

BALANCE-SHEET

	as at	Note	31.12.2003 (current year)	31.12.2002 (prior year)
ASSETS				
I. Cash and due from the Central Bank		1	185 908	248 987
II. Treasury bills and other bills eligible for refinancing with the Central Bank				
III. Receivables due from other financial institutions		2	372 932	496 359
1. Current			147 250	242 319
2. Term			225 682	254 040
IV. Receivables due from customers		3	3 243 325	2 172 175
1. Current			608 686	473 905
2. Term			2 634 639	1 698 270
V. Receivables due from budget sector		4	89	1 308
1. Current				
2. Term			89	1 308
VI. Securities purchased under resale agreements		5		
VII. Debt securities		6	572 342	679 744
VIII. Shares and investments in subsidiaries		7, 10	58 084	6 572
IX. Shares and investments in sister companies		8, 10		
X. Shares and investments in associated entities		9, 10		
XI. Minority investments		11	52	45
XII. Other securities and other financial assets		12	1 579	3 416
XIII. Intangible fixed assets, incl. - goodwill		14	12 587	14 459
XIV. Tangible fixed assets		15	51 086	64 411
XV. Other assets		16	63 256	15 022
1. Seized assets - for sale				
2. Other			63 256	15 022
XVI. Prepayments and accrued income		17	24 734	42 665
1. Deferred income tax			18 621	37 050
2. Other prepayments and accrued income			6 113	5 615
TOTAL ASSETS			4 585 974	3 745 163
LIABILITIES				
I. Due to the Central Bank				
II. Due to other financial institutions		20	1 398 993	759 946
1. Current			523 833	13 981
2. Term			875 160	745 965
III. Due to customers		21	2 473 541	2 280 289
1. Savings:				
a. Current				
b. Term				
2. Others:			2 473 541	2 280 289
a. Current			1 158 846	923 946
b. Term			1 314 695	1 356 343
IV. Due to budget sector		22	21 242	26 913
1. Current			9 577	10 850
2. Term			11 665	16 063
V. Securities sold under repurchase agreements		23		
VI. Debt securities issued		20,21,22,24		
1. Short-term				
2. Long-term				
VII. Other liabilities in respect of financial instruments			1 093	
VIII. Special funds and other liabilities		25	65 223	62 072
IX. Accruals and deferred income		26	102 831	84 943
1. Settlements of accrued expenses			10 524	7 648
2. Negative goodwill				
3. Other accruals and deferred income			92 307	77 295

X. Provisions	27	6 875	11 348
1. Provision for corporate income tax		5 083	8 505
2. Other provisions		1 792	2 843
a. Short-term			
b. Long-term		1 792	2 843
XI. Subordinated debt	28		
XII. Share capital	29	30 155	30 155
XIII. Unpaid contribution to share capital (negative value)			
XIV. Own shares (negative value)	30		
XV. Reserve capital	31	349 534	352 244
XVI. Revaluation reserve	32	(7 336)	2 011
XVII. Other reserve capital	33	97 281	96 062
XVIII. Retained earnings (or uncovered loss) from prior years		10 521	7 805
XIX. Net profit (loss)		36 021	31 375
TOTAL LIABILITIES		4 585 974	3 745 163

Capital Adequacy Ratio	34	12.78	20.70
Net book value		516 176	519 652
Number of shares		15 077 700	15 077 700
Net book value per share (in PLN)	35	34.23	34.46
Diluted number of shares			
Diluted book value per share (in PLN)	35		

OFF-BALANCE SHEET ITEMS

	as at	Note	31.12.2003 (current year)	31.12.2002 (prior year)
I. Contingent liabilities and assets:			1 924 276	1 350 573
1. Contingent liabilities granted:	36		1 190 715	891 105
a) lending commitments			1 025 886	769 491
b) guarantees			164 829	121 614
2. Contingent assets received:	37		733 561	459 468
a) lending commitments			538 324	335 889
b) guarantees			195 237	123 579
II. Commitments resulting from sale/purchase transactions			4 628 496	2 101 956
III. Other, including:			462 954	
- FC deposit transactions			11 222	
- derivatives			451 732	
TOTAL off-balance sheet items			7 015 726	3 452 529