

Statement of profit or loss for the II quarter of 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
Interest income	516,396	2,161	0	238	229	1,211	406	9	120	44	3,605	0	22	0	0
Interest income calculated with the use of the effective interest rate method	480,669	2,161	0	238	229	1,211	406	9	120	44	3,605	0	22	0	0
Income of similar nature to interest income on instruments at fair value through profit or loss	35,727	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest expense	-68,000	-829,311	0	-1	-2	0	0	-1	0	0	-1,009,292	0	0	0	0
<b>Net interest income</b>	<b>448,396</b>	<b>-827,150</b>	<b>0</b>	<b>237</b>	<b>227</b>	<b>1,211</b>	<b>406</b>	<b>8</b>	<b>120</b>	<b>44</b>	<b>-1,005,687</b>	<b>0</b>	<b>22</b>	<b>0</b>	<b>0</b>
Fee and commission income	138,744	0	0	0	0	0	0	253	0	0	0	68,406	0	0	0
Fee and commission expense	-6,153	-3,854	0	0	0	-379	-1,500	132	-373	-285	-4,440	0	0	-52	-23
<b>Net fee and commission income</b>	<b>132,591</b>	<b>-3,854</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-379</b>	<b>-1,500</b>	<b>385</b>	<b>-373</b>	<b>-285</b>	<b>-4,440</b>	<b>68,406</b>	<b>0</b>	<b>-52</b>	<b>-23</b>
Net gains (losses) on financial instruments at fair value through profit or loss and foreign exchange gains (losses)	26,950	1,666	0	0	0	0	0	0	0	0	0	0	0	0	0
Net gains (losses) on investments in financial assets	31,516	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net gains (losses) on modifications	5,487	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other operating income	1,906	0	0	0	2	0	0	0	0	0	0	0	0	0	0
Other operating expenses	20,476	0	-12	-216	-75	0	-291	-109	0	-768	0	0	-12	-10	0
General administrative expenses	-238,144	0	-375	-2,313	-3,762	0	0	-2,963	0	0	0	-651	-348	-234	-163
Net impairment losses and provisions	-108,282	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
<b>Operating result</b>	<b>320,747</b>	<b>-829,338</b>	<b>-387</b>	<b>-2,292</b>	<b>-3,608</b>	<b>832</b>	<b>-1,385</b>	<b>-2,679</b>	<b>-253</b>	<b>-1,009</b>	<b>-1,010,127</b>	<b>67,755</b>	<b>-338</b>	<b>-296</b>	<b>-23</b>
<b>Profit before tax</b>	<b>320,747</b>	<b>-829,338</b>	<b>-387</b>	<b>-2,292</b>	<b>-3,608</b>	<b>832</b>	<b>-1,385</b>	<b>-2,679</b>	<b>-253</b>	<b>-1,009</b>	<b>-1,010,127</b>	<b>67,755</b>	<b>-338</b>	<b>-296</b>	<b>-23</b>
Income tax	-56,968	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Net profit</b>	<b>263,779</b>	<b>-829,338</b>	<b>-387</b>	<b>-2,292</b>	<b>-3,608</b>	<b>832</b>	<b>-1,385</b>	<b>-2,679</b>	<b>-253</b>	<b>-1,009</b>	<b>-1,010,127</b>	<b>67,755</b>	<b>-338</b>	<b>-296</b>	<b>-23</b>