

ANNUAL FINANCIAL STATEMENTS, THE IMPORTANCE OF OTHER COMPREHENSIVE INCOME

Grzegorz Warzocha

Wrocław University of Economics, Wrocław, Poland
e-mail: grzegorz.warzocha@ue.wroc.pl

© 2018 Grzegorz Warzocha

This is an open access article distributed under the Creative Commons Attribution-NonCommercial-NoDerivs license (<http://creativecommons.org/licenses/by-nc-nd/3.0/>)

DOI: 10.15611/fins.2018.2.07

JEL Classification: M41, M42, M48

Abstract: The objective of the research was to verify whether the financial information presented in other comprehensive income has a material impact on the statement of total comprehensive income and financial statements viewed as a whole. The research focused primarily on the presentation requirements defined by the International Accounting Standard IAS 1 *Presentation of Financial Statements* and study of the annual reports filed in 2014-2016 by the WIG 20 constituent companies listed on the Warsaw Stock Exchange. In order to assess whether the impact of the financial information reported in other comprehensive income is material, relevant concepts of materiality were applied. It was tentatively assumed that the financial information presented in other comprehensive statement will be material. The results of the conducted research study confirmed in general this assumption.

Keywords: other comprehensive income, financial statements, financial reporting.

1. Introduction

Objectives, assumptions, methods used and their limitations

Other comprehensive income is the change in equity that results from revenue, expenses, gains, and losses during a period, as well as any other recognized changes in equity that occur for reasons other than investments by owners and distributions to owners [Wiley GAAP 2016, p. 50].

Based on the conducted research, it was concluded that the importance of other comprehensive income is relatively rarely discussed in the scientific publications. These infrequent publications tend to focus either on other comprehensive income in certain types of industry (such as construction [Xiuping, Mingzhu 2017] or the banking industry) or its predictive potential [Sajnog 2017, pp. 376-386].

The objective of the research was to verify whether the financial information presented in other comprehensive income has a material impact on the statement of total comprehensive income and financial statements viewed as a whole.

It was assumed that the financial information presented in other comprehensive statement will be material, because other comprehensive income is an obligatory component of the statement of total comprehensive income under International Financial Reporting Standards.

The research focused primarily on the regulations of the IAS1 *Presentation of Financial Statements* and the study of the annual reports filed in 2013-2016 by the WIG 20 constituent companies listed on the Warsaw Stock Exchange.

Given the empirical nature of the study, priority was given to the reading and analysis the International Financial Reporting Standards, professional literature and selected annual reports. Consequently the study concentrates less on theoretical studies and publications.

2. Presentation of the financial statements

The International Accounting Standard IAS 1 *Presentation of Financial Statements* requires an entity to present a complete set of financial statements at least annually, with comparative amounts for the preceding year (including comparative amounts in the notes). Financial statements are a structured representation of the financial position and financial performance of an entity. The objective of financial statements is to provide information about the financial position, financial performance and cash flows of an entity that is useful to a wide range of users in making economic decisions (IAS 1.9). To meet this objective, financial statements provide information about an entity's:

- assets;
- liabilities;
- equity;
- income and expenses, including gains and losses;
- contributions by and distributions to owners in their capacity as owners;
- cash flows.

This information, along with other information in the notes, assists users of financial statements in predicting the entity's future cash flows and, in particular, their timing and certainty.

In accordance with IAS 1, a complete set of financial statements comprises (IAS 1.10):

- a statement of financial position as at the end of the period;
- a statement of profit or loss and other comprehensive income for the period;
- a statement of changes in equity for the period;
- a statement of cash flows for the period;
- notes, comprising significant accounting policies and other explanatory information;
- comparative information in respect of the preceding period; and

- a statement of the financial position as at the beginning of the preceding period when an entity applies an accounting policy retrospectively or makes a retrospective restatement of items in its financial statements, or when it reclassifies items in its financial statements.

An entity may use titles for the statements other than those used in IAS 1. For example, an entity may use the title 'statement of comprehensive income' instead of 'statement of profit or loss and other comprehensive income'.

It can be assumed that all financial statements and their components, such as other comprehensive income, are important to their users, otherwise the International Financial Reporting Standards would not require their presentation or disclosure.

