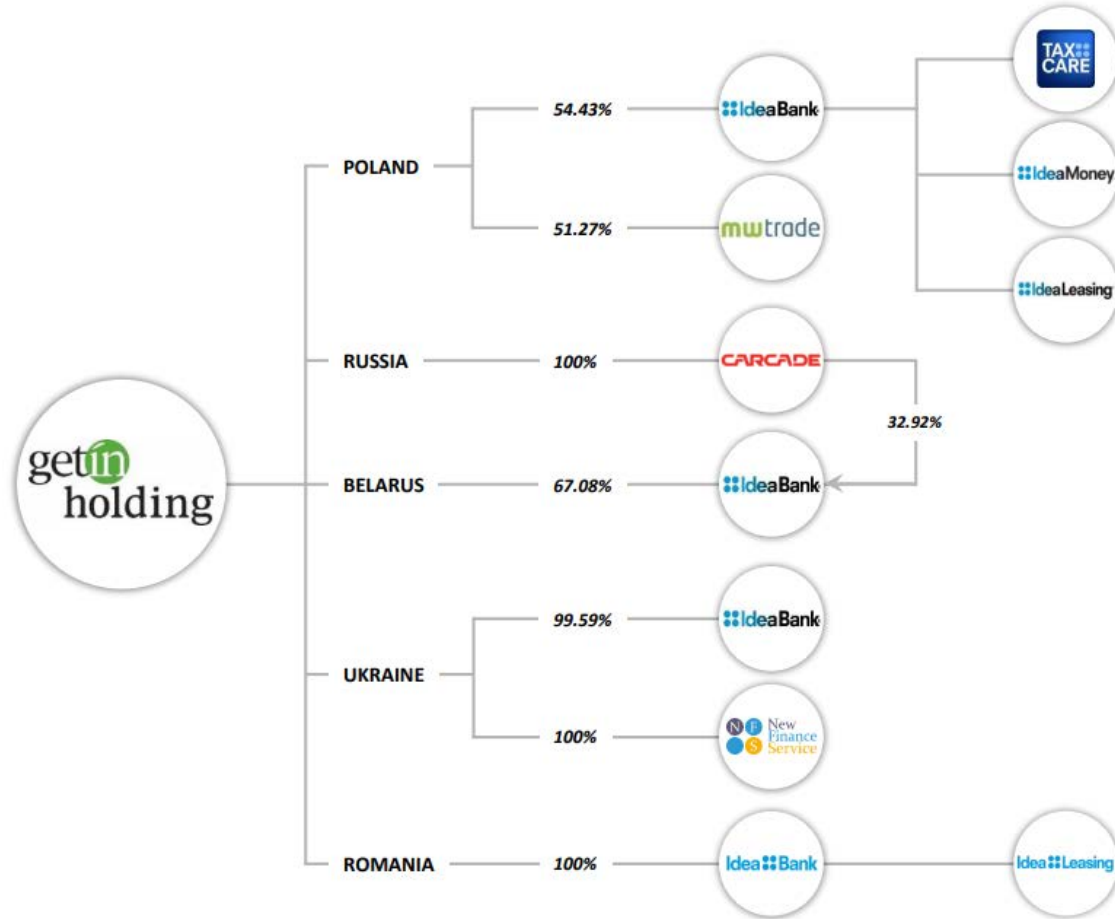


**Idea::Bank**  
*Fresh banking from Poland*

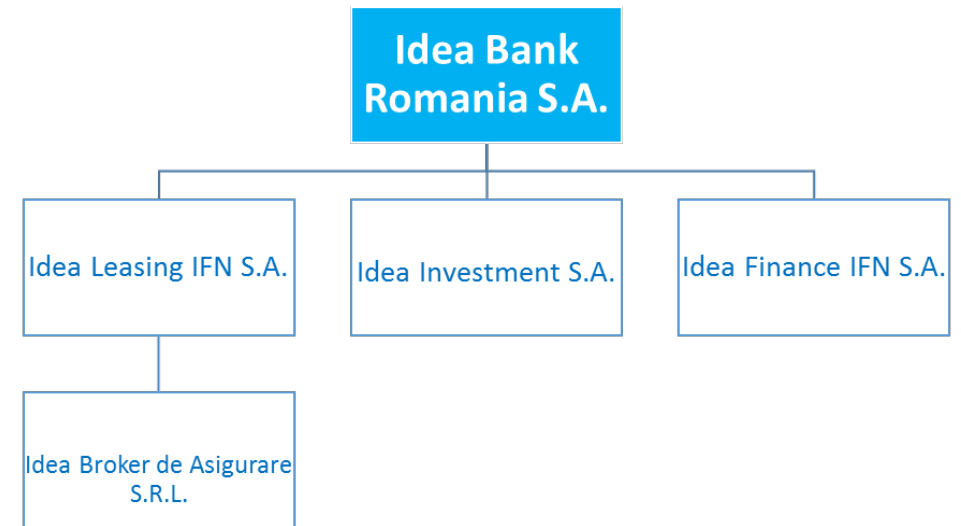
**Idea::Bank 12M Performance**

# GH Group Structure and Idea Bank Group Romania Structure

Getin Holding Group Structure



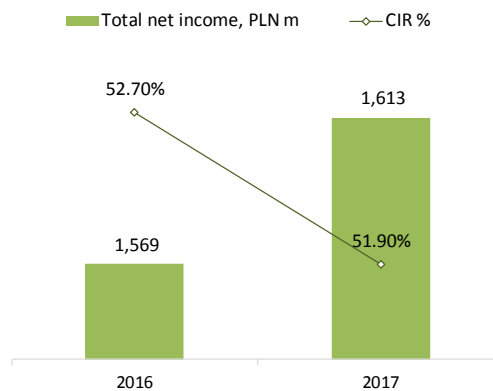
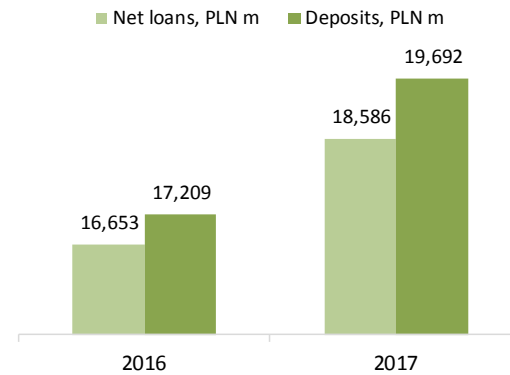
IBRO Group Structure



