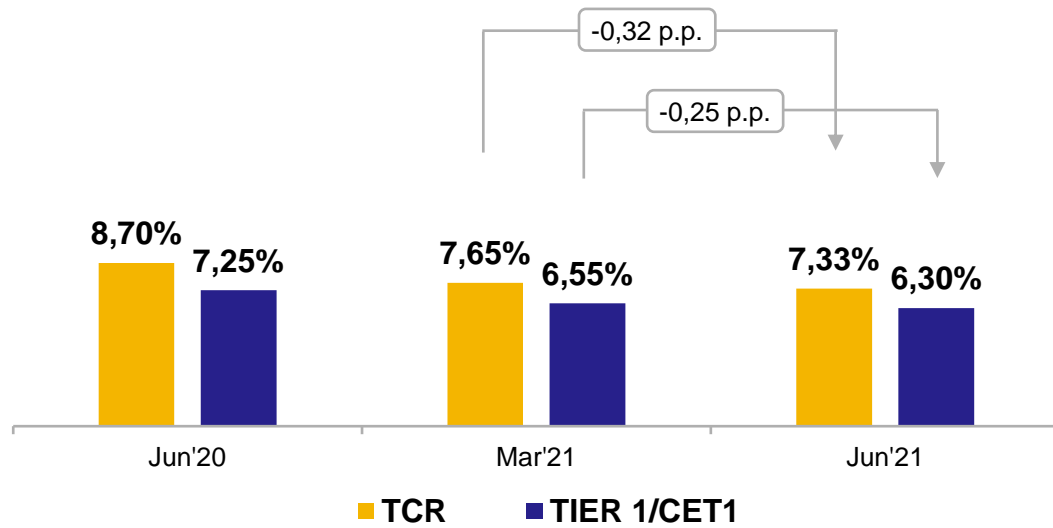
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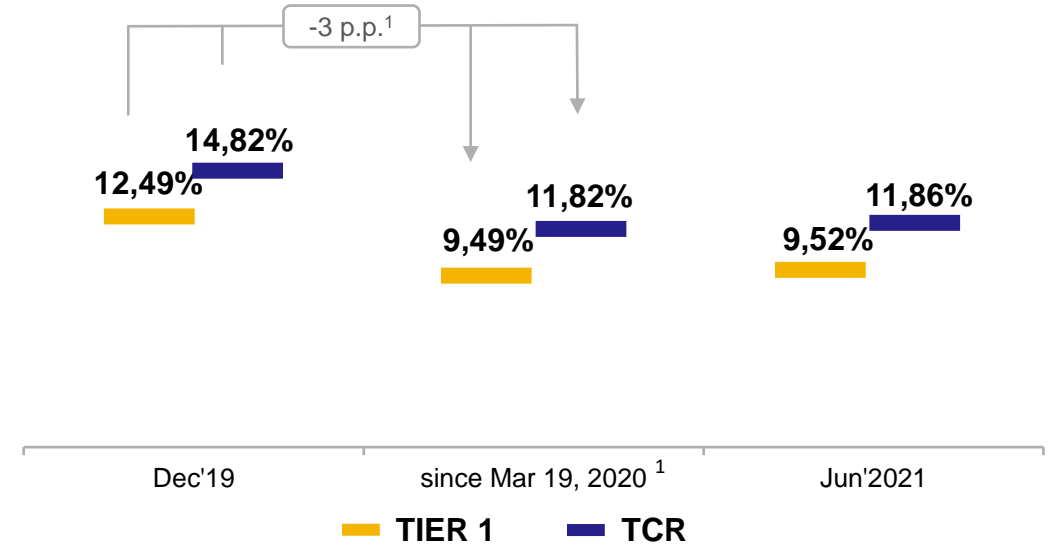
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# Capital and liquidity ratios

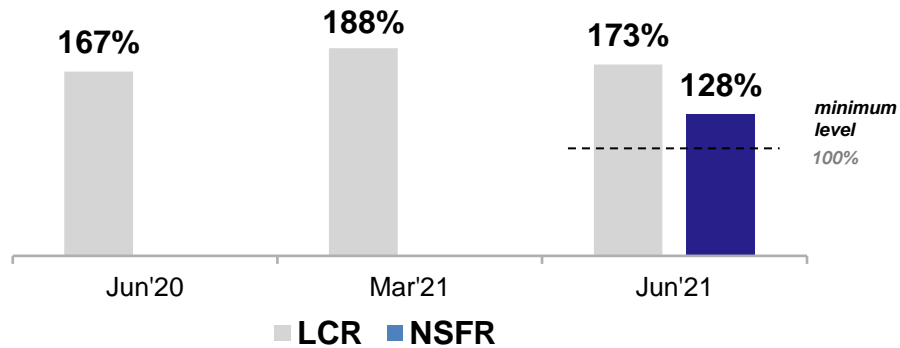
## Capital Adequacy Ratio



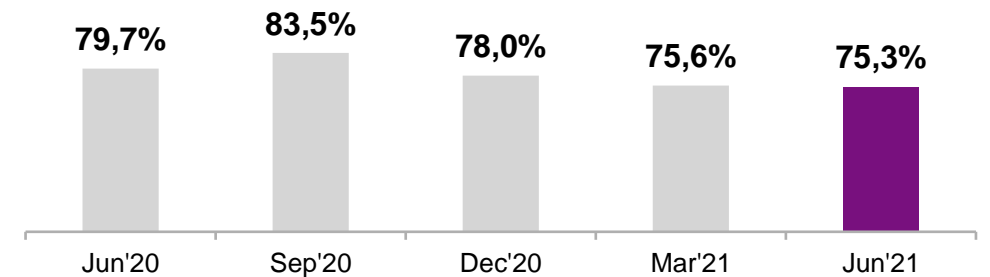
## The combined buffer requirement



## LCR i NSFR

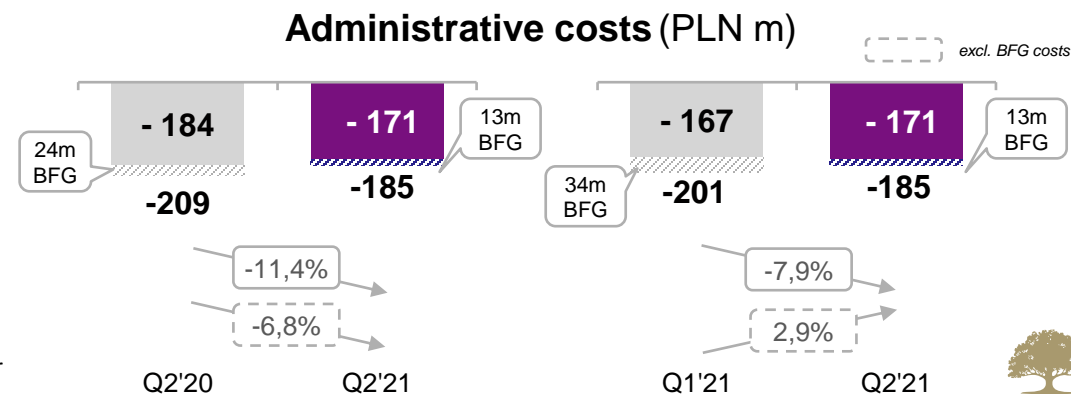
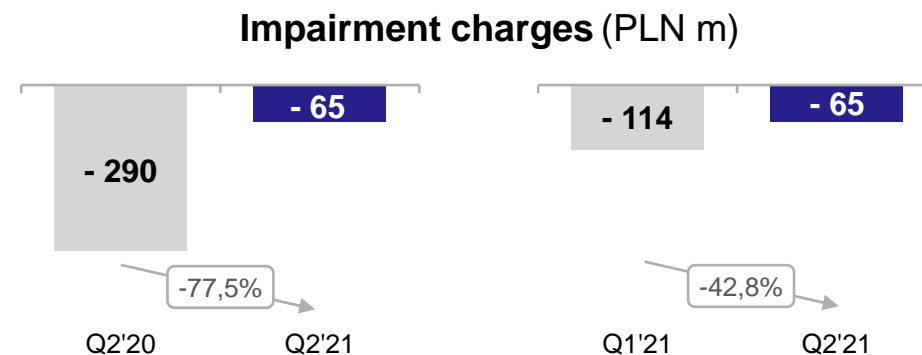
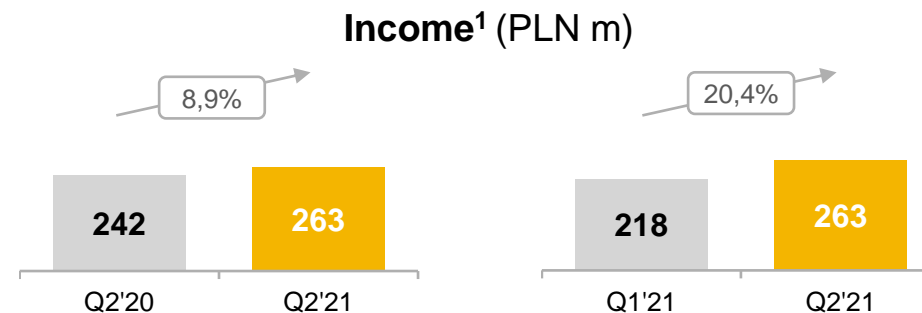
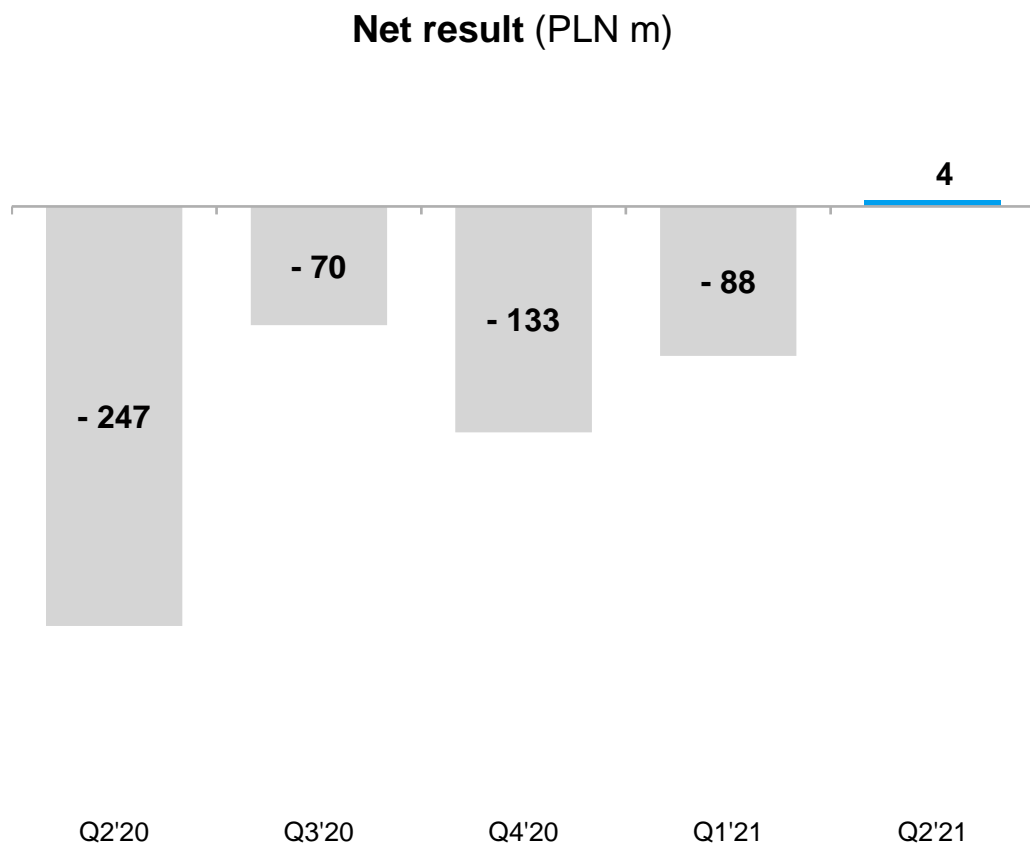


