

Statement of profit or loss for the period from 01/01/2021 to 12/31/2021

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	1,449,819	6,900	0	1,378	3,756	14,784	2,333	2,302	271	192	18,486	282	140	11	0	2
Interest income calculated with the use of the effective interest rate method	1,356,602	6,900	0	1,378	3,756	14,784	2,333	2,302	271	192	18,486	282	140	11	0	2
Income of similar nature to interest income on instruments at fair value through profit or loss	93,217	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest expense	-428,128	-1,623,627	0	-3	-5	0	0	-3	0	0	-2,224,910	-1	0	0	0	0
Net interest income	1,021,691	-1,616,727	0	1,375	3,751	14,784	2,333	2,299	271	192	-2,206,424	281	140	11	0	2
Fee and commission income	310,837	0	0	0	0	0	0	391	0	0	0	121,010	0	0	0	0
Fee and commission expense	-16,257	-8,069	0	0	0	-811	-3,000	102	-761	-507	-30,928	0	0	-115	-43	0
Net fee and commission income	294,580	-8,069	0	0	0	-811	-3,000	493	-761	-507	-30,928	121,010	0	-115	-43	0
Net gains (losses) on financial instruments at fair value through profit or loss and foreign exchange gains (losses)	171,923	2,389	0	0	0	0	0	0	0	0	1	0	0	0	0	0
Net gains (losses) on investments in financial assets	286,049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net gains (losses) on derecognition of financial assets	19,413	238	0	0	0	0	-1	0	0	0	0	0	0	0	0	0
Other operating income	39,374	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Other operating expenses	-62,209	0	-18	-422	28	0	-534	-706	0	-768	0	22	-18	12	-32	-37
General administrative expenses	-537,358	-2	-780	-4,705	-7,672	0	0	-7,133	0	0	-2	-1,300	-875	-514	-298	-791
Net impairment losses and provisions	-327,110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net impairment losses on investments in subsidiaries and associates	-64,901	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating result	841,452	-1,622,171	-798	-3,752	-3,891	13,973	-1,202	-5,047	-490	-1,083	-2,237,353	120,013	-753	-606	-373	-826
Profit before tax	841,452	-1,622,171	-798	-3,752	-3,891	13,973	-1,202	-5,047	-490	-1,083	-2,237,353	120,013	-753	-606	-373	-826
Income tax	-145,856	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net profit	695,596	-1,622,171	-798	-3,752	-3,891	13,973	-1,202	-5,047	-490	-1,083	-2,237,353	120,013	-753	-606	-373	-826