

Financial Highlights	Accounting policy	▼	✕
Quarterly financial information	Financial Risk Management	▼	
<b>Consolidated financial statement</b>	Operational Segments		
<b>Consolidated income statement</b>	Transactions with Related Entities		
Consolidated statement of total comprehensive income	Fair Value		
Consolidated Balance Sheet	Conditional Liabilities and Assets		
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## Consolidated income statement

PLN millions	Note	01.01.2014 - 31.12.2014	01.01.2013 - 31.12.2013
Interest income	1	2.583.219	2.672.170
Interest expense	2	-1.129.100	-1.452.119
<b>Net interest income</b>		<b>1.454.119</b>	<b>1.220.051</b>
Fee and commission income		695.321	697.600
Fee and commission expense		-83.648	-108.863
<b>Net fee and commission income</b>	3	<b>611.673</b>	<b>588.737</b>
Dividend income	4	1.851	1.641
Result on investment financial assets	5	18.447	20.721
Result on financial instruments valued at fair value through profit and loss and foreign exchange result	5	182.836	184.414

Other operating income	6	39.440	64.571
<b>Operating income</b>		<b>2.308.366</b>	<b>2.080.135</b>
General and administrative expenses	7	-1.056.053	-1.035.244
Impairment losses on financial assets	8	-265.041	-232.531
Impairment losses on non financial assets	9	-430	-1.571
Depreciation and amortization	10	-55.326	-54.332
Other operating expenses	11	-92.811	-73.750
<b>Operating expenses</b>		<b>-1.469.661</b>	<b>-1.397.428</b>
<b>Operating profit / (loss)</b>		<b>838.705</b>	<b>682.707</b>
Share in net profit of associated companies		-246	-2.144
<b>Profit / (loss) before taxes</b>		<b>838.459</b>	<b>680.563</b>
Corporate income tax	12	-187.539	-144.768
<b>Profit / (loss) after taxes</b>		<b>650.920</b>	<b>535.795</b>
Attributable to:			
Owners of the parent		650.920	535.795
Non-controlling interests		0	0
<b>Basic earnings per ordinary share (in PLN)</b>	<b>13</b>	<b>0.54</b>	<b>0.44</b>
<b>Diluted earnings (losses) per ordinary share (in PLN)</b>	<b>13</b>	<b>0.54</b>	<b>0.44</b>