## Loans/deposits



<sup>1</sup> Removal of the systemic risk buffer (3%).

# Profitability and cost efficiency

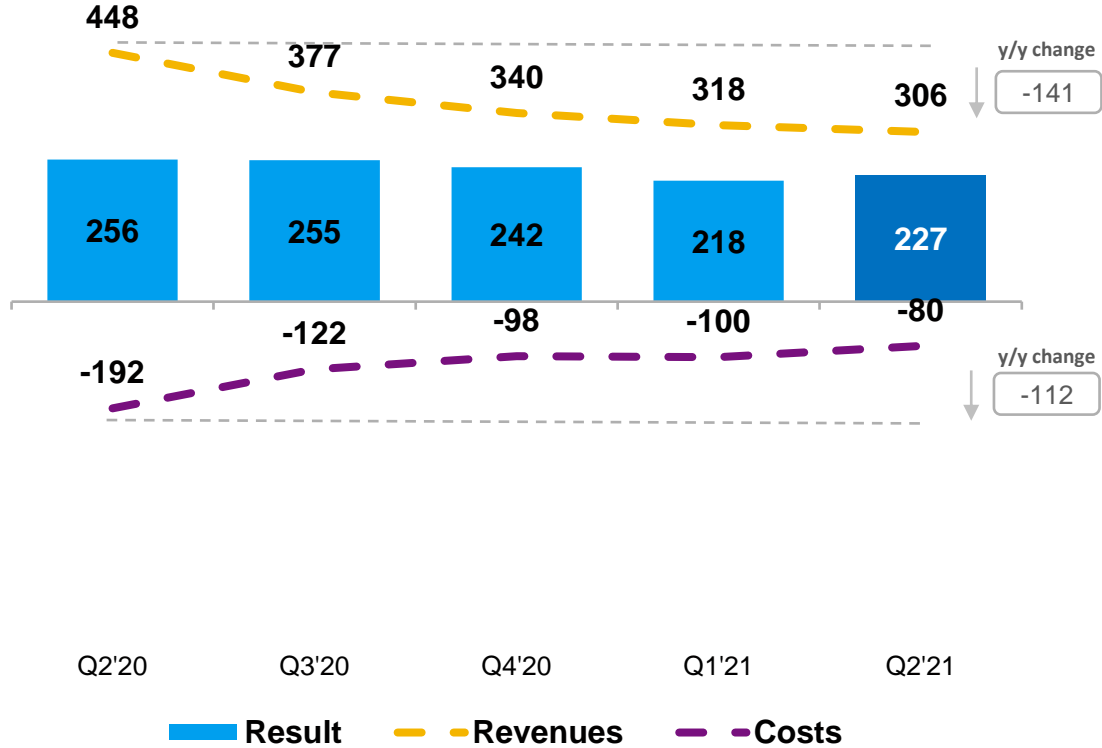


<sup>1</sup> Net interest income, fee and commission income, dividends, result on financial instruments, foreign exchange result, result on other operational revenues and expenses.

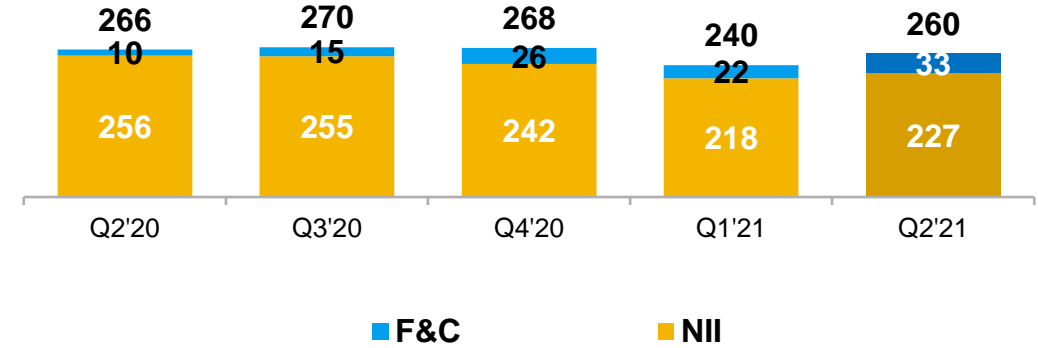


# Core revenues

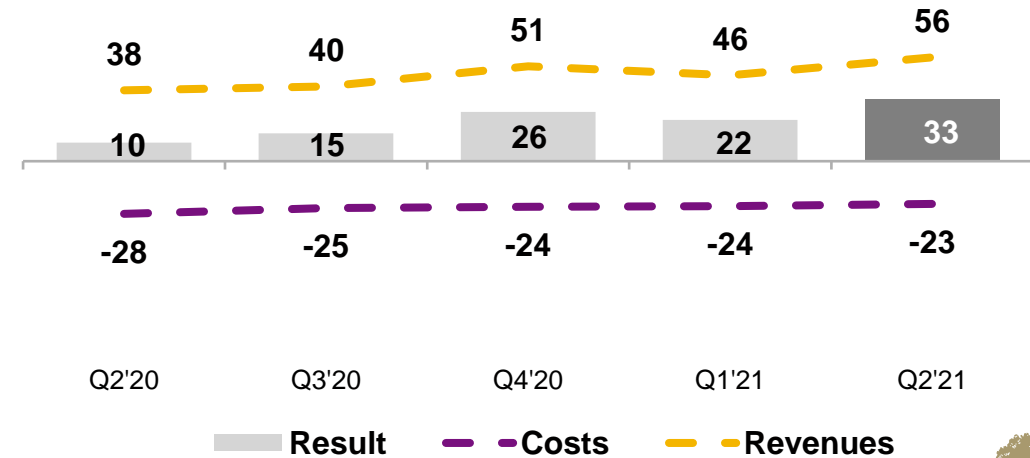
## Net interest income (PLN m)



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



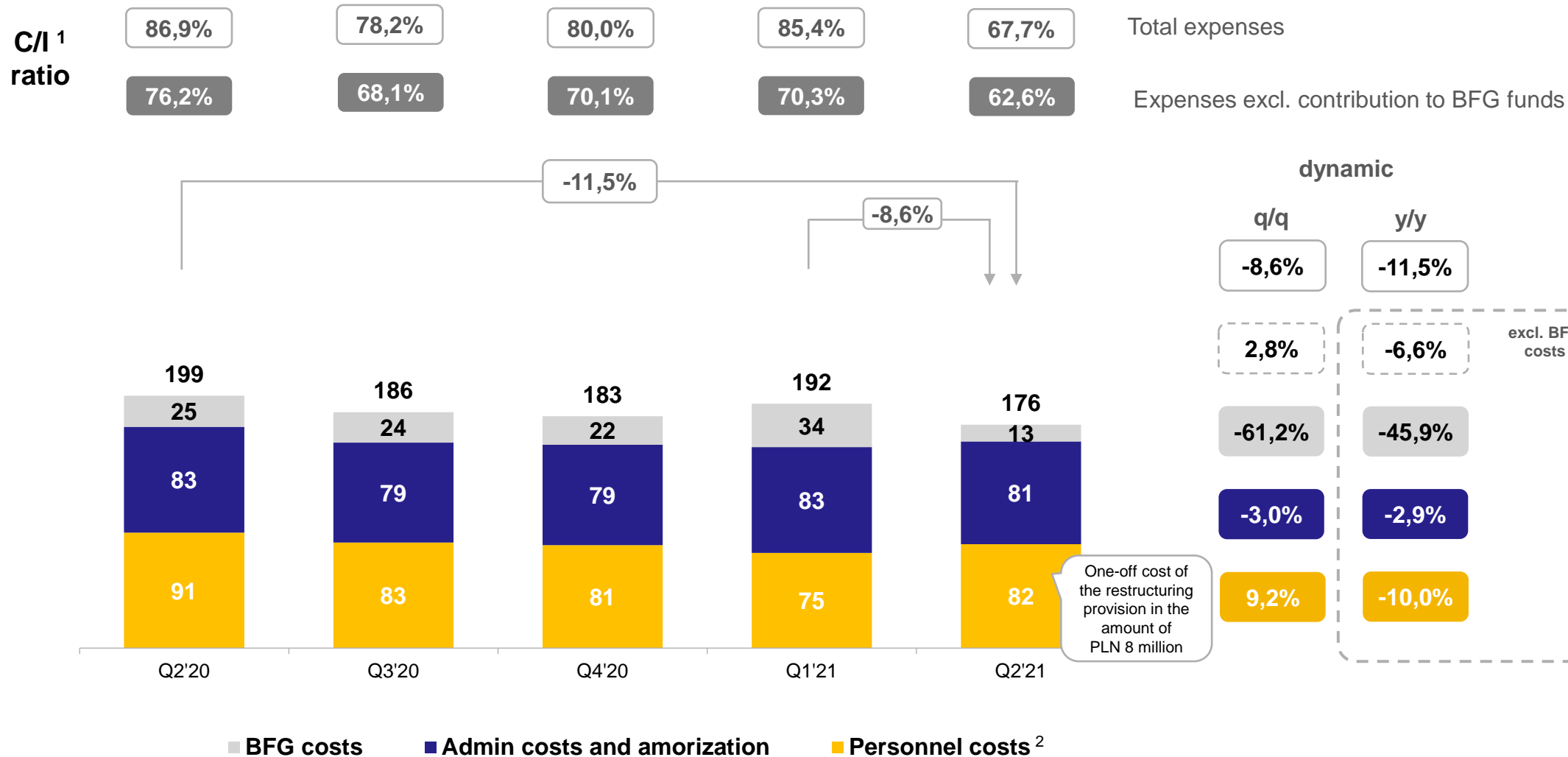
## Net fee & commission income (PLN m)



