

**Statement of profit or loss for the period from 01/01/2021 to 09/30/2021**

in PLN thousand

	Bank Gospodarstwa Krajowego	Flow funds														
		National Road Fund	Student Loan Fund	Thermal Modernisation and Refurbishment Fund	Subsidy Fund	Railway Fund	Borrower Support Fund	National Guarantee Fund	Polish Science Fund	Inland Waterways Fund	COVID-19 Response Fund	Liquidity Guarantee Fund	Interest Subsidy Fund	Tourist Refund Fund	Government Housing Development Fund	Ecological Guarantees and Sureties Fund
Interest income	787,410	2,929	0	350	479	2,002	609	518	179	66	4,754	0	33	2	0	0
Interest income calculated with the use of the effective interest rate method	732,652	2,929	0	350	479	2,002	609	518	179	66	4,754	0	33	2	0	0
Income of similar nature to interest income on instruments at fair value through profit or loss	54,758	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest expense	-113,193	-1,222,184	0	-2	-4	0	0	-2	0	0	-1,592,068	-1	0	0	0	0
<b>Net interest income</b>	<b>674,217</b>	<b>-1,219,255</b>	<b>0</b>	<b>348</b>	<b>475</b>	<b>2,002</b>	<b>609</b>	<b>516</b>	<b>179</b>	<b>66</b>	<b>-1,587,314</b>	<b>-1</b>	<b>33</b>	<b>2</b>	<b>0</b>	<b>0</b>
Fee and commission income	220,403	0	0	0	0	0	0	280	0	0	97,651	0	0	0	0	0
Fee and commission expense	-10,081	-5,857	0	0	0	-583	-2,250	119	-543	-403	-17,979	0	0	-79	-33	0
<b>Net fee and commission income</b>	<b>210,322</b>	<b>-5,857</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-583</b>	<b>-2,250</b>	<b>399</b>	<b>-543</b>	<b>-403</b>	<b>-17,979</b>	<b>97,651</b>	<b>0</b>	<b>-79</b>	<b>-33</b>	<b>0</b>
Net gains (losses) on financial instruments at fair value through profit or loss and foreign exchange gains (losses)	177,705	1,677	0	0	0	0	0	0	0	0	-1	0	0	0	0	0
Net gains (losses) on investments in financial assets	40,317	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net gains (losses) on modifications	5,788	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other operating income	37,849	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Other operating expenses	-16,826	0	-19	-363	-111	0	-379	-359	0	-767	0	0	-19	-14	-3	0
General administrative expenses	-374,205	-2	-568	-3,301	-5,597	0	0	-4,743	0	0	-2	-914	-618	-366	-112	-385
Net impairment losses and provisions	-188,458	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net impairment losses on investments in subsidiaries and associates	-149	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Operating result</b>	<b>566,560</b>	<b>-1,223,437</b>	<b>-587</b>	<b>-3,316</b>	<b>-5,231</b>	<b>1,419</b>	<b>-2,020</b>	<b>-4,187</b>	<b>-364</b>	<b>-1,104</b>	<b>-1,605,296</b>	<b>96,736</b>	<b>-604</b>	<b>-457</b>	<b>-148</b>	<b>-385</b>
<b>Profit before tax</b>	<b>566,560</b>	<b>-1,223,437</b>	<b>-587</b>	<b>-3,316</b>	<b>-5,231</b>	<b>1,419</b>	<b>-2,020</b>	<b>-4,187</b>	<b>-364</b>	<b>-1,104</b>	<b>-1,605,296</b>	<b>96,736</b>	<b>-604</b>	<b>-457</b>	<b>-148</b>	<b>-385</b>
Income tax	-96,388	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Net profit</b>	<b>470,172</b>	<b>-1,223,437</b>	<b>-587</b>	<b>-3,316</b>	<b>-5,231</b>	<b>1,419</b>	<b>-2,020</b>	<b>-4,187</b>	<b>-364</b>	<b>-1,104</b>	<b>-1,605,296</b>	<b>96,736</b>	<b>-604</b>	<b>-457</b>	<b>-148</b>	<b>-385</b>