3. Other comprehensive income in financial reporting standards and annual reports

3.1. Statement of profit or loss and other comprehensive income in financial reporting standards

Single statement

In accordance with IAS 1, an entity may present a single statement of profit or loss and other comprehensive income, with profit or loss and other comprehensive income presented in two sections (IAS 1.10A). The sections shall be presented together, with the profit or loss section presented first followed directly by the other comprehensive income section.

Separate statements

An entity may also present the profit or loss section in a separate statement of profit or loss (IAS 1.10A). If so, the separate statement of profit or loss shall immediately precede the statement presenting comprehensive income, which shall begin with profit or loss.

The statement of profit or loss and other comprehensive income (statement of comprehensive income) shall present, in addition to the profit or loss and other comprehensive income sections (IAS 1.81A):

- profit or loss;
- total other comprehensive income;
- comprehensive income for the period, being the total of profit or loss and other comprehensive income.

If an entity presents a separate statement of profit or loss it does not present the profit or loss section in the statement presenting comprehensive income.

Statement of profit or loss

In addition to items required by other IFRSs, the profit or loss section or the statement of profit or loss shall include line items that present the following amounts for the period (IAS 1.82):

- revenue, presenting separately interest revenue calculated using the effective interest method;
- gains and losses arising from the derecognition of financial assets measured at amortised cost;
- finance costs;
- impairment losses (including reversals of impairment losses or impairment gains) determined in accordance with IFRS 9 Financial Instruments;
- share of the profit or loss of associates and joint ventures accounted for using the equity method;
- if a financial asset is reclassified out of the amortised cost measurement category so that it is measured at fair value through profit or loss, any gain or loss arising from a difference between the previous amortised cost of the financial asset and its fair value at the reclassification date (as defined in IFRS 9);
- if a financial asset is reclassified out of the fair value through other comprehensive income measurement category so that it is measured at fair value through profit or loss, any cumulative gain or loss previously recognised in other comprehensive income that is reclassified to profit or loss;
- tax expense;
- single amount for the total of discontinued operations (as defined in IFRS 5).

Other comprehensive income

The components of other comprehensive income include (IAS 1.7):

- changes in revaluation surplus (see IAS 16 Property, Plant and Equipment and IAS 38 Intangible Assets);
- remeasurements of defined benefit plans (see IAS 19 Employee Benefits);
- gains and losses arising from translating the financial statements of a foreign operation (see IAS 21 The Effects of Changes in Foreign Exchange Rates);
- gains and losses from investments in equity instruments designated at fair value through other comprehensive income in accordance with IFRS 9;
- gains and losses on financial assets measured at fair value through other comprehensive income in accordance with IFRS 9.
- the effective portion of gains and losses on hedging instruments in a cash flow hedge and the gains and losses on hedging instruments that hedge investments in equity instruments measured at fair value through other comprehensive income in accordance with IFRS 9 (see Chapter 6 of IFRS 9);
- for particular liabilities designated as at fair value through profit or loss, the amount of the change in fair value that is attributable to changes in the liability's credit risk (see Chapter 6 of IFRS 9);
- changes in the value of the time value of options when separating the intrinsic value and time value of an option contract and designating as the hedging instrument only the changes in the intrinsic value (see Chapter 6 of IFRS 9);

and

- changes in the value of the forward elements of forward contracts when separating the forward element and spot element of a forward contract and designating as the hedging instrument only the changes in the spot element, and changes in the value of the foreign currency basis spread of a financial instrument when excluding it from the designation of that financial instrument as the hedging instrument (see Chapter 6 of IFRS 9).

Income tax and reclassification adjustments (recycling)

An entity shall disclose the amount of income tax relating to each item of other comprehensive income, including reclassification adjustments, either in the statement of profit or loss and other comprehensive income or in the notes (IAS 1.90).

An entity may present items of other comprehensive income either (IAS 1.91):

- net of related tax effects,
- or
- before related tax effects with one amount shown for the aggregate amount of income tax relating to those items.

If an entity elects to present items before related tax effects, it shall allocate the tax between the items that might be reclassified subsequently to the profit or loss section and those that will not be reclassified subsequently to the profit or loss section.

Reclassification adjustments

In accordance with IAS 1, an entity shall disclose reclassification adjustments relating to the components of other comprehensive income.