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

# Administrative expenses

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

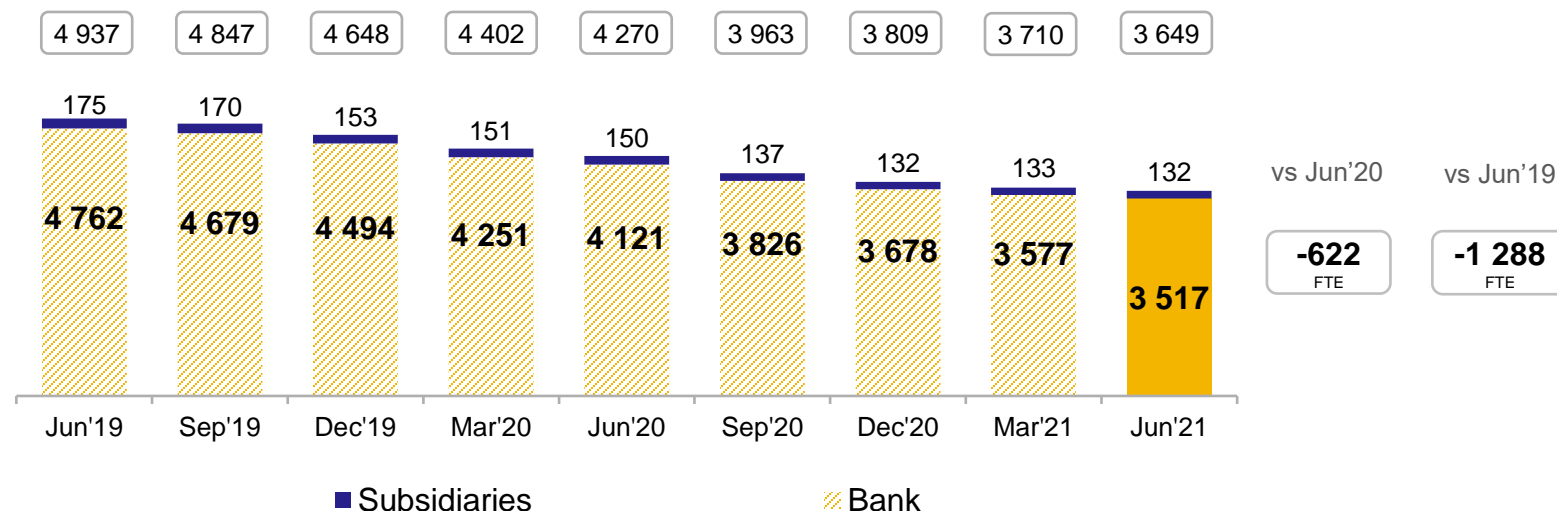


<sup>1</sup> Stand-alone, QTD.

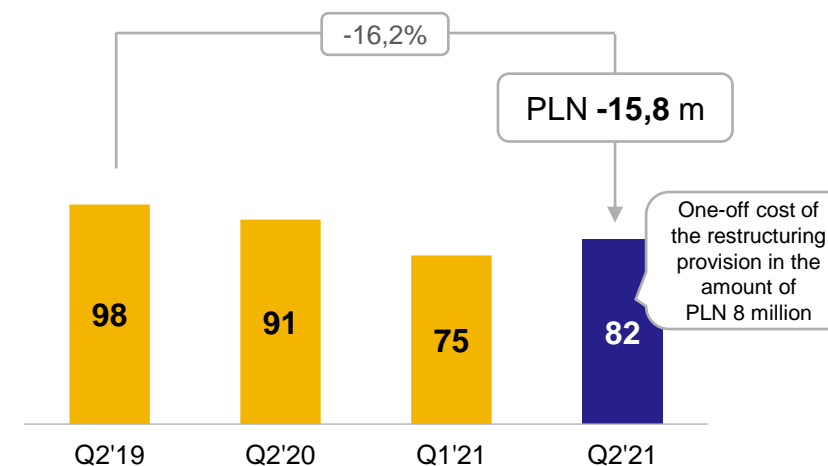
<sup>2</sup> Employee benefits: personnel costs and other employee benefits.

# Employment and personnel costs

## Employees<sup>1</sup> (FTE)



## Personnel costs<sup>2</sup> (PLN m)



- Further optimization of the employment level in Q2'21. Employment reduction in the GNB<sup>1</sup> Group in Q2'21 amounted to **62 FTE (2%)**. Over the past 2 years, employment has decreased **by FTE 1288 (26%)**.
- The reduction in employment was the main driver of the reduction in personnel costs at the bank, which **decreased by PLN 15,8 million** compared to Q2'19 and by PLN 9,1 million compared to Q2'20.
- In order to **accelerate the implemented repair processes and strengthen business efficiency**, a decision was made to **intensify the development of remote service channels and focus on strategically important business lines**. This decision is the result of the revision of the bank's operating model in key market segments. The necessary organizational changes will be accompanied by further optimization of the employment structure. **By January 2022, the layoffs will apply to no more than 650 people in all organizational divisions.**

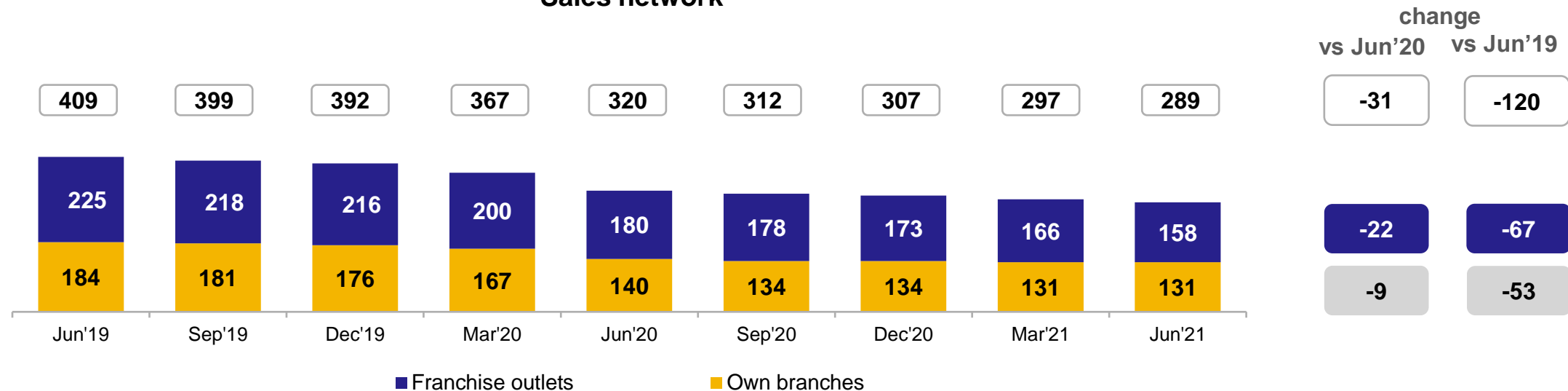
<sup>1</sup> Consolidated data.

<sup>2</sup> Employee benefits: personnel costs and other employee benefits, stand-alone data



# Sales network

Sales network<sup>1</sup>



- Adapting the sales network to new market conditions and the changing model of customer behaviour.
- Continuation of optimization of the sales network in Q2 2021 :
  - The number of franchise outlets **reduced by 8**,
  - number of own branches not changed.
- As part of the consistently implemented **sales network optimization strategy**, the aim of which is to improve the effectiveness of the sales network by **adjusting the location and size of the outlets to the customer base, along with a simultaneous reduction in total costs**, in Q2 2021, the relocation of two own branches to new locations in Warsaw and Zamość was finalized. Branches have been built in accordance with new standards ensuring the highest comfort of service

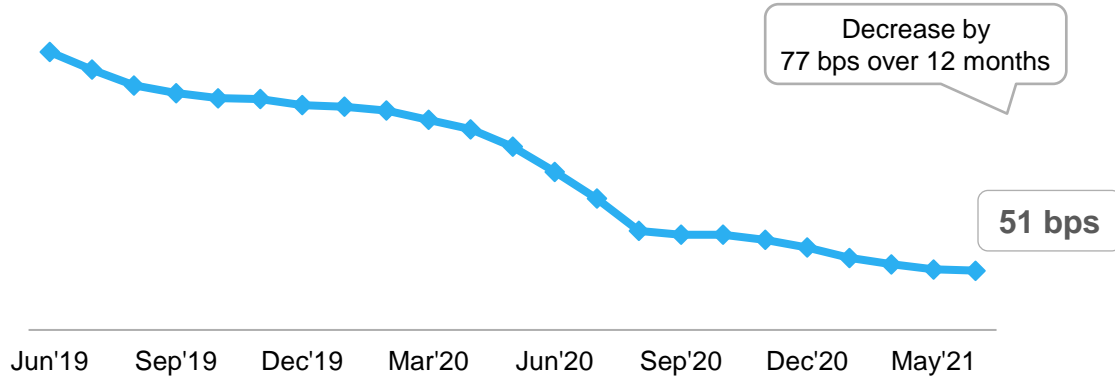


<sup>1</sup> Own branches excluding Wealth Management Centres.

