



**ALIOR
BANK**

ALIOR BANK S.A.

**2015 financial results
add-on**

March 4, 2016

Impairment losses on impaired loans and advances to customers

in PLN ths.	01.01.2015 - 31.12.2015
Impairment losses on impaired loans and advances to customers	-649 137
financial sector	-5 995
non-financial sector	-643 142
mortgage loans	-26 330
other retail	-419 888
business	-196 924
Debt securities	-7 981
IBNR for customers without impairment losses	-2 067
Other items	-12 928
Net impairment losses & provisions	-672 113

Income statement snapshot

Interest income and expenses relating to the CIRS and IRS transactions are presented quarterly in net interest income.

in PLN m	Q1'14	Q2'14	Q3'14	Q4'14	Q1'15	Q2'15	Q3'15	Q4'15
Interest income	483	520	548	513	556	596	617	630
Interest expense	-208	-212	-225	-189	-212	-223	-228	-235
Net interest income	275	308	323	324	344	373	388	395
Dividend	0	0	0	0	0	0	0	0
Fee and commission income	125	139	135	135	136	125	145	140
Fee and commission expense	-42	-55	-50	-39	-43	-54	-56	-61
Net fee and commission income	84	84	85	96	93	70	89	79
Trading result	52	62	76	66	64	71	54	79
Net gain (realized) on other financial instruments	0	2	-2	8	5	-1	3	5
Other operating income	12	14	13	14	19	32	17	14
Other operating costs	-5	-3	-5	-7	-6	-22	-1	-2
Net other operating income	7	11	7	7	13	10	16	12
General administrative expenses	-215	-234	-235	-241	-258	-263	-262	-325
Impairment losses	-117	-130	-167	-133	-145	-159	-173	-195
Gross profit	85	102	88	126	117	103	115	51
Income tax	-17	-19	-18	-25	-26	-16	-24	-12
Net profit from continuing operations	68	83	70	101	91	87	91	39
Net profit attributable to equity holders of the parent	68	83	70	101	91	88	91	40