Other IFRSs specify whether and when amounts previously recognised in other comprehensive income are reclassified (recycled) to profit or loss. Such reclassifications (transfers) are referred to in IAS 1 as reclassification adjustments. A reclassification adjustment is included with the related component of other comprehensive income in the period that the adjustment is reclassified to profit or loss. These amounts may have been recognised in other comprehensive income as unrealised gains in the current or previous periods. Those unrealised gains must be deducted from other comprehensive income in the period in which the realised gains are reclassified to profit or loss to avoid including them in total comprehensive income twice.

An entity may present reclassification adjustments in the statement(s) of profit or loss and other comprehensive income or in the notes. An entity presenting reclassification adjustments in the notes presents the items of other comprehensive income after any related reclassification adjustments.

Examples of items that are reclassified

Reclassification adjustments arise, for example, on the disposal of a foreign operation (see IAS 21) and when some hedged forecast cash flows affect profit or loss (see IFRS 9 in relation to cash flow hedges).

Examples of items that are not reclassified

Reclassification adjustments do not arise on changes in revaluation surplus recognised in accordance with IAS 16 or IAS 38 or on remeasurements of defined benefit plans recognised in accordance with IAS 19. These components are recognised in other comprehensive income and are not reclassified to profit or loss in subsequent periods. Changes in revaluation surplus may be transferred to retained earnings in subsequent periods as the asset is used or when it is derecognised (see IAS 16 and IAS 38).

In accordance with IFRS 9, reclassification adjustments do not arise if a cash flow hedge or the accounting for the time value of an option (or the forward element of a forward contract or the foreign currency basis spread of a financial instrument) result in amounts that are removed from the cash flow hedge reserve or a separate component of equity, respectively, and included directly in the initial cost or other carrying amount of an asset or a liability. These amounts are directly transferred to assets or liabilities.

3.2. Statement of profit or loss and other comprehensive income in annual reports of WIG 20

Approach

In order to assess whether the impact of the financial information reported in other comprehensive income is material, annual reports of WIG20 constituent companies were collected and analyzed.

Sales revenues (or its equivalent, such as for example interest in banking institutions), net income, equity and other comprehensive income details were then extracted and analyzed further.

In the context and for the purposes of this research, concepts of materiality as defined both in local legislation (Polish Accounting Act) and International Standards of Auditing were applied.

In accordance with art. 4.4a of the Polish Accounting Act, financial information is material when their omission or misstatement affects decisions of their users.

Similar to that, in accordance with the International Standard on Auditing ISA 320, *Materiality in Planning and Performing an Audit*, misstatements, including omissions, are considered to be material if they, individually or in the aggregate, could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements (ISA 320.2). In accordance with ISA 320, determining a percentage to be applied to a chosen benchmark involves the exercise of professional judgment (ISA 320.A4). There is a relationship between the percentage and the chosen benchmark, such that the percentage applied to profit before tax from continuing operations will normally be higher than the percentage applied to total revenue. For example, the auditor may consider 5% of profit before tax from continuing operations to be appropriate for a profit-oriented entity in a manufacturing industry, while the auditor may consider 1% of total revenue or total expenses to be

appropriate for a not-for-profit entity. Higher or lower percentages, however, may be deemed appropriate in the circumstances (ISA 320.A8).

For the purpose of this research materiality was established follows:

- in respect of sales revenues ⇒ 0.5% or more,
- in respect of net profit ⇒ 5% or more,
- in respect of equity ⇒ 2% or more.

Consequently, if other comprehensive income constituted less than 0.5% of sales revenues, 5% of net profit or 2% of equity, then its impact was assessed to be immaterial (the impact of the negative percentage was ignored, for example the result of -7% was assessed as material based on net profit criterium).

Results

The results of the research for the financial year ending 31 December 2014 are presented in Table 1.

The results of the research conducted for the financial year ending 31 December 2014 proved that in 16 of the 20 WIG 20 companies, other comprehensive income proved to be material based on the sales revenues criterion (0.5% or more) and in 17 of the 20 companies based on the net income criterion (5% or more). However it should be noted that only in seven of the 20 WIG 20 companies other comprehensive income proved to be material based on the equity criterion (2% or more). In all of these seven companies other comprehensive income proved also to be material based on the sales revenues criteria and on the net income criteria or consequently based on all three criteria.