# Group Idea Bank Romania part of Getin Holding Group Poland

## Getin Holding Group achievements in 2017

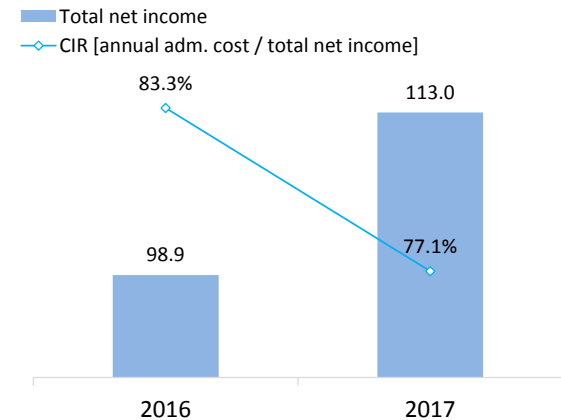
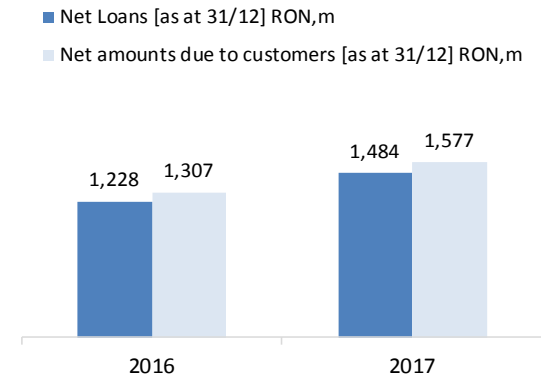
- All countries reported net profit
- Improved efficiency of the Group:  
C/I = 51.9% vs. 52.7% in 2016
- Growing sales of lending and leasing
- Growing total assets in all countries
- Net loans and leases up by 11.6%
- Deposits up by 14.4% YoY
- Total assets up by 9.2% YoY



