

BALANCE (in ths PLN)	at "31-03-03 quarter end /2003"	at "31-12-02 quarter end /2002"	at "31-03-02 quarter end /2002"	at "31-12-01 quarter end /2001"
ASSETS				
I. Cash and balances with the Central Bank	2 690 542	3 175 424	2 599 547	4 263 970
II. Debt securities eligible for rediscounting at the Central Bank	12 908	15 616	31 506	28 669
III. Amounts due from other financial institutions	6 540 739	7 431 826	7 516 847	8 658 423
1. Short-term	6 027 214	7 042 657	7 025 436	8 161 552
a) current	2 591 863	3 954 106	1 990 963	2 824 088
b) other short-term	3 435 351	3 088 551	5 034 473	5 337 464
2. Long-term	513 525	389 169	491 411	496 871
IV. Amounts due from clients	27 604 182	27 668 597	30 884 868	32 058 849
1. Short-term	8 515 565	8 883 611	11 353 182	12 051 668
a) current	4 329 824	4 286 149	4 621 336	4 609 468
b) other short-term	4 185 741	4 597 462	6 731 846	7 442 200
2. Long-term	19 088 617	18 784 986	19 531 686	20 007 181
V. Amounts due from public sector entities	1 886 537	1 726 090	1 439 015	1 392 036
1. Short-term	444 883	313 138	54 612	33 498
a) current	23 934	17 815	16 107	11 526
b) other short-term	420 949	295 323	38 505	21 972
2. Long-term	1 441 654	1 412 952	1 384 403	1 358 538
VI. Amounts due from reverse repo transactions	67 393	67 393	67 393	66 998
VII. Debt securities	23 027 704	21 307 672	20 913 649	20 171 696
VIII. Amounts due from subordinated companies valuated under the equity accounting method	167 899	172 728	152 993	251 284
1. Subsidiary	56 244	54 346	47 944	128 531

2. Joint-controlled		1	1	1	3
3. Associated	111 654	118 381	105 048	122 750	
IX. Shares in subsidiaries valued under the equity accounting method	82 892	82 889	53 172	66 071	
X. Shares in joint-controlled companies valued under the equity accounting method	11 023	12 050	9 556	9 457	
XI. Shares in associated companies valued under the equity accounting method	150 926	158 273	188 902	199 776	
XII. Shares in other entities	15 433	18 296	99 488	85 802	
XIII. Other securities and financial assets	97 437	101 950	404 572	-	
XIV. Intangible assets, including:	358 587	66 325	44 038	43 002	
- goodwill	-	-	-	-	
XV. Goodwill on consolidation	4 544	5 546	5 126	5 479	
XVI. Tangible fixed assets	1 686 992	1 984 710	1 894 328	1 892 441	
XVII. Other assets	1 197 290	828 643	852 208	2 864 738	
1. Acquired assets for sale	5 388	93 308	4 253	3 574	
2. Stock	-	-	-	-	
3. Other	1 191 902	735 335	847 955	2 861 164	
XVIII. Prepayments and accrued income	390 271	259 473	183 431	2 078 152	
1. Deferred tax	239 597	154 018	32 104	33 378	
2. Other prepayments and accrued income	150 674	105 455	151 327	2 044 774	
TOTAL ASSETS	65 993 299	65 083 501	67 340 639	74 136 843	
LIABILITIES AND EQUITY					
I. Amounts due to the Central Bank	2 444 115	2 484 032	2 607 899	3 958 394	
II. Amounts due to other financial institutions	2 478 533	1 886 922	2 141 558	3 994 028	
1. Short-term	2 277 127	1 858 759	1 791 441	3 949 337	

a) current	1 387 343	1 090 966	483 212	591 734
b) other short-term	889 784	767 793	1 308 229	3 357 603
2. Long-term	201 406	28 163	350 117	44 691
III. Amounts due to clients	44 631 432	45 666 808	48 678 276	49 836 402
1. Short-term	40 669 548	40 734 754	44 133 563	45 018 627
a) current, including:	15 024 056	15 676 541	13 925 926	15 287 534
- saving accounts	4 134 007	4 134 007	4 023 854	3 619 404
b) other short-term , including:	25 645 492	25 058 213	30 207 637	29 731 093
- saving accounts	-	-	197	65
2. Long-term, including:	3 961 884	4 932 054	4 544 713	4 817 775
- saving accounts	-	-	1	1
IV. Amounts due to sector entities	2 416 763	2 643 589	2 447 367	2 478 687
1. Short-term	1 590 141	2 641 208	2 445 516	2 475 497
a) current	1 588 395	1 616 590	1 441 242	1 109 789
b) other short-term	1 746	1 024 618	1 004 274	1 365 708
2. Long-term	826 622	2 381	1 851	3 190
V. Liabilities arising from repo transactions	-	-	-	-
VI. Liabilities arising from the issue of own securities	1 711 427	1 207 914	474 763	329 362
1. Short-term	1 711 427	1 207 914	474 763	329 362
2. Long-term	-	-	-	-
VII. Other amounts due to financial instruments	256 107	251 385	63 715	-
VIII. Amounts due to subordinated companies valuated under the equity accounting method	72 938	67 596	15 818	30 948
1. Subsidiary	69 683	18 290	13 750	7 685
2. Joint controlled	2 470	2 930	1 448	1 243

3. Associated		785 46 376		620 22 020
IX. Special funds and other liabilities	1 841 224	1 149 538	1 874 183	2 036 459
X. Accruals and deferred income	2 308 880	2 137 324	1 868 639	3 985 395
1. Accruals	364 932	294 106	423 233	368 503
2. Negative goodwill	-	-	-	-
3. Other deferred income	1 943 948	1 843 218	1 445 406	3 616 892
XI. Negative goodwill on consolidation	30 406	34 405	34 223	37 956
XII. Provisions	473 999	487 320	490 600	515 018
1. Provisions for deferred tax	-	-	45 908	29 645
2. Other provisions	473 999	487 320	444 692	485 373
a) short-term	51 478	70 405	-	80 523
a) long-term	422 521	416 915	444 692	404 850
XIII. Subordinated liabilities	-	-	-	-
XIV. Minority interests	21 981	23 517	29 146	30 767
XV. Share capital	165 748	165 748	165 748	165 748
XVI. Unpaid share capital	-	-	-	-
XVII. Own shares (negative value)	-	-	-	-
XVIII. Supplementary capital	1 494 193	1 494 193	1 494 193	1 492 136
XIX. Revaluation reserve	169 824	167 130	211 420	157 970
XX. Other reserve capital	4 575 850	4 575 070	4 582 487	3 949 605
XXI. Foreign exchange differences on foreign investments	-1 307	-3 928	-8 493	5 662
1. Positive foreign exchange differences	16 743	12 596	7 359	5 662
2. Negative foreign exchange differences	-18 050	-16 524	-15 852	-
XXII. Profit from previous years	644 939	-124 650	-123 103	-121 454
XXIII. Net profit	256 247	769 588	292 200	1 253 760

TOTAL LIABILITIES AND EQUITY	65 993 299	65 083 501	67 340 639	74 136 843
Capital Adequacy Ratio	16,61	17,26	14,79	15,36
Net book value (in ths PLN)	7 335 900	7 077 556	6 648 675	6 941 383
Number of shares	165 748 203	165 748 203	165 748 203	165 748 203
Net book value per share (in PLN)	44,26	42,70	40,11	41,88
Diluted number of shares	166 026 002	166 038 758	165 932 992	165 853 194
Diluted net book value per share (in PLN)	44,19	42,63	40,07	41,85