In 16 of the 20 companies other comprehensive income proved to be material based on the sales revenues criterion and the net income criterion (or based on two criteria), while only in one company (EUROCASH) other comprehensive income proved to be material based on one criterion.

Only in three of the 20 companies (CCC, CYFRPLSAT and PZU) other comprehensive income was not material based on the sales revenues criterion (less than 0.5%), the net income criterion (less than 5%) and the equity criterion (less than 2%).

The results of the research for the financial year ending 31 December 2015 are presented in Table 2.

The results of the research conducted for the financial year ending 31 December 2015 proved that in 10 of the 20 WIG 20 companies other comprehensive income proved to be material based on the sales revenues criterion (0.5% or more) and in 11 of the 20 companies based on the net income criterion (5% or more). However it should be noted that only in five of the 20 WIG 20 companies other comprehensive income proved to be material based on the equity criterion (2% or more). In all of these five companies other comprehensive income also proved to be material based on the sales revenues criterion and on the net income criterion or consequently based on all three criteria.

Table 1. Other comprehensive income 2014

ENTITY	in PLN ,000				(%)		
	Sales revenues (Interest)	Net Income	Equity	OCI	OCI / Revenues	OCI / Net Income	OCI / Equity
ALIOR	2 246 699	322 047	3 015 076	38 203	2%	12%	1%
ASSECOPOL	6 231 900	528 500	7 973 400	95 800	2%	18%	1%
BZWBK	8 014 604	2 047 292	18 051 694	244 546	3%	12%	1%
CCC	2 009 059	420 356	952 239	-281	0%	0%	0%
CYFRPLSAT	7 409 900	292 500	9 141 600	-3 200	0%	-1%	0%
ENERGA	10 590 595	1 006 198	8 553 559	-87 595	-1%	-9%	-1%
EUROCASH	16 963 845	183 120	1 034 118	-9 537	0%	-5%	-1%
JSW	6 814 900	-657 100	7 267 500	-422 100	-6%	64%	-6%
KGHM	20 492 000	2 451 000	25 530 000	997 000	5%	41%	4%
LOTOS	28 501 887	-1 466 372	8 258 463	-435 765	-2%	30%	-5%
LPP	4 769 288	481 860	1 638 414	-180 314	-4%	-37%	-11%
MBANK	5 375 847	1 289 310	11 072 980	231 456	4%	18%	2%
ORANGEPL	12 212 000	535 000	12 398 000	-112 000	-1%	-21%	-1%
PEKAO	8 769 869	2 725 116	24 045 732	490 620	6%	18%	2%
PGE	28 137 000	3 657 000	44 884 000	-384 000	-1%	-11%	-1%
PGNIG	34 304 000	2 822 000	30 169 000	-221 000	-1%	-8%	-1%
PKNORLEN	106 832 000	-5 828 000	20 386 000	-671 000	-1%	12%	-3%
PKOBP	14 746 097	3 242 816	27 615 551	155 910	1%	5%	1%
PZU	16 780 134	2 967 627	13 167 628	17 193	0%	1%	0%
TAURONPE	18 440 763	1 185 560	17 996 564	-290 384	-2%	-24%	-2%
				Total	16/20	17/20	7/20

Source: 2014 Annual Reports of WIG 20 companies.

Table 2. Other comprehensive income 2015

ENTITY	in PLN ,000				(%)		
	Sales revenues (Interest)	Net Income	Equity	OCI	OCI / Revenues	OCI / Net Income	OCI / Equity
ALIOR	2 945 024	308 975	3 514 099	-6 211	0%	-2%	0%
ASSECOPOL	7 256 200	575 800	8 342 900	249 500	3%	43%	3%
BZWBK	8 172 179	2 534 551	20 568 130	-169 161	-2%	-7%	-1%
CCC	2 307 000	259 400	1 123 600	400	0%	0%	0%
CYFRPLSAT	9 823 000	1 163 400	10 250 100	8 500	0%	1%	0%
ENERGA	10 804 000	840 000	8 814 000	17 000	0%	2%	0%
EUROCASH	20 318 212	230 211	1 168 123	3 538	0%	2%	0%
JSW	6 934 900	-3 285 200	3 934 200	-15 900	0%	0%	0%
KGHM	20 008 000	-5 009 000	20 414 000	686 000	3%	-14%	3%
LOTOS	22 709 442	-263 300	7 712 198	-281 625	-1%	107%	-4%
LPP	5 130 353	351 320	1 889 739	-44 381	-1%	-13%	-2%
MBANK	3 660 505	1 304 128	12 274 964	-116 717	-3%	-9%	-1%
ORANGEPL	11 840 000	254 000	11 977 000	26 000	0%	10%	0%
PEKAO	7 858 527	2 293 478	23 424 193	-258 378	-3%	-11%	-1%
PGE	28 542 000	-3 037 000	40 417 000	52 000	0%	-2%	0%
PGNIG	36 464 000	2 136 000	30 741 000	-367 000	-1%	-17%	-1%
PKNORLEN	88 336 000	3 233 000	24 244 000	1 330 000	2%	41%	5%
PKOBP	13 266 751	2 601 253	30 264 913	48 109	0%	2%	0%
PZU	17 627 670	2 342 196	15 178 907	5 766	0%	0%	0%
TAURONPE	18 375 224	-1 804 215	16 048 157	122 076	1%	-7%	1%
				Total	10/20	11/20	5/20