## IBRO Group achievements in 2017

In 2017 Group Idea Bank Romania increase and improved its efficiency:

- ⚙ Sales + 4%
- ⚙ Loan portfolio + 21%
- ⚙ Net interest income + 35%
- ⚙ Net operating income + 14%
- ⚙ Overhead costs + 5% only
- ⚙ Amounts due to customers +21%



## Idea::Bank Position EOY 2017



Source: BNR Data

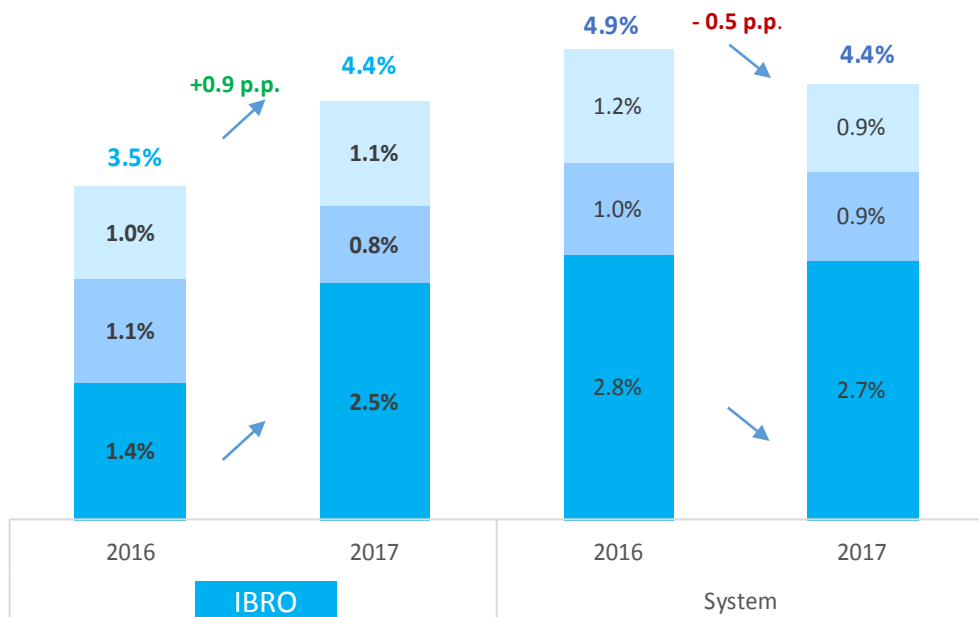
## Market share by Total Assets



## Comments

- Improving position on the market with 13 positions since we became part of GH (3.6 times increasing market share);
- Overall 2017 Income margins of the Bank improved compared with 2016 by 0.9 p.p. while the system decreased by 0.5 p.p.;
- Improving NIM with 1 p.p. (YoY) while the system slightly decreased due to strong pressure on interest income margins;
- We have to improve cost efficiency (CIR: 74% Bank vs. 55% system). In this case Bank has to continue efforts (under conditions of shrinking margins) and increase in volumes

■ Net interest income/Assets  
■ Net fee income/Assets  
■ Net other income/Assets  
■ Net income/Assets