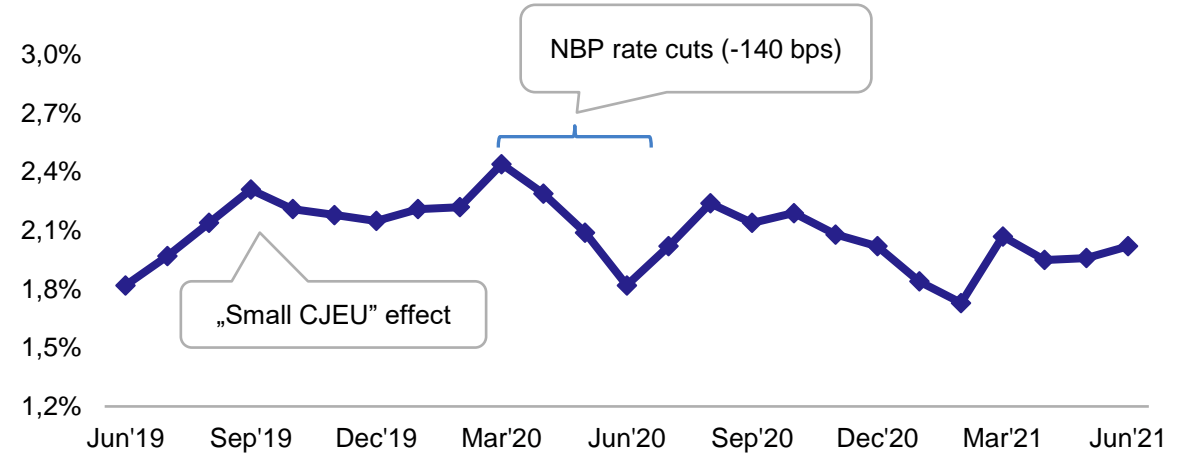
# Cost of financing and NIM

## Cost of deposits

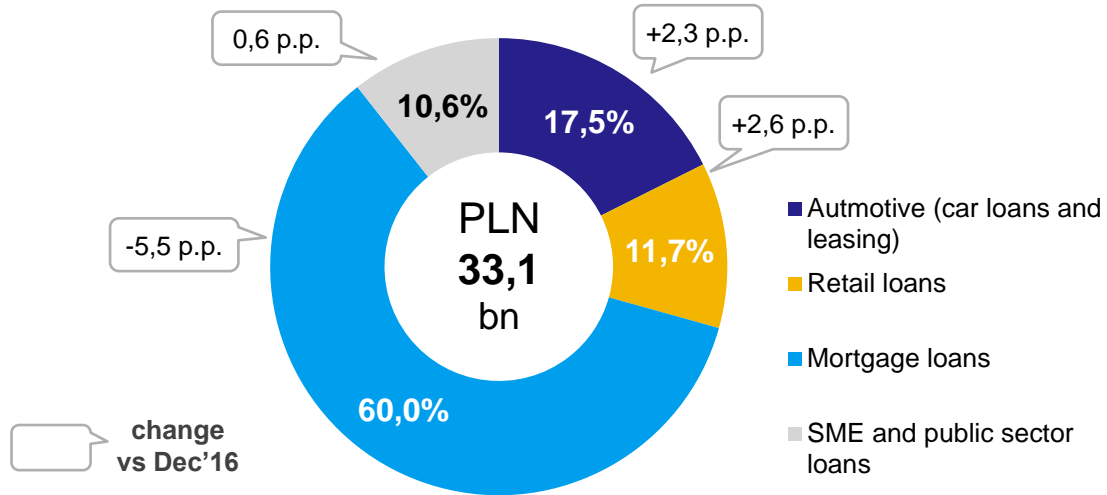
Interest rate of deposit portfolio in GNB



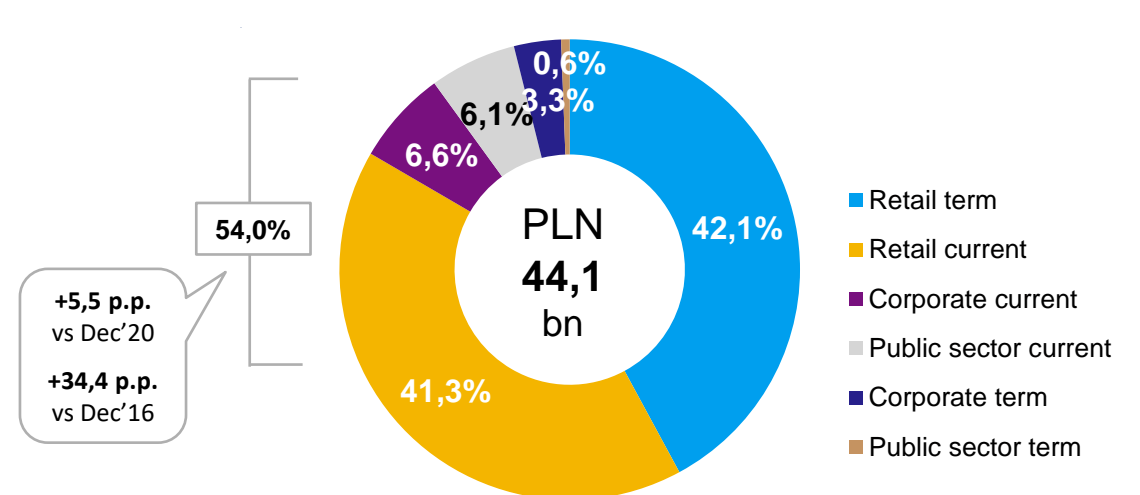
## NIM<sup>1</sup> [%]



## Loan structure (Jun'21)



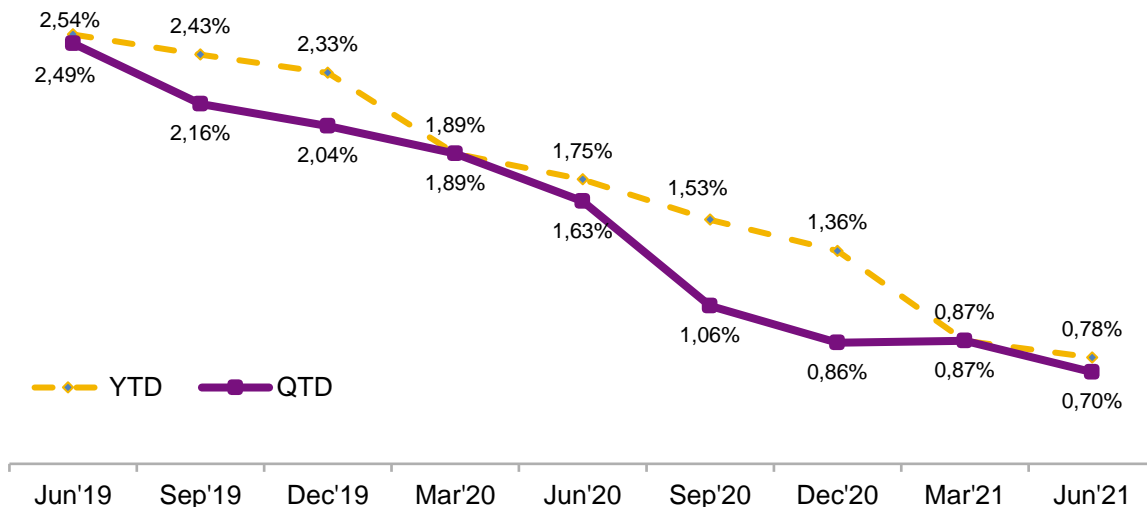
## Deposit structure (Jun'21)



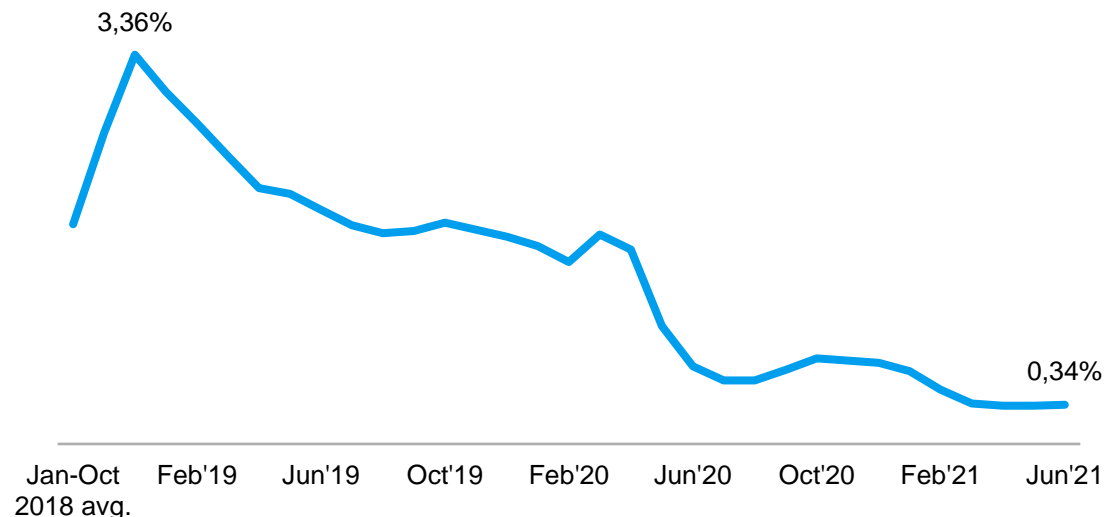
<sup>1</sup> MTD

# Cost of financing

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



## Costs of new deposit production (cost of the renewed retail term deposits in PLN)



- The cost of acquiring new retail deposits at the end of June 2021 **at the level of 34 bps.**
- The cost of deposits<sup>2</sup> at the Bank in Q2'21 at the level of 0,52%, i.e. **by 15 bps. below the level of Q1'21** and **by 94 bps. below the Q2'20 level.**
- **Interest costs in Q2'21 by PLN 112 million (58%) lower** than in the corresponding period of the previous year. The effect of continuation of the effective optimization of the cost of the deposit base and changes in the portfolio structure (**54.0% of funds accumulated in current and savings accounts, i.e. +5.5 pp vs. December 2020**).