Source: 2015 Annual Reports of WIG 20 companies.

Table 3. Other comprehensive income 2016

ENTITY	in PLN ,000				(%)		
	Sales revenues (Interest)	Net Income	Equity	OCI	OCI / Revenues	OCI / Net Income	OCI / Equity
ALIOR	3 529 243	618 077	6 202 913	-86 852	-2%	-14%	-1%
ASSECOPOL	7 932 000	543 600	8 670 600	280 300	4%	52%	3%
BZWBK	8 545 966	2 384 092	21 018 476	-504 508	-6%	-21%	-2%
CCC	3 185 300	315 500	1 236 100	2 500	0%	1%	0%
CYFRPLSAT	9 729 800	1 021 000	11 377 600	8 200	0%	1%	0%
ENERGA	10 181 000	147 000	8 817 000	63 000	1%	43%	1%
EUROCASH	21 219 899	190 016	1 155 103	4 334	0%	2%	0%
JSW	6 731 300	4 400	4 069 600	11 800	0%	268%	0%
KGHM	19 156 000	-4 449 000	15 911 000	239 000	1%	-5%	2%
LOTOS	20 931 090	1 015 217	8 610 894	-116 521	-1%	-11%	-1%
LPP	6 019 046	174 775	2 134 731	113 829	2%	65%	5%
MBANK	3 872 855	1 222 224	13 051 161	-447 125	-12%	-37%	-3%
ORANGEPL	11 538 000	-1 746 000	10 009 000	74 000	1%	-4%	1%
PEKAO	7 717 373	2 279 764	22 911 943	-506 991	-7%	-22%	-2%
PGE	28 092 000	2 566 000	42 775 000	372 000	1%	14%	1%
PGNIG	33 196 000	2 349 000	32 016 000	633 000	2%	27%	2%
PKNORLEN	79 553 000	5 740 000	29 285 000	217 000	0%	4%	1%
PKOBP	13 554 300	2 876 100	32 568 600	-572 400	-4%	-20%	-2%
PZU	19 433 000	2 417 000	17 127 000	-125 000	-1%	-5%	-1%
TAURONPE	17 646 489	370 137	16 679 318	277 748	2%	75%	2%
				Total	15/20	15/20	4/20

Source: 2016 Annual Reports of WIG 20 companies.

In 10 of the 20 companies, other comprehensive income proved to be material based on the sales revenues criterion and the net income criteria (or based on two criteria), while only in one company (ORANGEPL) other comprehensive income proved to be material based on one criterion.

In 2015 in 9 of the 20 companies other comprehensive income was not material based on the sales revenues criterion (less than 0.5%), the net income criterion (less than 5%) and the equity criterion (less than 2%). Compared to three companies in 2014 this was an increase of six companies (ALIOR, ENERGA, EUROCASH, JSW, PGE and PKOBP).

The results of the research for the financial year ending 31 December 2016 are presented in Table 3.

The results of the research conducted for the financial year ending 31 December 2016 proved that in 15 of 20 the WIG 20 companies other comprehensive income proved to be material based on the sales revenues criterion (0.5% or more) and in 15 of the 20 companies based on the net income criterion (5% or more). However it should be noted that only in four of the 20 WIG 20 companies other comprehensive income proved to be material based on the equity criterion (2% or more). In all of these four companies other comprehensive income also proved to be material based on the sales revenues criteria and on the net income criteria or consequently based on all three criteria.

