

PROFIT & LOSS STATEMENT

PROFIT & LOSS INPUTS	Total
1. Interest and associated types of revenues, total	14,332.68
a) interest on loans, total	10,861.46
a1) oil industry enterprises	-
a2) energy and natural resources	358.75
a3) other sectors of industry, except for a1) and a2)	1,637.26
a4) trade and services sector	5,658.28
a5) agriculture	106.87
a6) loans extended to individuals for personal, household and other purposes, except for mortgage loans	412.94
a7) mortgage loans extended to individuals for purchase and construction of real estate	272.84
a8) loans extended to banks for a period above 7 days	336.77
a9) loans extended to central and municipal government bodies	-
a10) other loans	2,077.75
b) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	45.93
c) deposits at other banks	305.89
d) investments in securities	2,062.82
e) securities for trade	1,056.58
f) financial leasing	-
2. Interest and associated expenditures, total	2,978.68
a) interest on deposits, total	1,783.10
a1) call deposits of legal entities (including all current and checking accounts)	165.74
a2) call deposits of individuals	2.17
a3) time deposits of individuals and legal entities	1,615.19
b) Loans of NBA	-
c) short-term financial instruments of inter-bank market (loans up to 7 days, including the 7th day)	-
d) deposits of banks	666.42
e) loans extended to banks for a period above 7 days	411.61
f) loans of other financial institutions, including debts from international financial organizations	103.10
g) Deposits and loans of central and municipal government bodies	-
h) mortgage loans borrowed by bank	-
i) subordinated and other associated types of debt instruments issued by bank	-
j) other interest-related expences	14.45
3. Net interest income (loss) (row 1 less row 2)	11,354.00
4. Non-interest income, total	2,300.77
a) commission fee for maintenance of accounts	658.61
b) net income from foreign exchange operations, including movement of exchange rate	1,200.07
c) commission fee for other types of services	316.72
d) income from participation in business entities, as well as from investments in inactive marketable securities, total	-
d1) income from participation in unconsolidated affiliate companies (share that gives 50% + 1 voting right)	-
d2) income from participation in unconsolidated companies and joint ventures (less than 50% of voting right)	-
e) other types of non-interest income	125.37
5. Non-interest expenses, total	6,920.11
a) salaries and other types of compensations, total	2,520.47
a1) salary	1,504.67
a2) bonuses	553.28

a3) other types of compensations and allowances	-
a4) social security expenses, including contributions to employment fund	462.52
b) expenditures related to fixed assets that are used in banking operations, total	2,081.42
b1) lease payments	776.83
b2) depreciation	675.20
b3) logistics expenses for maintenance of fixed assets	245.89
b4) other expenses related to fixed assets	383.50
c) other types of operating and other non-interest expenditures	2,318.22
6. Net operating profit (loss) (row 3 plus row 4 minus row 5)	6,734.66
7. Allowance for asset loss provisioning (expenditures)	(1,436.34)
8. Net profit (loss) before taxes and contingent expenses related to banking activity are paid (row 6 minus row 7)	8,171.00
9. Profit (loss) from unforeseen types of activity and from adjustments in accounting for previous period, total	1,923.00
a) profit (loss) from sales of real estate	-
b) other profit (loss)	1,923.00
10. Net profit (loss) before taxes (row 8 +/- row 9)	10,094.00
11. Taxes	(32.69)
12. Net profit (loss) after taxes (row 10 less row 11)	10,126.69
13. Declared dividends, amount	-