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

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

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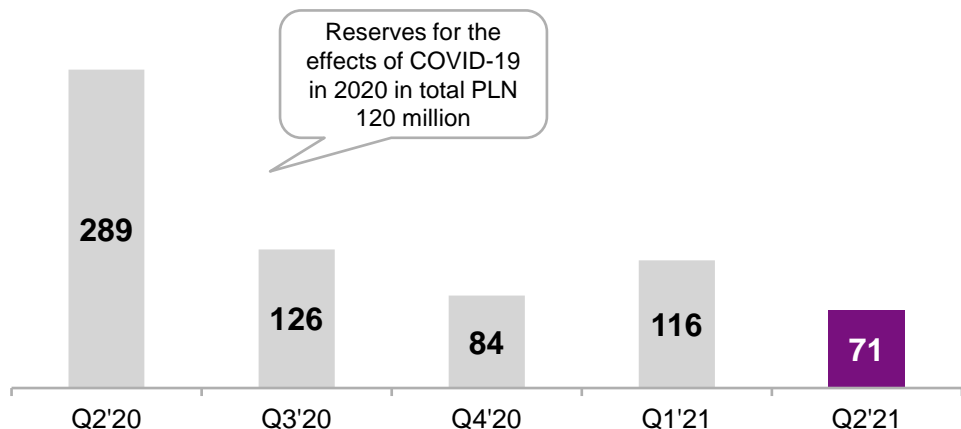


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# Asset Quality – credit risk

Loan impairment charges (PLN m)<sup>1</sup>



Credit risk impairment charges (PLN m)<sup>1</sup>

	Q2'21	Q1'21	change	Q2'21	Q2'20	change
Corporate <sup>3</sup>	8,7	9,2	-6%	8,7	5,7	53%
Car	4,3	-0,7	x	4,3	6,7	-36%
Mortgage	35,8	-166,8	x	35,8	123,4	-71%
Retail	22,1	274,1	-92%	22,1	153,6	-86%
<b>Total loans</b>	<b>70,9</b>	<b>115,8</b>	<b>-39%</b>	<b>70,9</b>	<b>289,3</b>	<b>-75%</b>

Change in methodology

Cost of credit risk (%)<sup>2</sup>

	30.06.2021	31.03.2021	30.06.2020	change q/q	change y/y
Corporate loans <sup>3</sup>	0,3%	0,2%	0,2%	0,1 p.p.	0,1 p.p.
Car loans	0,6%	-0,3%	1,4%	0,9 p.p.	-0,8 p.p.
Mortgage loans	-1,1%	-2,7%	1,5%	1,6 p.p.	-2,6 p.p.
Retail loans	10,6%	19,3%	8,1%	-8,7 p.p.	2,5 p.p.
<b>Total loans</b>	<b>1,0%</b>	<b>1,2%</b>	<b>2,2%</b>	<b>-0,2 p.p.</b>	<b>-1,2 p.p.</b>

Change in methodology

1,8% excluding „COVID-19” reserve

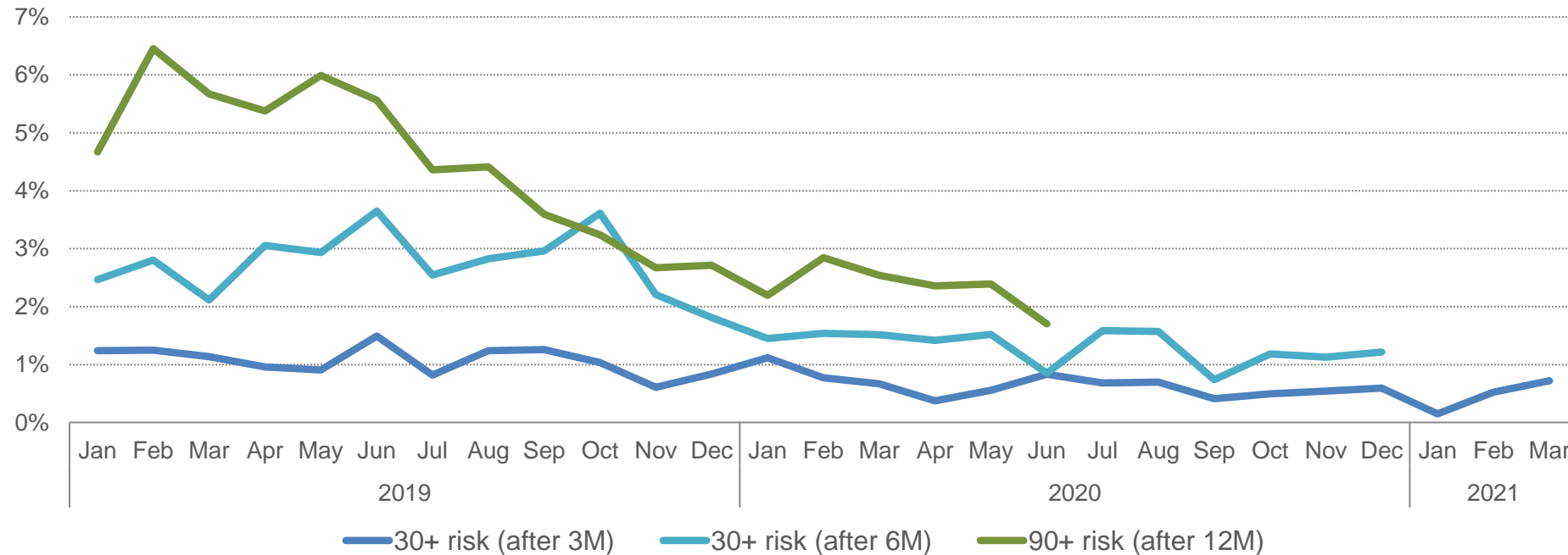
- **Stable cost of risk of the Bank:** 1% at the end of 2Q'21. One-off impact of updating the parameters of the IFRS9 model and releasing the PMA reserve.
- **Positive impact on the result as a result of the sale of the NPL portfolio (in total PLN 41 million of net impact on the H1'21 result).**
- **Positive impact of NPL sales on the level of impaired loans** – positive impact at the level of 2.1 pp.
- **Coverage with provisions at the level of approx. 60%**, changes for the main portfolios in H1'21 were the result of changes in the IFRS9 model.

<sup>1</sup> Stand-alone. <sup>2</sup> Result on provision for NIL and other accounts receivable to average loans volume.

<sup>3</sup> Including leasing and securitisation.

# Asset quality - unsecured loans

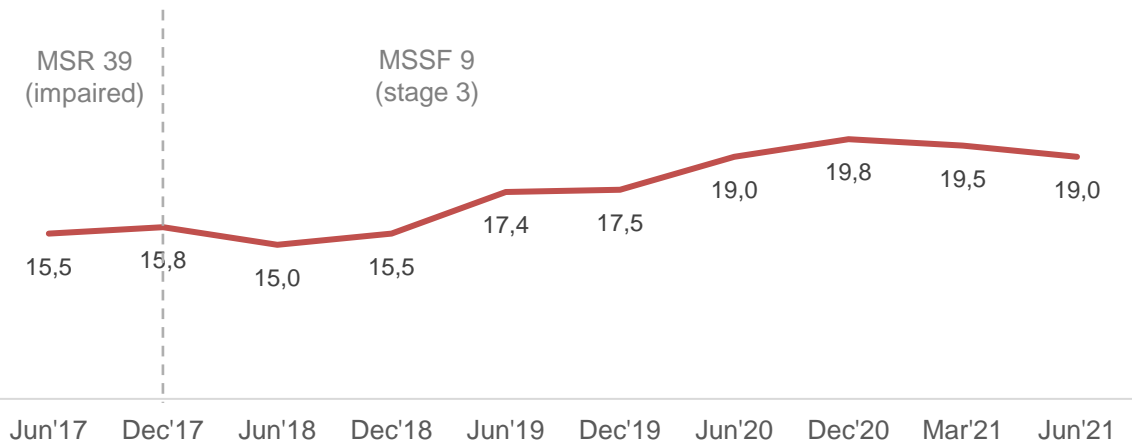
## Risk indicators for cash loans



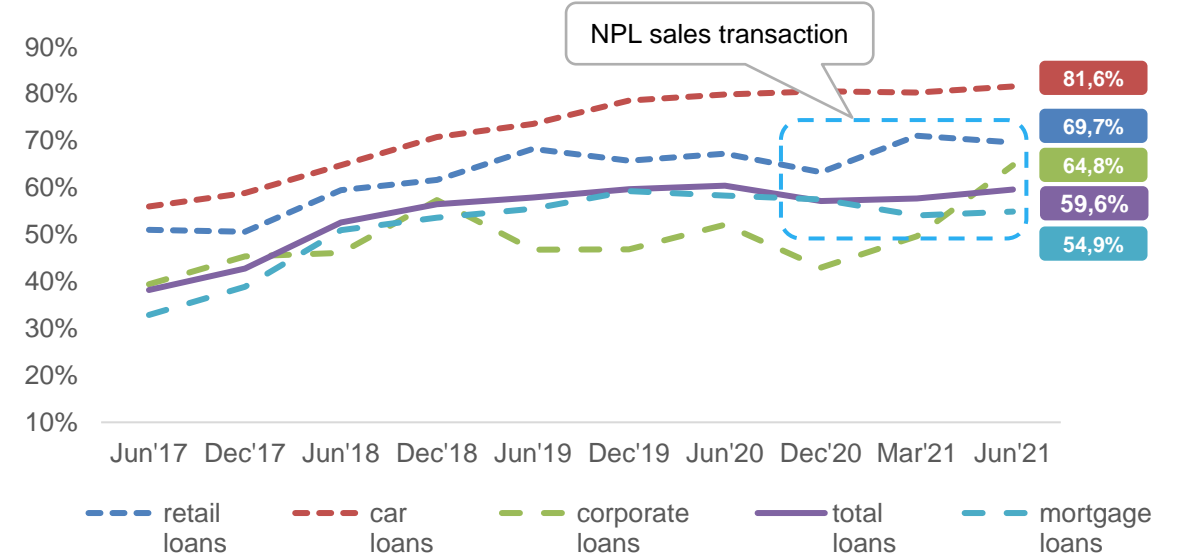
- **The historically lowest loss ratio for loans granted in Q2 2021**, as a result of changes introduced in the lending policy aimed at limiting lending in the highest risk groups.
- **Expected further improvement of the portfolio quality** and maintaining the risk level for the newly granted portfolio below 2%.
- **Improvement of the risk profile**, the PD level at the moment of granting lower by approx. 25% for new generations of loans, a positive impact on the level of the cost of risk and reduction of credit losses on newly granted loans.
- **Strengthening debt collection activities**, in particular through cooperation with external agencies.