In 14 of the 20 companies, other comprehensive income proved to be material based on the sales revenues criteria and the net income criteria (or based on two criteria), while only in two companies (JSW and ORANGEPL) other comprehensive income proved to be material based on one criterion.

In 2016 in four of the 20 companies other comprehensive income was not material based on the sales revenues criterion (less than 0.5%), the net income criteria (less than 5%) and the equity criterion (less than 2%). Compared to nine companies in 2015 this was a decrease of six companies (ALIOR, ENERGA, JSW, PGE, PKOBP and PZU) and an increase of one company (PKNORLEN).

4. Conclusion

The presented research confirmed that in 2014-2016 in more than 50% of the WIG 20 companies, the financial information reported in other comprehensive income was material based on the sales revenues criterion (0.5% or more), the net income criterion (5% or more) or based on the equity criterion (2% or more).

Even if the number of companies varied from year to year and across industries, in general the impact of other comprehensive income measured using sales revenues and net income criteria was still material or in line with the thesis of this research.

However it should be noted that when the equity criteria were applied, other comprehensive income proved to be material only in 20% to 35% of the companies in 2014-2016. The detailed reasons for this (such as the possible overcapitalization

in comparison to earnings) as well as the relative fluctuation of other comprehensive income were however not covered in this research and are expected to be a subject of further study. That study can also be extended to include the WIG 40 or WIG 80 or smaller entities.

The importance of other comprehensive income in the annual financial statements of the WIG 20 companies should potentially be considered by local regulators and legislative bodies with a view of its adoption to the local reporting requirements in Poland, in order to provide better information to the users of the financial statements.

Bibliography

- 2014-2016 annual reports of the WIG 20 companies.
Deloitte iGAAP 2017, *Drawing it together*, Wolters Kluwer, Kingston upon Thames, UK, pp.165-266.
International Accounting Standard IAS 1 *Presentation of Financial Statements*.
International GAAP 2013, *Generally Accepted Accounting Practice under International Financial Reporting Standards*, Wiley, West Sussex, UK, pp. 73-142.
International Standard on Auditing ISA 320 *Materiality in Planning and Performing an Audit*.
Sajnog A., 2017, *Usefulness of other comprehensive income for predicting banks' future earnings*, Research Papers of the Wrocław University of Economics/Prace Naukowe Uniwersytetu Ekonomicznego we Wrocławiu, Issue 472, pp. 376-386.
Wiley GAAP 2016, *Interpretation and Application of Generally Accepted Accounting Principles*, Wiley, West Sussex, UK, pp. 49-56.
Xiuping W., Mingzhu L., 2017, *Empirical research on correlation between other comprehensive income and corporate value based on data of listed companies in the construction industry*, Research on Modern Higher Education, 4, Asian Academic Press Co., Hong Kong, pp. 79-85.

ROCZNE SPRAWOZDANIE FINANSOWE, WPLYW SPRAWOZDANIA Z POZOSTALYCH CAŁKOWITYCH DOCHODÓW

Streszczenie: Celem przeprowadzonych badań była weryfikacja, czy informacje finansowe prezentowane w pozostałych całkowitych dochodach mają istotny wpływ na sprawozdanie z całkowitych dochodów i sprawozdanie finansowe jako całość. Badania koncentrowały się przede wszystkim na analizie wymogów zdefiniowanych w Międzynarodowym Standardzie Rachunkowości MSR 1 Prezentacja Sprawozdań Finansowych oraz analizie raportów rocznych za lata 2014-2016, opublikowanych przez spółki notowane na Giełdzie Papierów Wartościowych w Warszawie i wchodzące w skład indeksu WIG20. W celu dokonania oceny, czy wpływ informacji finansowych prezentowanych w pozostałych całkowitych dochodach jest istotny, zastosowano powszechnie stosowane koncepcje pomiaru istotności. Przyjęto tezę badawczą, że informacje finansowe prezentowane w pozostałych całkowitych dochodach są istotne. Wyniki przeprowadzonych badań potwierdziły, co do zasady, poprawność przyjętej tezy.

Słowa kluczowe: pozostałe całkowite dochody, sprawozdanie finansowe, sprawozdawczość finansowa.