

Statement of profit or loss for the period from 01/01/2022 to 03/31/2022

	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
Interest income	1 265 247	10 485	0	3 070	11 900	43 281	3 668	4 729	2 559	290	111 404	1 144	248	369	0	17	0	745
Interest income calculated with the use of the effective interest rate method	1 190 683	10 485	0	3 070	11 900	43 281	3 668	4 729	2 559	290	111 404	1 144	248	369	0	17	0	745
Income of similar nature to interest income on instruments at fair value through profit or loss	74 564	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest expense	-747 818	-467 465	0	-1	-2	0	0	-1	0	0	-684 024	0	0	0	0	0	0	0
Net interest income	517 429	-456 980	0	3 069	11 898	43 281	3 668	4 728	2 559	290	-572 620	1 144	248	369	0	17	0	745
Fee and commission income	79 237	0	0	0	0	0	0	313	0	0	21 894	0	0	0	0	0	0	0
Fee and commission expense	-2 729	-2 033	0	-15	-10	-294	-750	-31	-159	-101	-3 545	0	0	-27	0	0	0	0
Net fee and commission income	76 508	-2 033	0	-15	-10	-294	-750	282	-159	-101	-3 545	21 894	0	-27	0	0	0	0
Net gains (losses) on financial instruments at fair value through profit or loss and foreign exchange gains (losses)	23 146	688	0	0	0	0	0	0	0	0	-5	0	0	0	0	0	0	0
Net gains (losses) on investments in financial assets	8	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	422	-63	0	198	0	156	-24	0	0	0	0	0	0	0	0	0	0	0
Other operating income	1 108	0	0	0	0	0	0	404	0	0	0	0	0	0	0	0	0	0
Other operating expenses	-32 804	-4	-9	-76	-26	0	-132	-241	0	0	0	-4	-8	-5	-2	-2	0	0
General administrative expenses	-130 373	0	-205	-1 033	-1 950	0	0	-2 055	0	0	-355	-222	-102	-141	-211	-65	0	0
Net impairment losses and provisions	95 363	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating result	550 807	-458 392	-214	2 143	9 912	43 143	2 762	3 118	2 400	189	-576 170	22 679	18	235	-143	-196	-65	745
Profit before tax	550 807	-458 392	-214	2 143	9 912	43 143	2 762	3 118	2 400	189	-576 170	22 679	18	235	-143	-196	-65	745
Income tax	-101 125	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net profit	449 682	-458 392	-214	2 143	9 912	43 143	2 762	3 118	2 400	189	-576 170	22 679	18	235	-143	-196	-65	745