# Asset Quality – key risk indicators

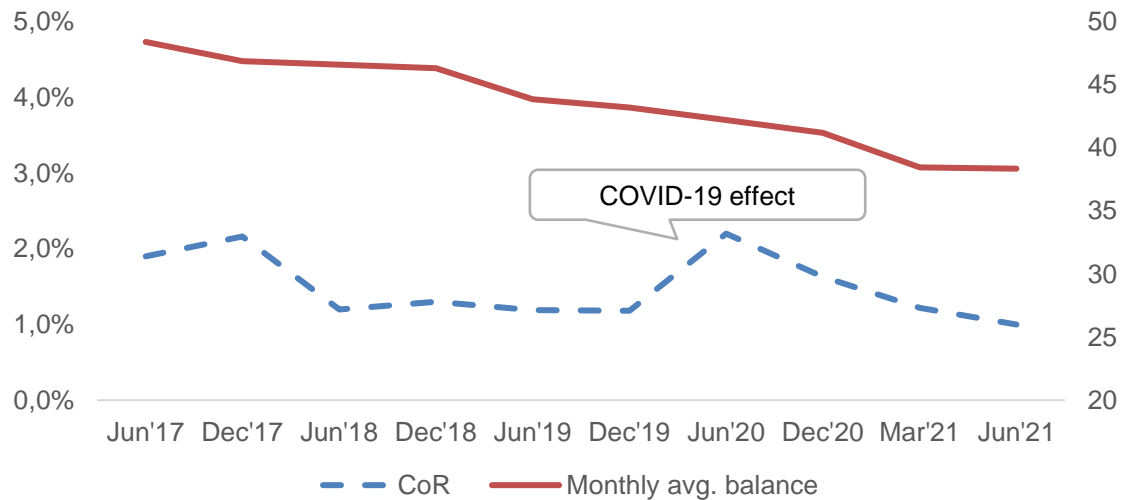
### NPL ratio (%)



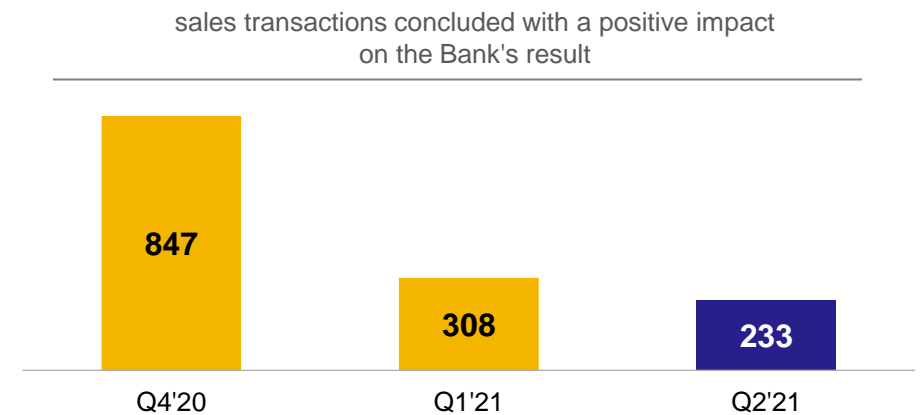
### Coverage ratio<sup>1</sup>



### Cost of risk (%) and size of the loan portfolio (PLN bn)



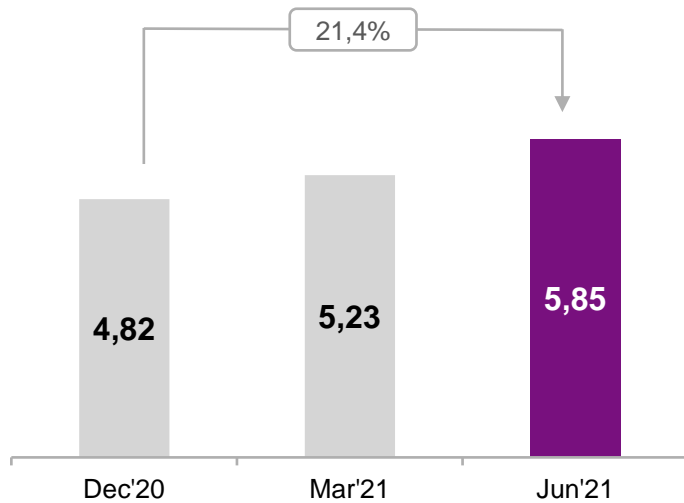
### NPL sales (PLN m)



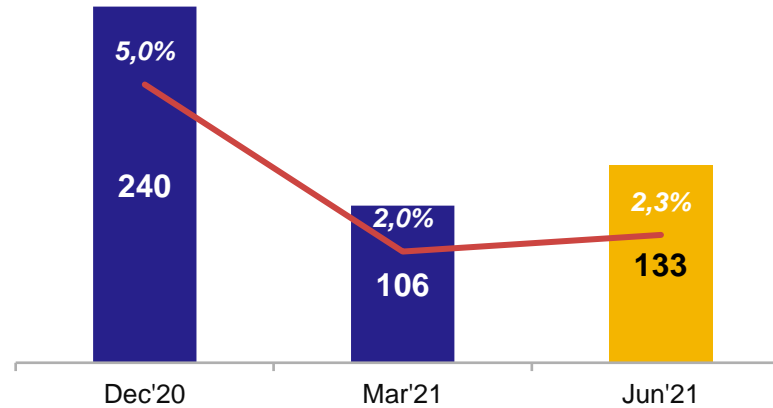
<sup>1</sup> Allowances for NIL in stage 3 / stage 3 gross balance.

# Asset quality - leasing portfolio

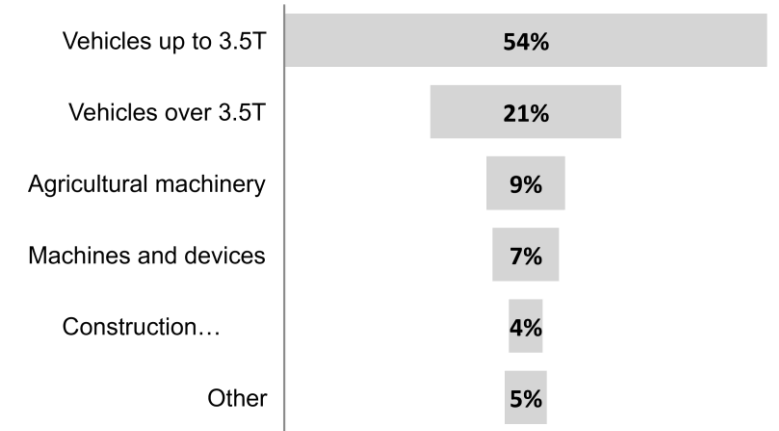
Leasing portfolio (PLN bn)



DPD 30+ portfolio (PLN m)



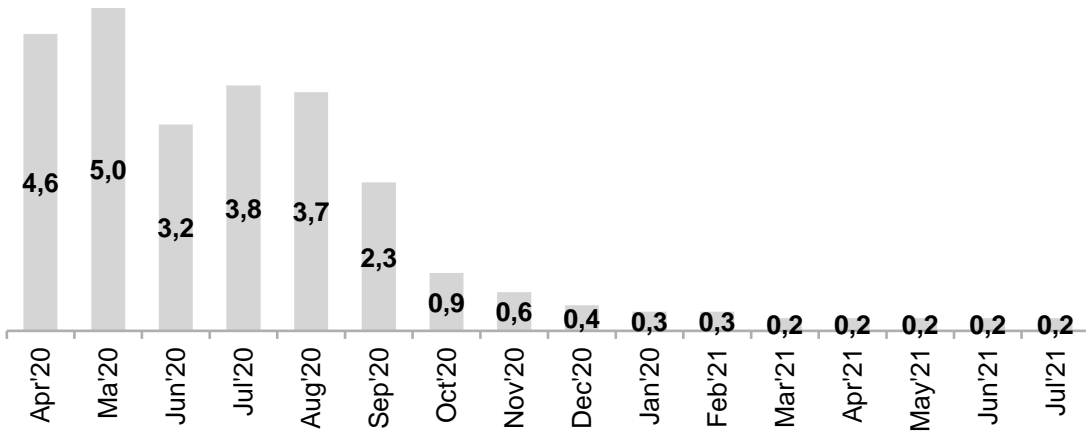
Portfolio structure by the subject of the lease



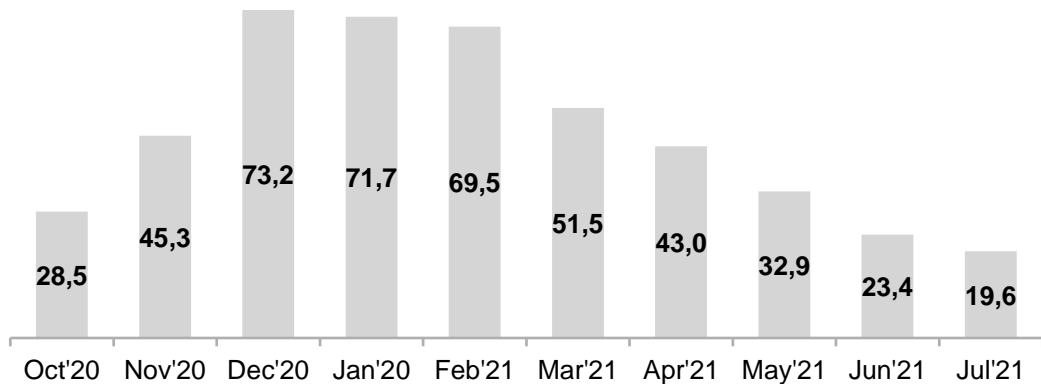
- **Successive growth of the leasing portfolio** in line with the Bank's strategy for the development of the non-retail segment.
- **Significant improvement in the quality of the leasing portfolio**, a decrease in the DPD 30+ ratio to approx. 2% in 2021, improvement in the repurchase of overdue receivables by leasing companies, i.e. the portfolio at the end of June 2021 amounted to approx. PLN 7 million vs. PLN 156 million in the same period of the previous year.
- **Very good structure of the portfolio of purchased lease receivables**, more than half of the financing (54%) concerns vehicles up to 3.5T, the remaining part of the portfolio is well diversified according to leased items.

