

Financial Highlights	Accounting policy	▼	✕
Quarterly financial information	Financial Risk Management	▼	
Consolidated financial statement	Operational Segments		
General Information about Issuer	Transactions with Related Entities		
	Fair Value		
	Conditional Liabilities and Assets		
	Notes to the Consolidated Financial Statements		
	Supplementary Information		

Quarterly financial information

Consolidated Income Statement

PLN millions	1.01.2014 - 31.12.2014	1.10.2014 - 31.12.2014*	1.01.2013 - 31.12.2013	1.10.2013 - 31.12.2013*
Interest income	2.583.219	620.379	2.672.170	645.051
Interest expense	-1.129.100	-271.705	-1.452.119	-300.436
Net interest income	1.454.119	348.674	1.220.051	344.615
Fee and commission income	695.321	164.086	697.600	175.274
Fee and commission expense	-83.648	-21.887	-108.863	-27.917
Net fee and commission income	611.673	142.199	588.737	147.357
Dividend income	1.851	0	1.641	3
Result on investment financial assets	18.447	3.542	20.721	637
Result on financial instruments valued at fair value through profit and loss and foreign exchange result	182.836	53.251	184.414	39.028

Other operating income	39.440	9.817	64.571	21.090
Operating income	2.308.366	557.483	2.080.135	552.730
General and administrative expenses	-1.056.053	-263.566	-1.035.244	-261.255
Impairment losses on financial assets	-265.041	-63.904	-232.531	-62.259
Impairment losses on non-financial assets	-430	-79	-1.571	-948
Depreciation and amortization	-55.326	-15.508	-54.332	-12.557
Other operating expenses	-92.811	-16.698	-73.750	-29.449
Operating expenses	-1.469.661	-359.755	-1.397.428	-366.468
Operating profit / (loss)	838.705	197.728	682.707	186.262
Share in net profit of associated companies	-246	-246	-2.144	-403
Profit / (loss) before taxes	838.459	197.482	680.563	185.859
Corporate income tax	-187.539	-39.810	-144.768	-42.826
Profit / (loss) after taxes	650.920	157.672	535.795	143.033
Attributable to:				
Owners of the parent	650.920	157.672	535.795	143.033
Non-controlling interests	0	0	0	0

* - quarterly financial information has not been audited

Consolidated statement of total comprehensive income

PLN millions	1.01.2014- 31.12.2014	1.10.2014- 31.12.2014*	1.01.2013- 31.12.2013	1.10.2013- 31.12.2013*
Profit / (loss) after taxes	650.920	157.672	535.795	143.033
Other elements of total comprehensive income that will be subsequently reclassified to profit or loss	25.250	-56.854	3.911	28.179
Effect of valuation of available for sale debt securities	69.491	4.994	-44.482	15.817
Effect of valuation of available for sale shares	29	55	18	24
Hedge accounting	-44.270	-61.903	48.375	12.338
Other elements of total comprehensive income that will not be subsequently reclassified to profit or loss	-2.643	-2.643	0	0
Actuarial gains (losses)	-2.643	-2.643	0	0
Other elements of total comprehensive income before taxes	22.607	-59.497	3.911	28.179
Corporate income tax on other elements of total comprehensive income that will be subsequently	-4.798	10.802	-743	-5.354

reclassified to profit or loss				
Corporate income tax on other elements of total comprehensive income that will not be subsequently reclassified to profit or loss	502	502	0	0
Other elements of total comprehensive income after taxes	18.312	-48.193	3.168	22.825
Total comprehensive income for the period	669.232	109.479	538.963	165.858
Attributable to:				
Owners of the parent	669.232	109.479	538.963	165.858
Non-controlling interests	0	0	0	0

* quarterly financial information has not been audited