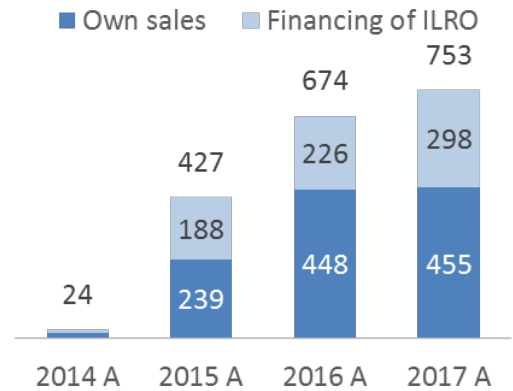
## Idea::Bank solo Y2017

### Where we stand

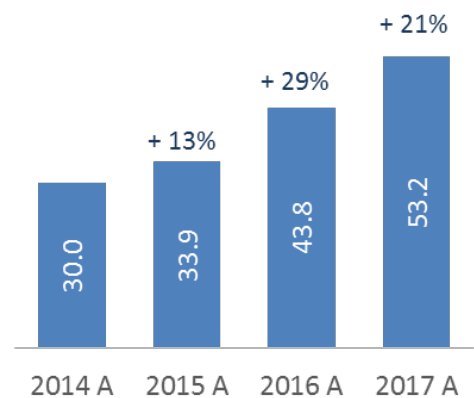
- ❖ In 2017 the growth rate of the business was adjusted for optimal capital utilization.
- ❖ Therefore, the bank continued to increase and improved its efficiency:
  - Sales + 10%
  - Loan portfolio + 26%
  - Net interest margin + 26%
  - Net operating income + 28%
  - Overhead costs + 3% only
  - Net profit – more than 4 times

❖ Idea Bank improved its rank from 36 to 23 in top banks measured by total assets in the last 3 years.

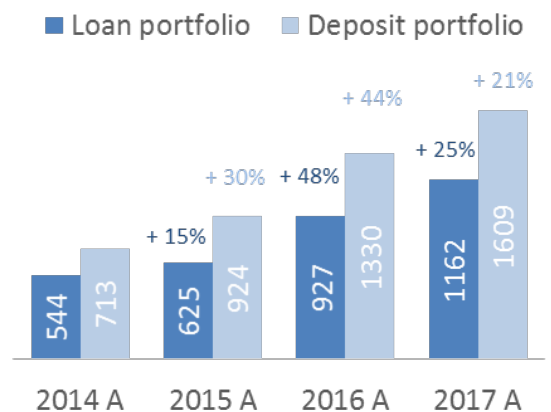
### New sales, RON mm



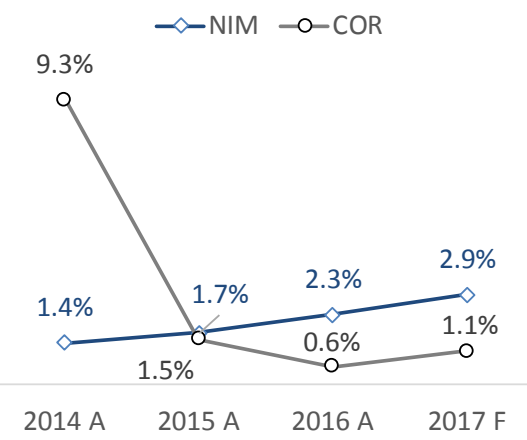
### Number of customers, ths.



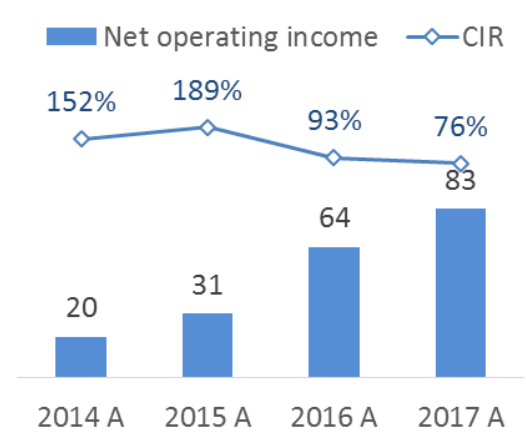
### Loans & Deposits, RON mm



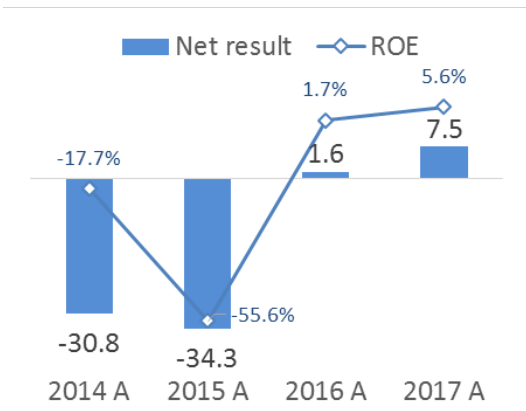
### NIM & COR [%]