# Wsparcie klientów w pandemii COVID-19 – narzędzia pomocowe

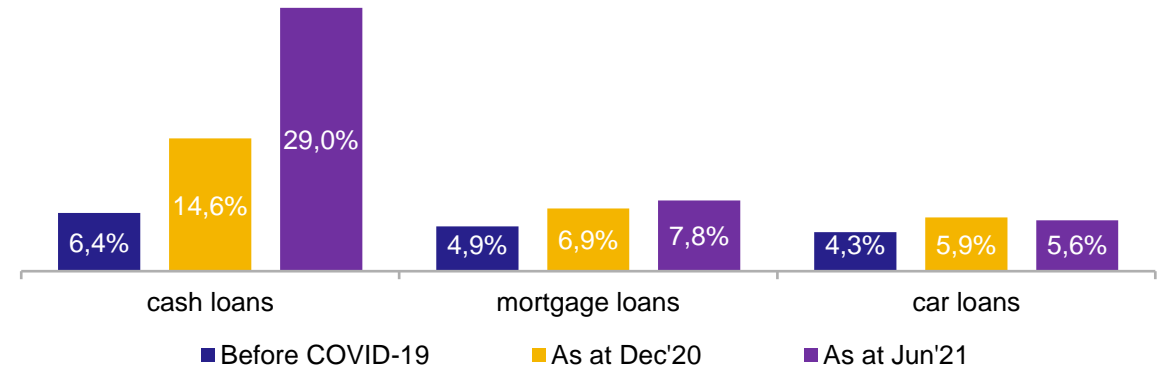
Portfolio with active payment moratoria<sup>1</sup> (PLN bn)



Support tools for clients provided after the expiry of EBA moratoria (PLN m)<sup>2</sup>



Portfolio with payment moratoria - increase in coverage and payment regime after ended moratoria



- Getin Noble Bank provided **support tools to clients with a total balance of nearly PLN 7 billion.**
- **Significant increase in the coverage level in the first half of the year in the portfolio of completed moratoria.**
- At the end of June this year the total balance of loans using the assistance tools amounted to **approx. PLN 0.2 bn.**
- **Successively decreasing interest in new aid tools, after the expiry of EBA moratoria.**

<sup>1</sup> Mortgage, retail and car loans.

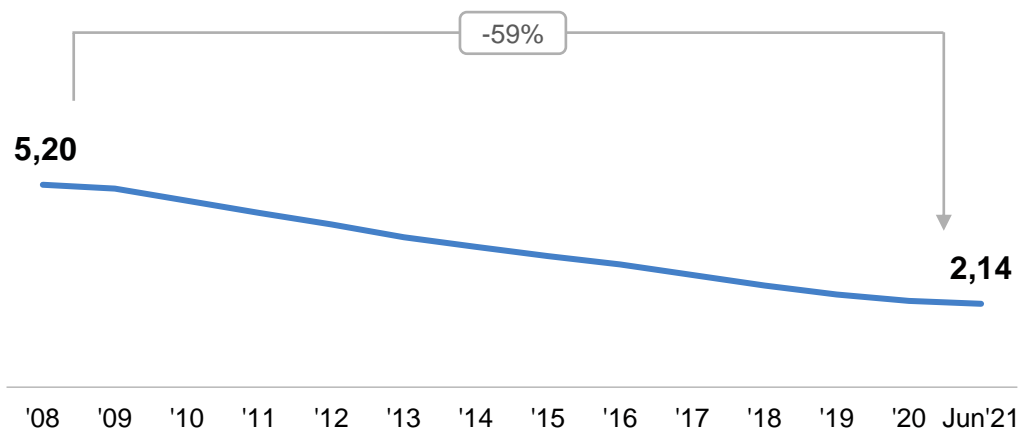
<sup>2</sup> Shield 4.0 and the Bank's support tools.

<sup>3</sup> For exposures with no delays in payments when entering the payment holiday.



# Legal risk of foreign currency loans

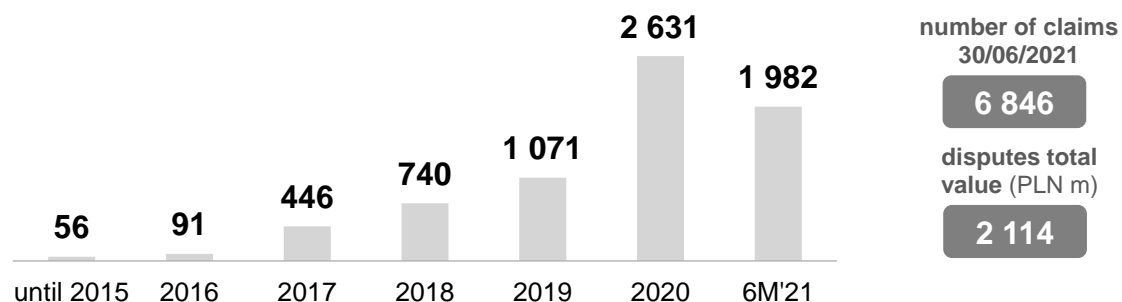
CHF mortgage loans (CHF bn)



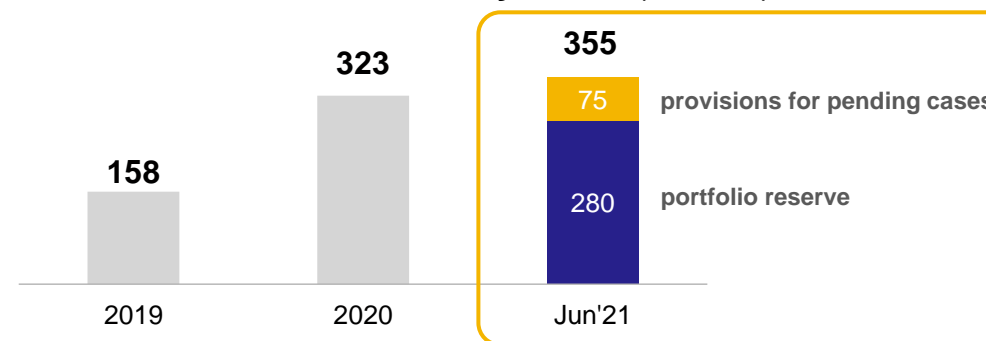
- The **amortization of the balance** of CHF mortgage loans (in the original currency) in the last 12 months 2020 of over **7%**.
- **Foreign currency loans account for 26% of the total portfolio.**
- The total number of lawsuits regarding indexed loans **at the end of June 2021 was 6 846.**
- The total value of **provisions for the legal risk of foreign currency loans is PLN 355 million** (4.3% of the value of the CHF portfolio).
- **Final rulings** <sup>2</sup>

	cumulative	6M'21
TOTAL rulings regarding mortgage loans	183	23
FAVOURABLE to the Bank	131	14 <sup>3</sup>
UNFAVOURABLE for the Bank	52	9

Number of new claims regarding loans in CHF in the following years<sup>1</sup>



Provisions for legal risk of foreign currency loans (PLN m)



<sup>1</sup> Lawsuits filed against the Bank.

<sup>2</sup> Court cases brought against the Bank by clients who took out mortgage loans indexed to a foreign currency.

<sup>3</sup> Six court cases discontinued.

# Agenda

01 Summary

02 Business overview

03 Financial results

04 Credit risk

**05 Appendix**

The image shows the interior of a modern bank lobby. On the left, a large yellow tree logo is mounted on a dark blue wall. Below it, the text "GETIN NOBLE" is written in large, white, serif capital letters, with "BANK · SPÓLKA AKCYJNA" in smaller white capital letters underneath. The ceiling is a complex, multi-layered structure with blue and white curved panels and recessed lighting. The overall atmosphere is clean, professional, and contemporary.

