

## Statement of profit or loss for the period from 01/01/2022 to 06/30/2022

	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	Medical Studies Loan Fund	Aid Fund	Armed Forces Support Fund
Interest income	3 390 084	56 902	0	8 640	33 853	113 905	10 187	13 292	7 619	869	174 597	3 594	738	1 118	0	56	5	38 056	42 996
Interest income calculated with the use of the effective interest rate method	3 148 922	56 902	0	8 640	33 853	113 905	10 187	13 292	7 619	869	174 597	3 594	738	1 118	0	56	5	38 056	42 996
Income of similar nature to interest income on instruments at fair value through profit or loss	241 162	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest expense	-2 227 573	-922 102	0	-2	-3	0	0	-2	0	0	-1 431 015	0	0	0	0	0	0	-1 254	0
<b>Net interest income</b>	<b>1 162 511</b>	<b>-865 200</b>	<b>0</b>	<b>8 638</b>	<b>33 850</b>	<b>113 905</b>	<b>10 187</b>	<b>13 290</b>	<b>7 619</b>	<b>869</b>	<b>-1 256 418</b>	<b>3 594</b>	<b>738</b>	<b>1 118</b>	<b>0</b>	<b>56</b>	<b>5</b>	<b>36 802</b>	<b>42 996</b>
Fee and commission income	155 023	0	286	0	0	0	0	676	0	0	0	44 959	0	0	0	0	0	0	0
Fee and commission expense	-6 552	-3 906	0	-15	-10	-591	-1 500	-89	-308	-193	-4 661	0	0	-54	-1	0	0	-245	-91
<b>Net fee and commission income</b>	<b>148 471</b>	<b>-3 906</b>	<b>286</b>	<b>-15</b>	<b>-10</b>	<b>-591</b>	<b>-1 500</b>	<b>587</b>	<b>-308</b>	<b>-193</b>	<b>-4 661</b>	<b>44 959</b>	<b>0</b>	<b>-54</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>-245</b>	<b>-91</b>
Net gains (losses) on financial instruments at fair value through profit or loss and foreign exchange gains (losses)	23 161	-751	0	0	0	0	0	0	0	0	-173	0	0	0	0	0	0	0	0
Net gains (losses) on investments in financial assets	13 003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net gains (losses) on derecognition of financial assets	22 698	-64	0	198	0	668	-24	0	0	0	0	0	0	0	0	0	0	0	0
Other operating income	1 936	0	0	1	0	0	404	0	0	0	0	0	0	1	0	0	0	0	0
Other operating expenses	-41 512	-4	-17	-175	-52	0	-235	-555	0	0	0	-6	-16	-9	-3	-4	-8	0	0
General administrative expenses	-297 223	0	-426	-2 173	-3 853	0	0	-4 504	0	0	0	-671	-424	-189	-220	-414	-218	0	0
Net impairment losses and provisions	91 846	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net impairment losses on investments in subsidiaries and associates	17 466	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Operating result</b>	<b>1 142 357</b>	<b>-869 925</b>	<b>-157</b>	<b>6 474</b>	<b>29 935</b>	<b>113 982</b>	<b>8 428</b>	<b>9 222</b>	<b>7 311</b>	<b>676</b>	<b>-1 261 252</b>	<b>47 876</b>	<b>298</b>	<b>866</b>	<b>-223</b>	<b>-362</b>	<b>-221</b>	<b>36 557</b>	<b>42 905</b>
<b>Profit before tax</b>	<b>1 142 357</b>	<b>-869 925</b>	<b>-157</b>	<b>6 474</b>	<b>29 935</b>	<b>113 982</b>	<b>8 428</b>	<b>9 222</b>	<b>7 311</b>	<b>676</b>	<b>-1 261 252</b>	<b>47 876</b>	<b>298</b>	<b>866</b>	<b>-223</b>	<b>-362</b>	<b>-221</b>	<b>36 557</b>	<b>42 905</b>
Income tax	-200 917	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Net profit</b>	<b>941 440</b>	<b>-869 925</b>	<b>-157</b>	<b>6 474</b>	<b>29 935</b>	<b>113 982</b>	<b>8 428</b>	<b>9 222</b>	<b>7 311</b>	<b>676</b>	<b>-1 261 252</b>	<b>47 876</b>	<b>298</b>	<b>866</b>	<b>-223</b>	<b>-362</b>	<b>-221</b>	<b>36 557</b>	<b>42 905</b>