### Net income, RON mm; C/I [%]



### ROE [%]; Net result, RON mm



# Financial Performance Idea::Bank

## Idea::Bank Individual

Key KPIs	A 2016	A 2017	2017 vs 2016	
			RON mm	%
Own Sales, RON m	448	455	7	1%
Leasing recivebles, RON m	226	298	73	32%
Total assets, RON m	1,521	1,844	323	21%
Loans and leasing portfolio, RON m	927	1,162	235	25%
Amounts due to customers, RON m	1,330	1,609	279	21%
Equity, RON m	115	147	32	28%
<b>Net Profit, RON m</b>	<b>1.6</b>	<b>7.5</b>	<b>5.8</b>	<b>358%</b>
NIM (%)	2.3%	2.9%	0.7 p.p.	x
COF (%)	1.4%	1.2%	-0.2 p.p.	x
CIR (%)	92.6%	75.7%	-16.9 p.p.	x
COR (%)	0.6%	1.1%	0.5 p.p.	x
L/D	69.7%	72.3%	2.5 p.p.	x
ROE	1.7%	5.5%	3.8 p.p.	x
ROA	0.1%	0.4%	0.3 p.p.	x

## Idea::Bank Consolidated

Key KPIs	A 2016	A 2017	2017 vs 2016		
			RON mm	%	
<b>Sales [ annual]</b>	<b>RON m</b>	<b>856</b>	<b>889</b>	<b>33</b>	<b>4%</b>
<b>Total assets</b>	<b>RON m</b>	<b>1,841</b>	<b>2,189</b>	<b>349</b>	<b>19%</b>
<b>Net Loans [as at 31/12]</b>	<b>RON m</b>	<b>1,228</b>	<b>1,484</b>	<b>256</b>	<b>21%</b>
<b>Net amounts due to customers [as at 31/12]</b>	<b>RON m</b>	<b>1,307</b>	<b>1,577</b>	<b>269</b>	<b>21%</b>
L/D ration		93.97%	94.13%	0.16 p.p.	
<b>Net Profit [ annual ]</b>	<b>RON m</b>	<b>15.6</b>	<b>11.6</b>	<b>-4</b>	<b>-26%</b>
NIM [annual interst margin / average net balance ]	%	3.0%	3.0%	0.1 p.p.	X
COR [annual capital risk costs / average net balance ]	%	0.2%	1.7%	1.5 p.p.	X
CIR [annual adm. cost / total net income]	%	83.3%	77.1%	-6.2 p.p.	X
ROE [ annaul net income / equity as at 31/12/YYYY]	%	15.6%	7.6%	-7.9 p.p.	X

# Idea::Bank Awards 2017

**Many thanks to our customers and our business partners for making this possible!**

- ❖ April 9, 2018, at the 10th edition of Gala Online Banking organized by the FinMedia Press Trust, Idea :: Bank received the "Best Performance in Online Banking 2017" Award, the award winning internet banking application, Idea:: iBank for individuals.
- ❖ March 21, 2018, at its third annual event, RACB Gala Experience, Excellence and Future in Financial Services, organized by the Romanian Association of Credit Brokers, Idea :: Bank was nominated for 4 awards and was awarded with the "Best Streaming" award, awarded after the vote of more than 400 members of the financial and business community.
- ❖ July 6, 2017, at the 10th edition of the Top Bankers' Gala, organized by the FinMedia financial publication, Idea :: Bank has been awarded with two awards: "The Best Dynamics of Savings Award" and "The Prize for the best asset dynamics." The awards are a recognition of the work of the entire Idea :: Bank team.
- ❖ April 25, 2017, at the 9th edition of Gala Online Banking, organized by the FinMedia financial publication, Idea :: Bank won the award for "The Largest Growth in Online Banking in 2016".
- ❖ March 23, 2017, at the 2nd edition of the Annual Brokerage Gala, organized by the Romanian Association of Credit Brokers, Idea::Bank was awarded two important distinctions: "Idea :: Bank - Bank 2016" and "Idea :: Bank - The Best Personal Needs Loan" granted for personal need credit Idea::Selfie.

**Idea::Bank is proud to be one of the most rewarded banks in Romania, mainly thanks to our fresh customer approach and product innovation.**