GETIN NOBLE  
BANK · SPÓLKA AKCYJNA

# Key financial information

Appendix 1

	Q2 2021	Q1 2021	change q/q	Q2 2021	Q2 2020	change y/y
Net interest income	226,8	217,9	4,1%	226,8	256,1	-11,4%
Net fee and commission income	32,8	22,1	48,4%	32,8	9,5	245,3%
<b>Result on banking operations</b>	<b>262,9</b>	<b>218,3</b>	<b>20,4%</b>	<b>262,9</b>	<b>241,5</b>	<b>8,9%</b>
Cost of legal risk of foreign currency loans	-	-	x	-	-11,4	x
Administrative expenses	-184,9	-200,8	-7,9%	-184,9	-208,6	-11,4%
Administrative expenses (excl. Banking Guarantee Fund contributions)	-171,5	-166,6	2,9%	-171,5	-184,1	-6,8%
Impairment charges (incl. COVID-19)	-65,3	-114,0	-42,7%	-65,3	-289,6	-77,5%
<b>Net result</b>	<b>3,5</b>	<b>-87,9</b>	<b>x</b>	<b>3,5</b>	<b>-246,9</b>	<b>x</b>

	30/06/2021	31/03/2021	change q/q	30/06/2021	30/06/2020	change y/y
<b>Total assets</b>	48 385,1	49 090,1	-1,4%	48 385,1	51 257,1	-5,6%
<b>Loan balance</b>	33 239,7	33 647,5	-1,2%	33 239,7	35 850,4	-7,3%
<b>Deposit balance</b>	44 134,7	44 479,6	-0,8%	44 134,7	44 979,4	-1,9%
<b>Equity</b> (attributable to equity holders of the parent company)	1 841,1	1 907,0	-3,5%	1 841,1	2 184,4	-15,7%

# Key financial information – key indicators

Appendix 2

	30.06.2021	31.03.2021	30.06.2020	change q/q	change y/y
<b>ROE</b>	-7,8%	-15,4%	-26,3%	7,6 p.p.	18,5 p.p.
<b>C/I</b>	80,2%	92,0%	84,3%	-11,8 p.p.	-4,1 p.p.
<b>C/I</b> (excl. Banking Guarantee Fund contributions)	70,3%	76,4%	67,6%	-6,1 p.p.	2,7 p.p.
<b>Met interest margin</b>	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
<b>Cost of deposits<sup>1,2</sup></b>	0,55%	0,67%	1,46%	-0,12 p.p.	-0,91 p.p.
<b>Cost of risk<sup>2,3</sup></b>	1,0%	1,2%	2,2%	-0,2 p.p.	-1,2 p.p.
<b>Coverage ratio</b>	58,8%	57,4%	60,2%	1,4 p.p.	-1,4 p.p.
<b>LCR</b>	173%	188%	167%	-15 p.p.	6 p.p.
<b>NSFR</b>	128%				
<b>Loans/deposits</b>	75,3%	75,6%	79,7%	-0,3 p.p.	-4,4 p.p.
<b>TCR</b>	7,3%	7,7%	8,7%	-0,4 p.p.	-1,4 p.p.
<b>T1 / CET1</b>	6,3%	6,5%	7,3%	-0,2 p.p.	-1,0 p.p.

<sup>1</sup> Interest expenses from deposits / avg. deposit balance; quarterly.

<sup>2</sup> Stand-alone GNB.

<sup>3</sup> Result on provision for NIL and other accounts receivable to average loans volume.

# Key financial data

(consolidated data; quarterly)

Appendix 3

PLN m	30.06.2021	31.03.2021	30.06.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
<b>Equity</b> (attributable to equity holders of the parent company)	1 841,1	1 907,0	2 184,4	-3,5%	-15,7%
<b>Sub debt</b>	707,9	793,4	1 343,0	-10,8%	-47,3%
<b>Balance sheet total</b>	48 385,1	49 090,1	51 257,1	-1,4%	-5,6%
<b>Loans balance</b>	33 239,7	33 647,5	35 850,5	-1,2%	-7,3%
<b>Deposits balance</b>	44 134,7	44 479,6	44 979,4	-0,8%	-1,9%

PLN m	2Q 2021	1Q 2021	2Q 2020	2Q'21/ vs. 1Q'21	2Q'21 vs. 2Q'20
<b>Net interest income</b>	226,8	217,9	256,1	4,1%	-11,4%
<b>Net fee and commission income</b>	32,8	22,1	9,5	48,7%	245,3%
<b>Administrative expenses</b>	-184,9	-200,7	-208,6	-7,9%	-11,4%
<b>Administrative expenses</b> (excl. Banking Guarantee Fund contributions)	-171,5	-166,6	-184,1	2,9%	-6,8%
<b>Cost of legal risk of foreign currency loans</b>	-	-	-	x	x
<b>Impairment charges</b>	-65,3	-114,0	-289,6	-42,7%	-77,5%
<b>Net profit/loss</b>	3,5	-87,9	-246,9	x	x
<b>C/I<sup>1</sup></b>	80,2%	92,0%	84,3%	-11,8 p.p.	-4,1 p.p.
<b>ROE<sup>1</sup></b>	-7,8%	-15,4%	-26,3%	7,6 p.p.	18,5 p.p.
<b>NIM<sup>1</sup></b>	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
<b>TCR</b>	7,3%	7,7%	8,7%	-0,4 p.p.	-1,4 p.p.

<sup>1</sup> YTD



# Key financial data

(consolidated data; cumulative)

Appendix 4

PLN m	30.06.2021	31.03.2021	30.06.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
<b>Equity</b> (attributable to equity holders of the parent company)	1 841,1	1 907,0	2 184,4	-3,5%	-15,7%
<b>Sub debt</b>	707,9	793,4	1 343,0	-10,8%	-47,3%
<b>Balance sheet total</b>	48 385,1	49 090,1	51 257,1	-1,4%	-5,6%
<b>Loans balance</b>	33 239,7	33 647,5	35 850,5	-1,2%	-7,3%
<b>Deposits balance</b>	44 134,7	44 479,6	44 979,4	-0,8%	-1,9%

PLN m	1H 2021	2H 2020	1H 2020	1H'21/ vs. 2H'20	1H'21 vs. 1H'20
<b>Net interest income</b>	444,6	496,8	540,7	10,5%	-17,8%
<b>Net fee and commission income</b>	54,9	41,1	20,3	33,6%	170,4%
<b>Administrative expenses</b>	-385,7	-385,0	-482,6	0,2%	-20,1%
<b>Administrative expenses</b> (excl. Banking Guarantee Fund contributions)	-338,2	-338,6	-386,9	-0,1%	-12,6%
<b>Cost of legal risk of foreign currency loans</b>	-	-109,9	-11,4	x	x
<b>Impairment charges</b>	-179,3	-206,0	-461,5	-13,0%	-61,1%
<b>Net profit/loss</b>	-84,4	-202,8	-356,6	-58,4%	-76,3%
<b>C/I<sup>1</sup></b>	80,2%	92,0%	84,3%	-11,8 p.p.	-4,1 p.p.
<b>ROE<sup>1</sup></b>	-7,8%	-15,4%	-26,3%	7,6 p.p.	18,5 p.p.
<b>NIM<sup>1</sup></b>	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
<b>TCR</b>	7,3%	7,7%	8,7%	-0,4 p.p.	-1,4 p.p.

<sup>1</sup> YTD

# Key financial data

(stand-alone data; quarterly)

Appendix 5

PLN m	30.06.2021	31.03.2021	30.06.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
<b>Equity</b>	1 860,4	1 924,5	2 200,1	-3,3%	-15,4%
<b>Sub debt</b>	707,9	793,0	1 340,7	-10,7%	-47,2%
<b>Balance sheet total</b>	48 505,1	49 219,5	51 313,3	-1,5%	-5,5%
<b>Loans balance</b>	33 366,4	33 779,3	36 000,3	-1,2%	-7,3%
<b>Deposits balance</b>	44 115,8	44 477,4	44 911,5	-0,8%	-1,8%

PLN m	2Q 2021	1Q 2021	2Q 2020	2Q'21/ vs. 1Q'21	2Q'21 vs.2Q'20
<b>Net interest income</b>	220,6	213,4	250,7	3,4%	-12,0%
<b>Net fee and commission income</b>	25,7	15,1	2,1	70,2%	1123,8%
<b>Administrative expenses</b>	-175,9	-192,4	-198,7	-8,6%	-11,5%
<b>Administrative expenses</b> <small>(excl. Banking Guarantee Fund contributions)</small>	-162,7	-158,3	-174,2	2,8%	-6,6%
<b>Cost of legal risk of foreign currency loans</b>	-	-	-11,4	x	x
<b>Impairment charges</b>	-70,2	-116,4	-293,0	-39,7%	-76,0%
<b>Net profit/loss</b>	5,3	-73,3	-251,3	x	x
<b>C/I<sup>1</sup></b>	76,0%	85,4%	82,8%	-9,5 p.p.	-6,9 p.p.
<b>ROE<sup>1</sup></b>	-6,6%	-13,6%	-26,8%	7,0 p.p.	20,2 p.p.
<b>NIM<sup>1</sup></b>	1,9%	1,9%	2,2%	0,0 p.p.	-0,3 p.p.
<b>TCR</b>	7,1%	7,4%	8,5%	-0,3 p.p.	-1,4 p.p.

<sup>1</sup> YTD

# Key financial data

(stand-alone data; cumulative)

Appendix 6

	PLN m	30.06.2021	31.03.2021	30.06.2020	30.06.2021 vs. 31.03.2021	30.06.2021 vs. 30.06.2020
<b>Equity</b>		1 860,4	1 924,5	2 200,1	-3,3%	-15,4%
<b>Sub debt</b>		707,9	793,0	1 340,7	-10,7%	-47,2%
<b>Balance sheet total</b>		48 505,1	49 219,5	51 313,3	-1,5%	-5,5%
<b>Loans balance</b>		33 366,4	33 779,3	36 000,3	-1,2%	-7,3%
<b>Deposits balance</b>		44 115,8	44 477,4	44 911,5	-0,8%	-1,8%

	PLN m	1H 2021	2H 2020	1H 2020	1H'21/ vs. 2H'20	1H'21 vs.1H'20
<b>Net interest income</b>		434,0	486,2	527,7	-10,7%	-17,8%
<b>Net fee and commission income</b>		40,8	25,1	4,0	62,5%	920,0%
<b>Administrative expenses</b>		-368,3	-368,3	-464,3	0,0%	-20,7%
<b>Administrative expenses</b> (excl. Banking Guarantee Fund contributions)		-321,0	-321,9	-368,6	-0,3%	-12,9%
<b>Cost of legal risk of foreign currency loans</b>		-	-109,9	-11,4	x	x
<b>Impairment charges</b>		-186,6	-210,8	-468,4	-11,5%	-60,2%
<b>Net profit/loss</b>		-68,0	-215,5	-352,0	-68,4%	-80,7%
<b>C/I<sup>1</sup></b>		76,0%	81,1%	82,8%	-5,2 p.p.	-6,9 p.p.
<b>ROE<sup>1</sup></b>		-6,6%	-21,8%	-26,8%	15,2 p.p.	20,2 p.p.
<b>NIM<sup>1</sup></b>		1,9%	2,1%	2,2%	-0,2 p.p.	-0,3 p.p.
<b>TCR</b>		7,1%	8,4%	8,5%	-1,3 p.p.	-1,4 p.p.

<sup>1</sup> YTD

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## More about Getin Noble Bank S.A.



### UPCOMING EVENTS :

- Q3 financial results– November 10, 2021

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